

# CARDINAL HUME CENTRE

England & Wales · Charity number 1090836

## Details

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|                |   |
|----------------|---|
| Status         | Registered  |
| Legal form     | Charitable company                                      |
| Company number | <a href="#">04333875</a>                                |
| Registered     | 2002-02-28  |
| Register       | <a href="#">View on the Charity Commission register</a> |

## Contact

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|         |  |
|---------|--|
| Address | The Cardinal Hume Centre<br>3-7 Arneway Street<br>London<br>SW1P 2BG               |
| Phone   | 02072221602  |
| Email   | <a href="mailto:info@cardinalhumecentre.org.uk">info@cardinalhumecentre.org.uk</a> |
| Website | <a href="http://www.cardinalhumecentre.org.uk">www.cardinalhumecentre.org.uk</a>   |

## Activities

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**Objects:** THE OBJECTS OF THE CHARITY ARE THE ADVANCEMENT OF THE ROMAN CATHOLIC RELIGION AND IN PARTICULAR: TO ADVISE ASSIST AND COUNSEL YOUNG PERSONS WHO ARE IN NEED AND THEIR FAMILIES IN ORDER TO PROMOTE THEIR MENTAL, SPIRITUAL AND PHYSICAL WELFARE 2. FOR THAT PURPOSE TO RUN THE CARDINAL HUME CENTRE AND SUCH OTHER CENTRE OR ORGANISATION AS THE TRUSTEES THINK FIT ("THE OBJECTS")

**Activities:** The Centre supports homeless young people and badly housed families, as well as local people with little or no income. We enable people to gain the skills they need to break out of poverty and build better lives.

## Classification

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- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Accommodation/housing, Economic/community Development/employment
- **Who:** Children/young People, Other Defined Groups

## Geography

- **Area of benefit:** NATIONAL
- Throughout London

## Finances

| Period end | Income     | Expenditure | Assets     | Employees |
|------------|------------|-------------|------------|-----------|
| 2025-03-31 | £4,638,247 | £3,599,302  | £5,186,601 | 65        |
| 2024-03-31 | £4,217,567 | £3,419,101  | £4,164,848 | 67        |
| 2023-03-31 | £3,611,081 | £3,465,881  | £3,366,117 | 62        |
| 2022-03-31 | £3,432,000 | £3,182,000  | £3,221,000 | 66        |
| 2021-03-31 | £3,460,000 | £3,170,000  | £2,962,000 | 63        |

## Trustees

| Name                           | Role  | Appointed  |
|--------------------------------|-------|------------|
| <b>Mark Gerard Hoban</b>       | Chair | 2024-01-01 |
| Clea Elizabeth Harmer          |       | 2023-12-07 |
| Dr Timothy Walsh               |       | 2019-12-05 |
| Humphrey Alexander Lloyd       |       | 2024-12-11 |
| Mark Doran                     |       | 2019-12-05 |
| Monsignor Vincent Gerard Brady |       | 2025-12-03 |
| Rebekah Etherington            |       | 2019-12-05 |
| Samanthi Flanagan              |       | 2022-12-07 |
| Simon Ian Binns                |       | 2025-12-03 |
| Simon Lawrence Wilfrid Enright |       | 2023-12-07 |
| Victoria McGuire               |       | 2023-12-07 |

**CARDINAL HUME CENTRE**

England & Wales - Charity number 1090836

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# Accounts

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# TACKLING HOMELESSNESS AND ITS ROOT CAUSES

ANNUAL REPORT AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025

Company Number 04333875 | Registered Charity Number 1090836

 Cardinal Hume  
**Centre**  
Each Person Matters

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Front cover: Learning through play.  
Photos by Fergus Burnett Photography  
unless otherwise stated.

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Happy in the  
Centre's garden.



## THE CARDINAL HUME CENTRE BELIEVES EACH PERSON MATTERS.

We focus our efforts on young people, children and families in need. We tackle homelessness and poverty now to break its cost into future life. We see the value in each individual and nurture potential, helping young people, children and families to thrive.

# THE CENTRE AT A GLANCE

The Cardinal Hume Centre supports young people, children and families facing homelessness to break its cycle and limit its future cost on people's lives. Based in Westminster, we helped more than 1400 people this year.

## WHY WE DO IT:

The biggest risk factor for adult homelessness is experiencing poverty and trauma as a child. That's why we support children, young people, and families who are facing these challenges today – to help prevent homelessness in the future. Our approach is proactive and based on solid evidence.

## WHAT WE DO:

There's no one-size-fits-all solution to homelessness. We offer personalised support based on each person or family's unique situation. By building trust and long-term relationships, and combining this with professional help, we aim to create lasting, positive change.

## HOW WE DO IT:

We offer a wide range of services to meet the full needs of individuals and families. This includes a family centre, accommodation for young people, expert advice in housing, welfare, immigration and employment and also therapeutic support. We also invest in research and data to make sure our approach truly works.

## AT THE CENTRE, WE LIVE OUR VALUES TO:

- Value each person
- Welcome and include
- Encourage potential
- Work together
- Learn, reflect and improve

The trustees, who are the directors for the purposes of company law, present their Annual Report and Accounts, including the Strategic Report, together with the financial statements of Cardinal Hume Centre for the year ended 31 March 2025.

# OUR YEAR IN NUMBERS

This year the Centre directly supported **1420 clients** including **710 families** and **326 people under the age of 25**.

We tackle and prevent homelessness by helping people to secure safer **housing**, improve their **financial wellbeing** and build their **sense of security and belonging**.

## HOMES AND HOUSING

**56** – Young people lived with us in our accommodation

**20** – Residents moved on to longer-term, more independent living

**19** – The average age of someone moving into our accommodation

**7** – Young people were given urgent housing in one of our two emergency rooms

**64%** – Percentage of residents in education, training or work

**99** – People were helped to make progress in securing a safe home through support of our housing advice team

## MONEY AND WORK

**119** – People increased their income through working with our welfare rights team

**£360,783** – Financial gain for clients through assistance with benefit claims

**58** – Clients supported into training, volunteering, or work placement, or mentoring

**22** – Clients supported into employment

## CITIZENSHIP AND BELONGING

**153** – People supported to secure or extend their legal right to remain in the UK

**16** – People supported to secure their UK Citizenship

## LEARNING AND WELLBEING

**3550** – Number of family service session attendances

**159** – Children attending regular family service programmes

**38** – Parents supported to improve their English through ESOL classes

**89%** – Parents say their children's overall wellbeing and happiness has improved

**93%** – Parents say they feel more confident and supported as a parent

**97** – Psychology in-reach sessions provided for young people living in our accommodation

**23** – Young people supported by our Life-Skills Co-ordinator (cooking, budgeting, social and study skills)

## EMERGENCY AND ESSENTIAL NEEDS

**£12,700** – Value of the 322 supermarket vouchers issued

**233** – Emergency Foodbank vouchers issued

**£6,230** – Christmas vouchers and support for 270 families including 521 children

Overall client number increased this year by 8%, the number of families by 21% and children and young people by 4%.

# OUR FINANCES

| VOLUNTARY INCOME       | £000's       |
|------------------------|--------------|
| Trusts                 | 561          |
| Individuals            | 451          |
| Major Donors           | 513          |
| Community Groups       | 376          |
| Corporates             | 209          |
| Legacies               | 1,227        |
| Shop                   | 25           |
| <b>Total Voluntary</b> | <b>3,362</b> |

| NON-VOLUNTARY INCOME               | £000's       |
|------------------------------------|--------------|
| Statutory Income                   | 525          |
| Income from accommodation services | 547          |
| Other Income                       | 204          |
| <b>Total Non-Voluntary</b>         | <b>1,276</b> |

**Total Income** 4,638

| EXPENDITURE              | £000's       |
|--------------------------|--------------|
| Direct Charitable        | 2,991        |
| Fundraising              | 608          |
| <b>Total Expenditure</b> | <b>3,599</b> |

# THE SUPPORT YOU GAVE, THE DIFFERENCE YOU MADE

As a charity nearly 70% of our income comes from our supporters. Our work is only made possible because of the incredible generosity of our donors. We are also grateful to Westminster City Council (WCC) who provide vital statutory funding enabling us to provide essential services to clients.

## HOW YOU GAVE YOUR HELP

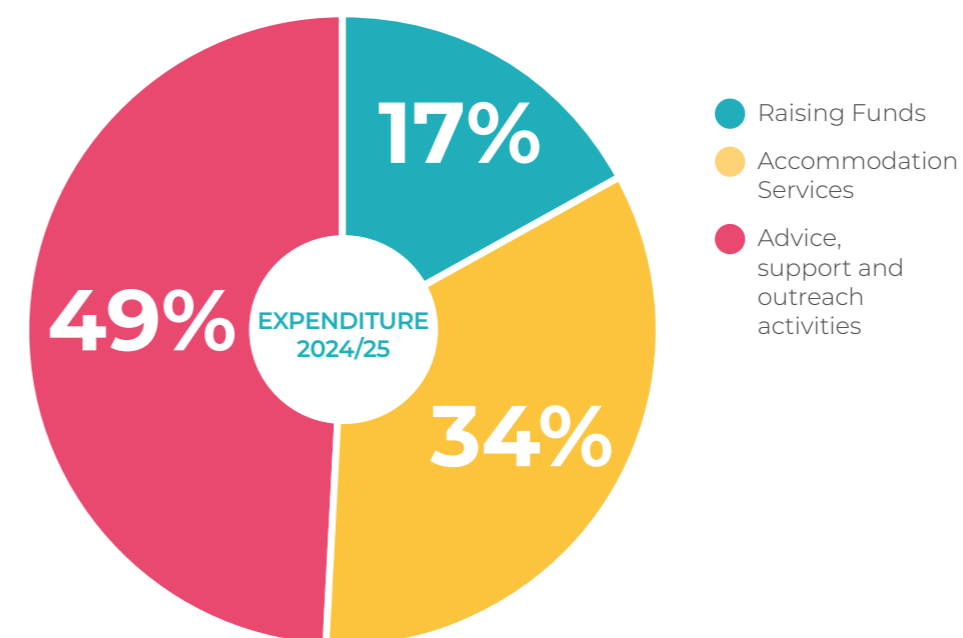
|                               |                   |
|-------------------------------|-------------------|
| Legacies                      | £1,227,000        |
| Donations                     | £2,110,000        |
| Charity Shop                  | £25,000           |
| <b>TOTAL VOLUNTARY INCOME</b> | <b>£3,362,000</b> |

## OTHER CENTRE INCOME

|                         |                   |
|-------------------------|-------------------|
| Statutory Income        | £525,000          |
| Earned and Other Income | £751,000          |
| <b>TOTAL INCOME</b>     | <b>£4,638,000</b> |

## HOW YOUR MONEY IS SPENT

Our expenditure in 2024/25 was £3.6M, of which 83% was spent on delivering services. The chart below shows where this was spent across our core activities.

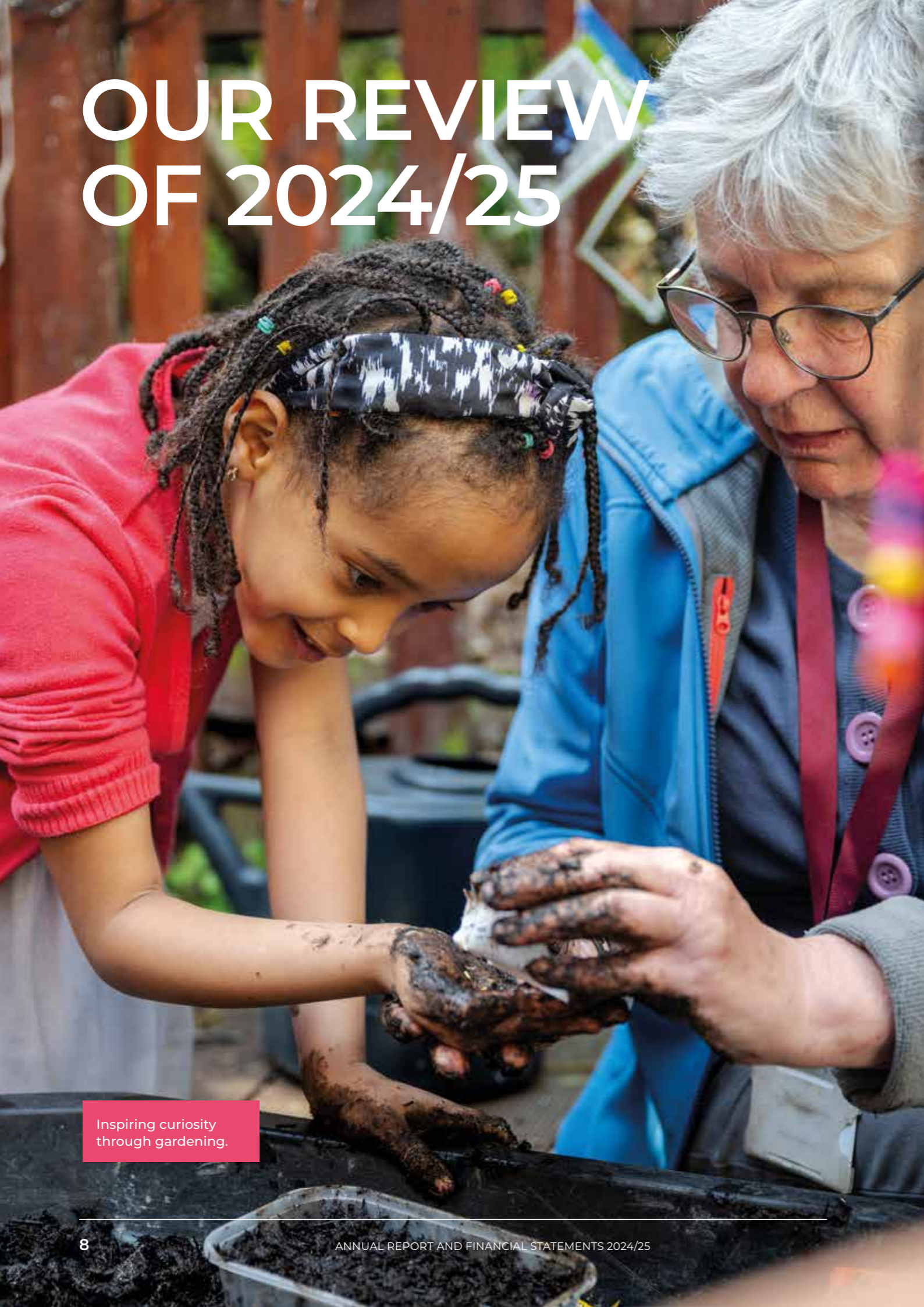


## OUR DONATIONS



For every **£1** spent, **83p** went towards service delivery.

# OUR REVIEW OF 2024/25



Inspiring curiosity  
through gardening.

## FOREWORD

No child or young person should grow up homeless, burdened by poverty and trauma – yet for far too many, this is the reality. We know that these early experiences can shape a lifetime, influencing health, education, and wellbeing long into adulthood. Homelessness is not just about the loss of a home – it often means the loss of hope, stability, and a sense of belonging.

At the Centre, our mission is to reduce the harmful effects of homelessness on child development and family wellbeing. We support families and young people to not only navigate immediate crises but also help them to secure the resilience, skills, and confidence they need to create lasting change in their lives.

There are no quick fixes. That's why we take time to understand each individual and family – their circumstances, their strengths, and their goals. We offer a truly holistic approach: from a welcoming family centre and safe accommodation for young people, to practical help with housing, employment, welfare rights, and immigration. Increasingly, this is complemented by specialist therapeutic support tailored to the unique needs of each person.

Working alongside our clients and drawing on their strengths, we help them secure safer housing, improve financial stability, and rebuild a sense of belonging. Our goal is always to prevent homelessness where possible – and where it cannot be prevented, to work hard to mitigate its impact.

This work has never been more urgent. Nationally, homelessness has reached record highs. In Westminster alone, around 3,800 children are homeless and living in temporary accommodation. In 2023/24, the number of households seeking help from the Council rose by more than a third.

In response, we have expanded our reach. This year, we launched new outreach services in hotels where homeless families with children live, we have piloted extended

advice provision in schools and community settings and developed new programmes to strengthen our wraparound support. We also invested in data and insight, ensuring our work is grounded in evidence and helping us to begin to strengthen our voice for change and innovation.

While our ambition to reach more people and make a greater impact continues to grow, it remains rooted in one guiding belief: each person matters, and each person has potential. This belief underpins everything we do. It reminds us daily of the courage of those we support, and the dedication of those who stand alongside us.

Thank you for being part of this mission. In a challenging and uncertain world, your support helps us to keep hope alive – and to shape a better future.

*Mr 15th*

*George O'Neill*



Mark Hoban,  
Chair of Trustees



George O'Neill,  
Chief Executive

# TACKLING HOMELESSNESS AND ITS ROOT CAUSES

Homelessness continues to scar the lives of thousands of children, young people, and families across the UK. The combined pressures of a severe shortage of affordable housing and a deepening cost-of-living crisis have left far too many without a safe, stable place to call home. The effects are immediate and lasting – impacting not just day-to-day wellbeing, but long-term opportunities and outcomes.

For children and young people, the consequences of homelessness are particularly profound. Instability, overcrowding, and insecure housing disrupt education, damage physical and mental health, and hinder emotional development. The evidence is clear: childhood experiences of homelessness and poverty significantly increase the likelihood of poor life outcomes, including the risk of homelessness reoccurring in adulthood. This cycle of disadvantage can be intergenerational.

Despite a significant rise in public spending on homelessness, the scale of the crisis continues to grow. Government expenditure more than doubled in real terms between 2010/11 and 2023/24. Yet, by the end of 2024, over 80,000 households – including more than 165,000 children – were living in temporary accommodation, at a cost of approximately £2.5 billion a year to local councils.

Homelessness and poverty are deeply interconnected. Poverty is both a driver and a consequence of homelessness. Research consistently shows that early exposure to poverty – especially when compounded by trauma – sharply increases the risk of becoming homeless later in life. The younger the exposure, the deeper and more lasting the impact.

That is why the Centre's focus on children, young people and families is not only a response to urgent and rising need – it is a strategic, systemic, and preventative investment. By supporting families at a critical time in their lives, we are helping to break cycles of hardship and build more secure futures. Our work aims to mitigate the harm that homelessness inflicts on children now, while also reducing the likelihood that these experiences will lead to homelessness in adulthood.

If we can learn how to intervene effectively during childhood – how to protect and support young people through adversity and help them build resilience – we can change the trajectory of individual lives. And in doing so, we can also significantly reduce the long-term social and financial costs of homelessness to society as a whole.

## WHAT MAKES US DIFFERENT

The lives of children, young people, and families don't fit neatly into the rigid structures of siloed services. For those facing poverty or trauma, it's often even harder to trust public services – especially when public support is mixed with enforcement, or when access is limited by high demand and shrinking resources. As a result, too many people experiencing – or at risk of – homelessness fall through the cracks of a fragmented system.

We do things differently. We offer joined-up, integrated services built around the needs of each person and family. Our trauma-informed, whole-family approach ensures people feel heard and supported. We take the time to build trust and work alongside our clients to design tailored support packages that meet their goals.

We provide emergency accommodation for young people and deliver specialist support for families. Our services include in-depth advice and advocacy in welfare rights, housing, and immigration. We also mentor young adults and parents looking to find work, build skills, or grow their confidence. Increasingly, we pair this with in-house therapeutic support through trusted partners.

## WHAT WE AIM TO ACHIEVE

Our work reduces the immediate harm of poverty and homelessness, while helping young people, children and families build the resilience, skills, and confidence they need for a more secure future.

To do this, we offer wrap-around support to tackle housing need and help people thrive across four key areas:



### • A Safe Home

We provide accommodation and support for 16 to 25-year-olds, and through our advice services help people avoid homelessness, find suitable housing, or improve their housing security.



### • Increased Income and Secure Work

We offer crisis support, ensure access to the benefits people are entitled to, and in the longer term mentor individuals to find employment or advance their skills.



### • Citizenship and Belonging

We help clients stabilise or regularise their immigration status where necessary, and support everyone to strengthen their sense of agency and connection in their communities.



### • Improved Security and Wellbeing

We support emotional, personal, and educational development, promote fulfilment, and help parents provide the best possible care for their children.

*“The support I have received from the Centre made my life better and a clear path forward to my future.”*

A client of the Centre



One of our other residents learning a wide range of cooking skills.

## NATHAN'S\* STORY

**My name is Nathan\*, I am 19 years old and I have been living at the Cardinal Hume Centre for about a year and a half.**

When I first came here, I did not really know what to expect but was a little worried that I would not be happy here. As time went by, I realised everyone is really friendly and a good environment for me to be in. Now I actually look forward to coming in every day because it feels really warm and welcoming but also peaceful.

I really like how my key worker Giuseppe works with me. It does not feel like we have to meet formally all the time and that he is always in my business... it is more that he will check in and support me when I need it. Living here, I know there is always someone here that I can talk to about anything. It could be something I am struggling with, or I feel like they really listen to me. It is really nice to know that the staff here are keeping me in mind and checking that I am ok.

I would say that living at the Cardinal Hume Centre has given me what I need. When I need space, they give me it but when I want to be around people and supported they are there for me. I feel like there is someone here to listen to me. I also really enjoy the spaces like the study room, so I can do my work here for my college course or editing videos.

Giuseppe introduced me to Gail, the Life Skills Co-ordinator at the Centre, who taught me how to meal prep and budget better. I was struggling to make healthy food on a budget so Gail showed me how to make food for the week and spend less money.

Another part of my life that helps is my faith. Going to church, or even just thinking about my religion, it makes me feel like I am not alone. It is like I have some guidelines of how to live more ethically, which I find comforting and reassuring.



*Cookery session with Gail our Life Skills Co-ordinator.*

Living at the Centre has given me a base to do activities and hobbies that I enjoy, such as theatre, film and photography. I would love to have a job in the future that combines this creativity with the technical side, so I am getting good experience doing this. It also has really helped with my confidence- I used to really struggle with this and now performing in front of people just feels normal.

I have got a place to study a BSc in Computer Science at King's College, London which I will start in September. This will mean me moving out of here and living in halls, which I am really excited for but also nervous. I am looking forward to being in a place with people who have similar interests to me, but a part of me is nervous and a little sad about leaving the Centre. The staff have supported me whilst still giving me my freedom and I will miss them.

My dream would be to complete my studies and then open my own company, eventually making me financially independent. I would love to find a way to mix my interests of photography, theatre and computer science... that would be so cool.

\*Name changed to protect client identity.

# WHO WE WORKED WITH

Our clients guide everything we do. We're here to help children, families and young people experiencing or at risk of homelessness, or clients who have urgent or acute needs that cannot be met elsewhere.

We value every person; this is central to our ethos and our values. We seek to develop trusting relationships over time with our clients. We rely on them to help us improve and develop our services so we include our clients wherever possible in our work.

| CLIENTS SUPPORTED                                | 2024/25 | 2023/24 | % change |
|--|---------|---------|----------|
| Total number of clients supported                | 1,420   | 1,318   | 8%       |
| Total families with children supported           | 710     | 589     | 21%      |
| Total children and young people (0-24) supported | 326     | 312     | 4%       |

The last quarter of this financial year was the Centre's busiest since 2020 (when the Centre changed its focus onto young people, children and families), with 823 clients receiving support. This is 14% higher than the Centre's previous peak in Q2 and Q3 2022/23 and has likely been driven by increased/restored capacity in advice teams and outreach work in community spaces.

| GENDER – CLIENTS DIRECTLY SUPPORTED* | 2024/25 | % clients |
|--------------------------------------|---------|-----------|
| Female                               | 923     | 69%       |
| Male                                 | 420     | 31%       |
| Other gender identity                | 4       | 0%        |
| Prefer not to say                    | 1       | 0%        |

\*This does not include 72 clients who have no gender information recorded.

| ETHNIC ORIGIN – CLIENTS DIRECTLY SUPPORTED** | 2024/25 | % clients |
|--|---------|-----------|
| Arab   | 186     | 17%       |
| Asian or Asian British                       | 127     | 12%       |
| Black or Black British                       | 463     | 42%       |
| Latin American                               | 36      | 3%        |
| Mixed  | 71      | 7%        |
| White  | 151     | 14%       |
| Other / did not wish to disclose             | 58      | 5%        |

\*\*These figures do not include 328 clients with no ethnicity information recorded.

At least, 22% of clients consider themselves to have a disability.

This data suggests the Centre's client reach is comparable to those experiencing homelessness across London. Research by London Councils in 2022 suggested 65% of Londoners living in temporary accommodation were women and the most recent statutory homelessness data (Oct-Dec 2024), suggest 30% of main applicants were from Black/African/Caribbean/Black British backgrounds.

## CHALLENGES OUR CLIENTS FACE

This year the Centre started to more consistently record our clients' situation at the start of their connection to the Cardinal

Hume Centre's services. This began on the 1st of October 2024, so the following data is for the last six months of this financial year:

| HOUSING SITUATION AT START – NEW CLIENTS      | % new clients |
|---|---------------|
| Emergency / temporary accommodation           | 31%           |
| Social housing (council, housing association) | 25%           |
| Home Office (asylum) accommodation            | 14%           |
| Private rented sector                         | 9%            |
| Living with family / friends                  | 8%            |
| Supported accommodation (hostel, refuge)      | 3%            |
| Social services accommodation                 | 3%            |
| Street homeless / rough sleeping              | 2%            |
| Sofa surfing                                  | 1%            |
| Other / client did not wish to disclose       | 4%            |

| ECONOMIC SITUATION AT START - NEW ADULT CLIENTS | % new clients |
|---|---------------|
| Not seeking work                                | 19%           |
| Part or full-time work                          | 18%           |
| Long-term sick / disabled                       | 17%           |
| Job seeker                                      | 15%           |
| Asylum / Home Office support                    | 9%            |
| Part or full-time carer                         | 7%            |
| Part or full-time student                       | 5%            |
| No right to work                                | 2%            |
| Social services support                         | 2%            |
| Retired   | 1%            |
| Other / client did not wish to disclose         | 5%            |

From this data, 62% of newly registered clients in the last six months of this year were homeless or insecurely housed and at least 64% were not in work.

# FATIMA'S STORY

Fatima came to the UK as a refugee from Ethiopia. She had experienced physical torture as a result of political unrest within the country and so fled for her own safety.

"I left behind everything... my husband, my home, my friends, and my family.

When I arrived, I was homeless with no support, staying in a hostel. I came to register with the Dr Hickey GP surgery for homeless people and that is how I found out about the Cardinal Hume Centre.

I had nowhere to live, no benefits, no healthcare, but the Centre helped me access the things I was entitled to. Every time something changes, they are there to help me. When I was reunited with my husband in the UK, we couldn't stay together as I was living in a women's only hostel, but the Cardinal Hume Centre helped us secure more suitable accommodation.

The people here have all helped me with so many things over the last 10 years... housing issues, benefits, getting my whole family Indefinite Leave to Remain and reading and responding to official letters that I struggled to understand.

Their Employment Team here have also helped my husband to write his CV so that he could get a job. Jenny especially has helped me and my husband with so much. She is now helping us with applying for British citizenship for our children. I am so lucky to have her.

I have three children. We live in a one-bedroom flat, so there are five of us in a very small space with no wardrobe, and no privacy. My daughter is autistic and really struggles with noise...she needs a lot of support and really needs her own room to have space. It is hard, but coming to the Centre gives us all time to forget our stress.



Children love exploring our garden space.

When I am at home, I am thinking about my family and my home country, but I come here and I forget everything. My children love it here. After school, they always ask me, 'Can we now go to the Cardinal Hume Centre?'. They play, do art, make friends, and feel safe.

The Family Services team here are amazing. They've taken us on trips to the zoo, parks, and other activities in summer and Christmas. They also helped me to have English classes with a volunteer called Julia which I really enjoy, and my English is slowly improving.

I often feel lonely because I miss my family so much. My daughter even asks why we can't visit her grandmother and I miss my mother. She is getting old, and I just want to see her again. But until I get citizenship, I can't go.

Still I am hopeful for the future. I want to keep learning and improving my English. I want to work, maybe in a coffee shop. I used to help run one back in my home country with a group of friends and I loved it.

I feel so much safer now. The Cardinal Hume Centre is my family now."



In the garden with Danielle from our Family Services team.



Anna from our Supported Accommodation team.

# OUR WRAPAROUND SUPPORT – THE IMPACT WE ENABLE

## A SAFE HOME

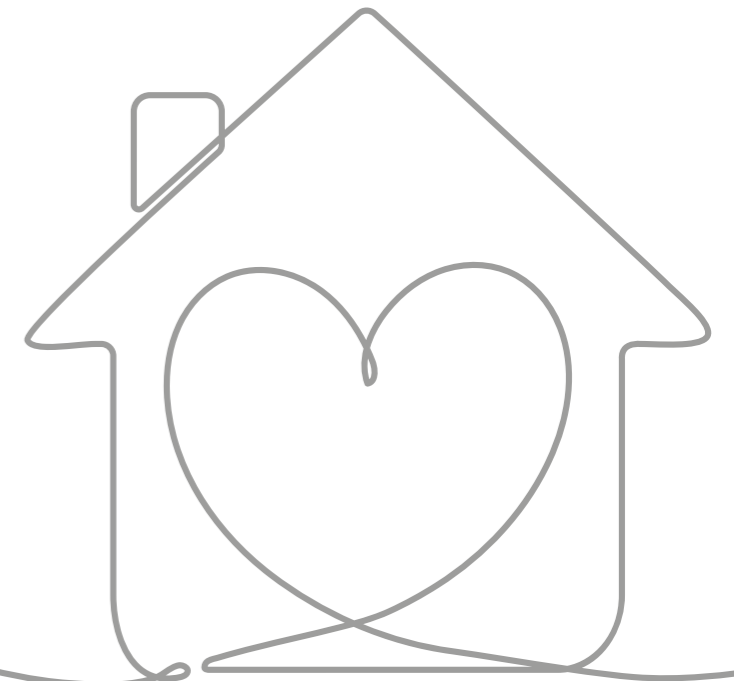
### AVERTING HOMELESSNESS, LONGER TERM SECURITY

**Accommodation and support for young people in a time of crisis:** The Centre offers supported accommodation for up to 39 young people aged 16-25, many of whom have faced trauma, experienced care or have refugee status. Each resident is assigned a Key Worker to create a personalised support plan aimed at building confidence, independence and readiness for adult life. With 32 hostel rooms, two emergency placement rooms and five step-down flats, the Centre offers both immediate refuge and transitional housing. This accommodation is combined with the full support of our dedicated support team and access to all the Centre's wraparound services.

**The Centre was a home for 56 young people and 20 people were supported to positively move-on to more secure and/or more independent housing. 64% of all those who lived in the Centre were in education, training or work.**

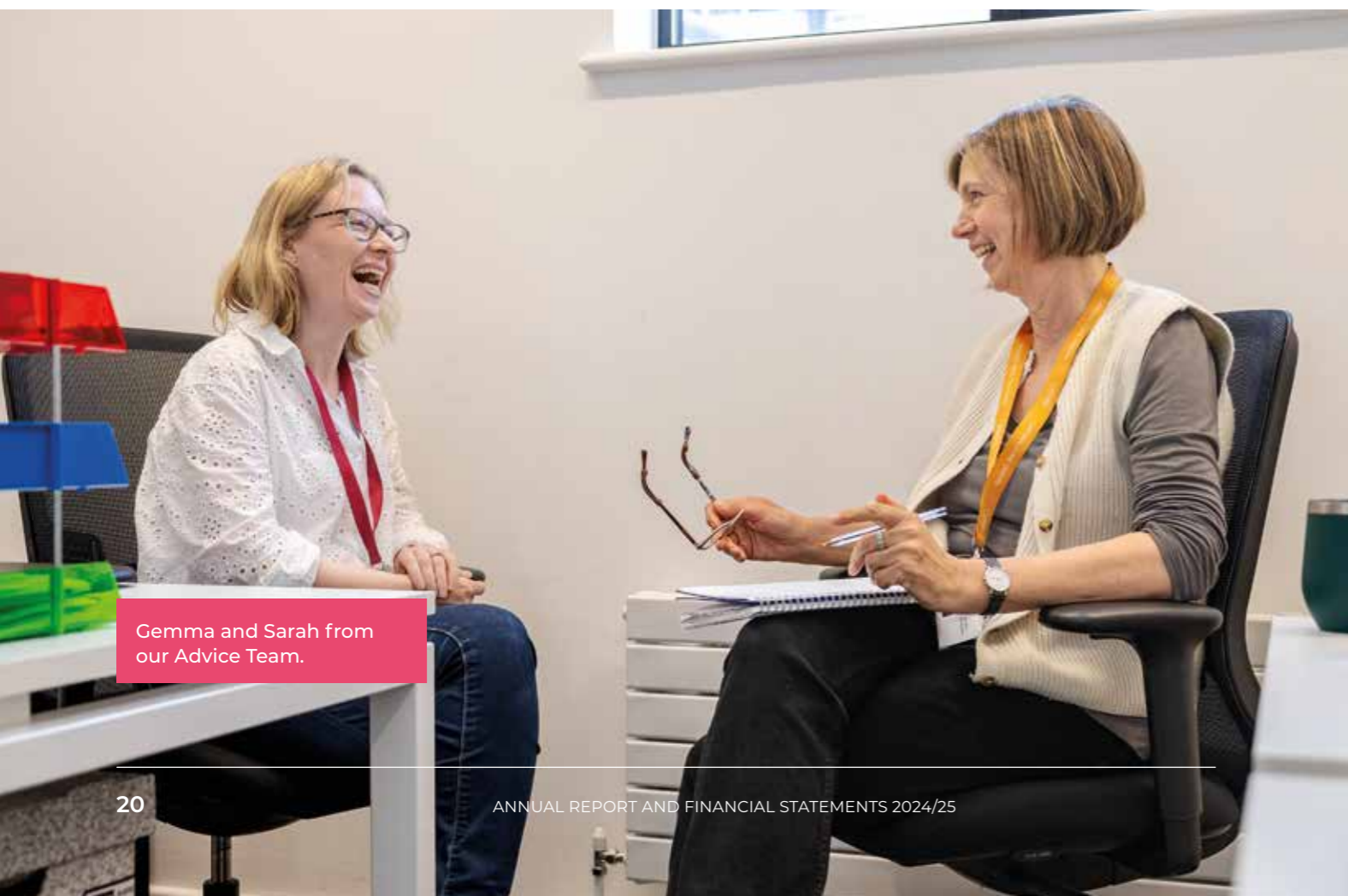
**Housing advice to prevent homelessness and advocacy for more secure housing:** Rising rents, limited affordable, good quality homes and benefit shortfalls are worsening the housing crisis. Families with children increasingly face uncertain living conditions, including lengthier hotel stays without basic amenities and limited public support. To prevent homelessness and secure stable homes our advisors work to resolve housing issues and help people to navigate their housing rights.

**420 clients were provided housing advice support – an increase of 57% on the previous year. 99 were helped to achieve positive outcomes including eviction prevention, solving disrepair issues and to obtain accommodation to meet immediate housing needs.**





Glynn, Manager of our Young People's Supported Accommodation with residents.



Gemma and Sarah from our Advice Team.

## INCREASED INCOME, SECURE WORK TACKLING POVERTY, LONGER-TERM SECURITY

### Emergency and welfare rights support:

The Centre provides vital support to people facing financial crisis, offering both immediate relief and pathways to long-term stability. This year, our Assessment team supported 593 clients – a 28% increase from the previous year. Open to anyone in need, the team takes time to listen, understand the complexity of each individual's situation, and offers tailored support. This may include emergency assistance such as supermarket vouchers, help with benefit or housing applications, or, where needed, referrals to the Centre's specialist advisors or external agencies for more in-depth help. For 56% of the Centre's clients, this is the access point to all our services.

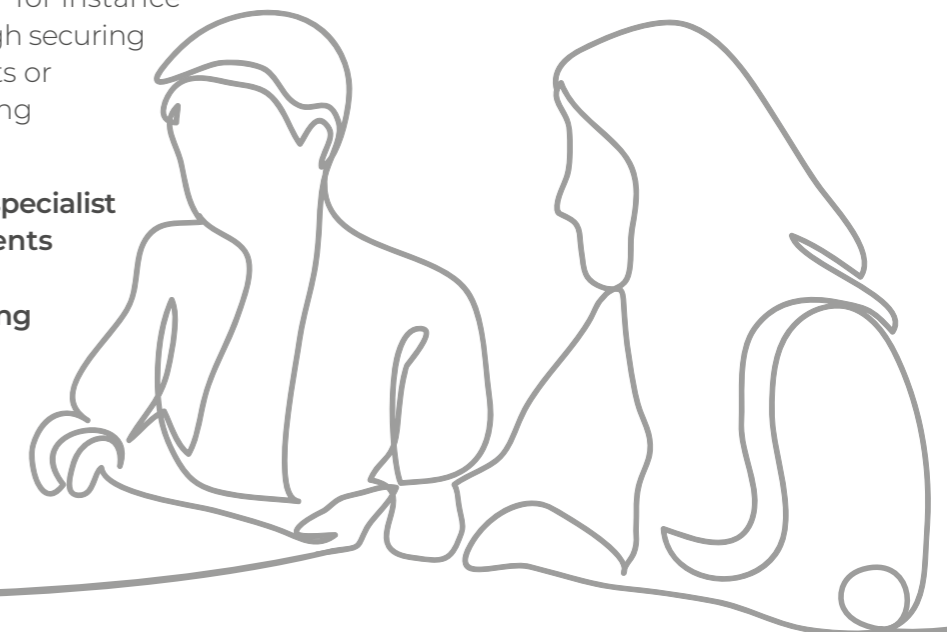
In addition, through its team of Welfare Rights Advisors the Centre can also provide expert advice on more complex benefit cases. This work is often around challenging incorrect decisions by public authorities or helping where claims are particularly complex. Regularly this is associated with preventing homelessness – for instance reducing rent arrears through securing correct benefit entitlements or council discretionary housing payments.

**274 clients were provided specialist welfare advice, and 119 clients secured positive benefit outcomes including securing £360,783 in increased income to which they were fairly entitled.**

### Finding and securing sustainable work:

Our Employment and Learning team plays a vital role in breaking the cycle of poverty and homelessness by helping people move towards stable income and independent living. We provide one-to-one coaching, vocational training, and job-readiness support. This personalised approach includes career advice, accredited training, application support for college and apprenticeships, employer insight days, and mentoring through our QEST pre-employment programme. These services equip participants with the skills, confidence, and tools they need to access education and employment opportunities.

**124 clients were supported through our Employment and Learning team, with 22 clients supported into employment and 58 supported into training, volunteering, a work placement or mentoring.**



## CITIZENSHIP AND BELONGING

### IMMIGRATION ADVICE WHEN ITS NEEDED MOST

Migrants are at high risk of homelessness and greater risk of poverty, particularly if they face restrictions in terms of employment, benefits and housing. Without a legal right to remain in the UK, migrants or those seeking asylum cannot legally rent a home, secure work or have bank account. This often includes parents of children born in the UK, who risk being trapped in poverty and vulnerable to exploitation. Supplemented by funding from the Legal Aid Agency, the Centre is one of the few places to offer free legal

advice to support those with a rightful claim to remain in the UK. It also helps refugees seeking asylum and young people or young adults who have a rightful claim to UK citizenship.

**315 clients supported through our immigration advice, helping 153 secure or extend their right to remain in the UK and supporting 16 young people to secure UK citizenship to give full access to rights and reduce future risk of homelessness and poverty.**



## IMPROVED WELLBEING AND ACCESS TO SUPPORT

### BUILDING CONFIDENCE, STRENGTHENED RESILIENCE

**Family support, trust and safety:** The Centre aims to promote the happiness, wellbeing and connectedness of families experiencing homelessness or poverty. Through our Families team we provide a safe, welcoming and engaging environment where children can play, learn and develop; parents can receive practical and emotional support; and families can expand their social and support networks. Around 30% of the Centre's clients reach the Centre through this work so it plays a critical role in building trust and enabling families to take advantage of the Centre's broader offer.

Programmes include stay-and-play, homework and study clubs for children and young people and English tuition

for parents. To reduce isolation and build confidence the Centre provides holiday activities, healthy shared meals and cultural activities. Initiatives like our Uniform Bank and access to our kitchen for families living in hotels, address urgent needs. Specialist support also includes embedded psychologists for our hostel residents, life-skills coaching and music therapy through a partnership with Nordoff and Robbins.

**486 family sessions were provided with 159 children attending parts of the programme regularly. 89% of parents said their children's overall wellbeing has improved and 93% said they felt more confident and supported as a parent.**





Play – at the heart of our family services.

# PROTECTING CHILDHOOD THROUGH PLAY

The Centre's families team work to promote the happiness, wellbeing, and connectedness of families experiencing homelessness and poverty. Children growing up without a stable home are more likely to face poorer outcomes in health, education, and emotional wellbeing. Crucially, they are often deprived of the opportunity to play – a fundamental right, innate need and a vital part of childhood development.

Homelessness and poverty frequently mean living in cramped, unsuitable accommodation, such as hotels or overcrowded homes, with little space or resources for play. Children in these environments may have limited access to toys, books, or safe outdoor spaces. As a result, they are greater risk of falling behind developmentally, may find it harder to regulate emotions, and may miss out on vital early learning and social interactions.

The Centre addresses this by creating safe, engaging environments where play is prioritised. The

team provides stay-and-play sessions, holiday activities, and child-led programmes that help children learn, grow, and recover from trauma. Around half of the children supported are under five, a crucial time for brain development and emotional growth.

These play-based programmes not only support children's wellbeing but also build trust with families – many of whom access the Centre's broader support services through this route. Parents are also offered emotional and practical support, helping them build resilience and confidence.

By placing play at the heart of its offer for many of the families the Centre supports, it can counter the harmful effects of homelessness and poverty, protect children's development, and give families a foundation for a brighter future.



# BAILEY'S STORY

Bailey had been through the care system as a child and teenager and so when they decided to leave their university course due to mental health challenges, they had nowhere to turn.

"Before coming to the Centre I was studying a degree in Digital Music Technology at University. I was really unhappy there and so decided to leave my course, but had nowhere to go. I have been in foster care all of my life and kept on moving from family to family, moving school to school... so when I left university I felt alone.

My social worker found me a place here at the Cardinal Hume Centre. I do not remember much about coming here for the first time... I was extremely nervous though and did not know what to expect at all. With a combination of time and the amazing staff here, I gradually felt more comfortable. It is hard for me to describe the Centre in words... I think I would say that it feels safe. All the staff here are like a ray of sunshine.

My Key Worker, Andrew, is great. He is non-judgmental and open minded, which I like. The staff here have helped me a lot through my pretty severe depression. It got quite bad and they just kept checking in and seeing that I was alright... I actually really appreciated it because I was happy to know someone cared about me.

Since being here, I have also had help from a service called Insight who help with drugs and alcohol use. I used them to try and cope with the stress I was feeling, which I really regret now because I know it was not good for me. I have also had counselling from our Psychotherapist, Angela. She has helped a lot with my depression and also with accepting that I have autism. I have only just got a diagnosis but talking it over with her really helped me.

*"I am now moving out of the Centre... it feels like a step forward towards more independence."*

Bailey

Gail, the Lifeskills Co-ordinator here, introduced me to The Pantry – a community space that offers discounted grocery supplies and fresh food. We have been visiting there together weekly which has helped me to start eating more healthily... This is something I used to struggle with, so having her support has been good for me.

Even though I can't always see it myself, I know my confidence has grown since being here too. I now feel like I am able to put my foot down in situations when I need to... I used to just let people walk all over me.

In the future I would love to try and explore my passion for music again. I absolutely love music and it has been an important part of my life. I always wanted to be a music producer or work on sound design for video games – that would be so cool.

I am now moving out of the Centre into accommodation that is less supported. I am really excited about moving and having my own space. I am feeling a mixture of excited and a bit nervous too.. but it feels like a step forwards to more independence."

# ASSESSMENT AND ADVICE

**Here at the Cardinal Hume Centre, we are proud to offer wrap-around support provided by experts in their field. Gareth, one of our Assessment and Advice Workers, shares his insight into the importance of this:**

"My name is Gareth, and I have worked in various roles at the Cardinal Hume Centre for the last 20 years. I am part of the team that triage and assess our clients, to work out exactly how we can help them. This mainly involves determining how our advice services can help them here, but sometimes also where we can signpost them to.

No two days are the same here and no two cases will be the same. My role is to compile all the information that we can gather and that we need to best support a client. It could be financial issues, insecure housing, or a variety of problems... you don't know what they are going to say or need, but we just hear that person out.

We are at the heart of what we call our wrap around holistic approach. We will have a conversation with a client that will allow us to work out whether they need housing advice, benefits support, immigration advice... or likely a multiple of these. We refer clients on to other teams who are specialists in a certain area and then they can do the same when they identify further needs.

The political systems we work in are always changing, so trying to navigate cuts to benefits or changes to housing laws... it informs everything we do here. We react to these changes, and we put things in place to help people here. It is a difficult system for them to make sense of, so that is where we come in.

It is such a strength to have all of our services under one roof – I can go and

speaking to our advisors about their area of expertise, giving the client all of the answers in one place. I feel reassured that I refer clients to our advice team and I can think 'I am putting them in the hands of experts'. I think working here, I see the passion that my colleagues have and that becomes infectious.

Even if someone comes who does not fit our access criteria, we are never dismissive. We always treat people with dignity and echo the value that Each Person Matters – this is definitely part of our Benedictine welcome. I think taking time with our clients is something we do very well. We offer people a considerable amount of time, considering how small our team is. That is pretty special, really... the fact we are able to offer someone that time to feel listened to.

One of the most rewarding parts of being here is when I see the weight lifting off of a client as they engage with our services. When they start coming to the Centre and we know they are in a much more positive headspace... I think people trust that they will not leave here feeling so helpless."



*Gareth helping clients at the Centre.*

# OUR STAFF AND VOLUNTEER TEAM

The Centre has around 50 volunteers and 65 employees, each bringing valuable skills to our diverse services.

## VOLUNTEERS

From raising vital funds in our shop to supporting individuals to improve their English, our volunteers are a vital part of our organisation, helping to support our mission. We're incredibly fortunate to have several individuals continuing to volunteer with us over a number of years and our volunteer group delight in sharing their knowledge and skills with clients and staff. We know their diverse skills and experience help our staff team strengthen our support for clients and we continue to grow our volunteer numbers to develop this important work. We are very grateful for their help and commitment.

## STAFF AND COLLEAGUES

Our highly skilled colleagues effectively support the charity's aims and values in everything they do, with frontline teams working with clients and residents, and non-client facing teams providing essential business functions to the organisation. We successfully expanded our frontline teams, recruiting into new roles to further support our much-needed outreach project work. In our last all-staff survey, externally

commissioned and benchmarked against over 240 UK charities, 95% of our staff reported that they feel like they are making a difference. We're proud that we scored an overall engagement rating of 82%, one percent higher than the benchmark.

## TRUSTEES

Our volunteers include an experienced team of trustees, but it is with great sadness that we have to share the news of the passing of Taiwo Aina, known to us as Anu, who served on our Board from December 2023 until his untimely death in April of 2025. Anu was a valued addition to our trustee team and his optimism, insightful contributions, and commitment to our mission will be sorely missed. The Centre extends its deepest condolences to Anu's family and friends.

*“The Centre supported me when I felt alone and overwhelmed.”*

A client of the Centre



Alison, one of our long-standing volunteers, supports ESOL lessons.

# STRATEGIC REPORT

RISING NEED,  
RENEWED  
COMMITMENT

Exploring the garden.

## THE CENTRE'S STRATEGY: TACKLING HOMELESSNESS AND ITS CAUSES

With homelessness increasing the Centre reviewed its work and launched a new Strategic Framework in 2023, driven by the belief that the most effective way to prevent homelessness is to provide early, meaningful support to children, young people and families in need.

Our goal is to reach people earlier – to prevent homelessness wherever possible, and where it cannot be avoided, to reduce its long-term and repeat impact.

As part of this shift, we have prioritised a more proactive and targeted approach for families living in temporary accommodation. Evidence shows that this group faces some of the highest risks of repeated

homelessness and persistent poverty. Given the significant increase in the number of children impacted in recent years, we have taken a number of initiatives to increase our reach.

*Without their help,  
my family wouldn't  
have survived.*

A client of the Centre

### STRATEGIC FRAMEWORK 2023-28: OUR GUIDING AIM AND GOALS

For children, young people and families. Tackle homelessness and poverty now, to break its cycle into later life.

#### Strategic goals

1. Support young people at risk to reach their full potential, equipped to thrive in adult life.
2. Prevent homelessness and improve outcomes for children and young people by providing tailored support to families at risk.
3. Welcome and help people in crisis to secure effective support.

#### Enabler goals

1. Harness evidence and insight to improve long term outcomes for children, young people and families. Use our experience and networks to influence practice elsewhere.
2. Maximise the Centre's efficiency and effectiveness.

Young people enjoy trips out together as a group. Photo taken by our Life Skills Worker.



### INCREASING REACH AND STRENGTHENING SUPPORT

To track our progress, we monitor three key performance indicators that reflect our ability to reach and support young people, children, and families effectively:

- **Total clients supported:** We helped 1,420 people over the past year – an 8% increase from the previous year.
- **Proportion of target groups served:** 71.5% of our clients were children, young people, or families – up from 67.1% last year. This included 710 families (a 21% increase from 589) and 326 children and young people (a 4% increase from 312).
- **Engagement with multiple services:** 41.8% of clients used more than one service this year – up from 31.5%. Internal referrals between teams rose by 52%, showing more integrated support.

Since shifting our focus to young people, children and families in 2020/21 we've seen steady growth. Total client numbers are up 22% (from 1163 in 20/21), families 52% (from 465) and children and young people 61% (from 202).

*“The Cardinal Hume Centre restored the meaning of the word “HOPE” to me.*

A client of the Centre

# INITIATIVES INTRODUCED THIS YEAR TO INCREASE CAPACITY AND STRENGTHEN IMPACT

With homelessness at record levels, the Centre's services have been under sustained and growing pressure. Demand remained high throughout the year, with a constant waiting list for accommodation and at various points, each of our specialist advice teams had to temporarily close to new referrals to manage staff capacity.

In the face of this, we remained agile. Having previously responded swiftly to major crises – Covid-19, the Afghan emergency, and the cost-of-living crisis – this year we renewed our commitment to expand our capacity and reach. We have further invested in our tailored, preventative support for homeless children, young people, and families. From September 2024, the Centre took significant steps to extend its frontline services and support those most at risk. Changes include:

### NEW COMMUNITY-BASED FAMILY SUPPORT

This autumn, the Centre launched a pilot outreach programme to support families living in temporary accommodation across Westminster. We worked directly in two hotels in the north of the borough, one of which houses over 70 children. In parallel, we delivered services in community settings – a library and a Family Centre – offering cooking facilities and broader support to insecurely housed parents and children. Between 1 September 2024 and 31 March 2025, we delivered 40 outreach sessions and registered 66 new clients through this work.

### ADVICE OUTREACH FOR THOSE AT RISK

To help prevent future homelessness, our advice teams ran tailored workshops for

families and young people living in hotels while awaiting asylum decisions. Given that many are likely to gain refugee status, we focused on helping them prepare for the next steps in housing, employment, and welfare rights.

We also expanded our presence in the community, offering advice in a local school through school safeguarding networks, and in partnership with North Paddington Foodbank, we began delivering welfare and housing rights advice at a new Community Hub. These efforts aim to reach those who may not otherwise come to the Centre and where possible help people before they become homeless.

### STRENGTHENING SERVICES FOR LONG-TERM IMPACT

We continued developing our services to improve long-term outcomes. This included work on a new resettlement programme for clients moving into more stable housing and a strategic review of our immigration and employment support to ensure we're offering distinct, targeted help in line with our aims. Following a review of our food provision, we strengthened a partnership with the Abbey Centre's Community Food Pantry, helping clients access affordable food, to help make ends meet and strengthen future independence from Centre support.

### STRONGER PARTNERSHIPS AND POLICY INFLUENCE

The Centre played an active role in shaping Westminster City Council's Homelessness and Rough Sleeping Strategy, launched in May 2025. We maintained key funding relationships, including Council support

for our advice services under its cost-of-living programme, and deepened collaboration on community-based prevention work.

Nationally, we welcomed the Minister for Homelessness, Rushanara Ali MP, and contributed to government consultations on a forthcoming Homelessness Strategy. Locally, we remain part of the Westminster Temporary Accommodation Action Group, working with residents, council staff, landlords, and other charities to improve experiences of temporary housing.

In a significant milestone, we secured a £200,000 funding commitment from Westminster Abbey to support our growing family homelessness work.

### EVIDENCE AND LEARNING TO DRIVE CHANGE

To better understand and improve our impact, the Centre invested in its learning and evaluation capacity. A new Evaluation and Learning Manager has strengthened our reporting, supported tracking of key performance indicators, and improved our insight into client needs.

We began reviewing our Theory of Change to ensure our work remains evidence-based and outcomes-driven – critical steps in shaping future service design. In parallel, we started to further develop and strengthen our capacity for co-production, with the ambition of ensuring all of our services and processes are shaped by

the experiences and perspectives of our clients. This included undertaking an audit of current client involvement practices, developing networks with other services to learn and implement best practice, and supporting clients to participate in research projects designed to improve local and national policies.

### MAINTAINING HIGH STANDARDS OF QUALITY AND SAFETY

The Centre continued to prioritise quality and safeguarding. This year, we achieved re-accreditation through the London Youth Quality Mark, the Advice Quality Standard, and the Specialist Quality Mark (recognized by the Legal Aid Agency).

We also successfully registered our accommodation services with Ofsted, ensuring we remain a safe and supportive option for 16 and 17-year-olds. To support this, we commissioned an external safeguarding review and enhanced our policies and procedures to maintain a safe, caring environment for all clients.

*“I feel more confident and secure.”*

A client of the Centre



Family time.

# CHILDREN LIVING IN HOTELS: EXPANDING OUR REACH

**This year our Family Services team have started to undertake outreach work, with the aim of supporting 200 more children across Westminster. Their focus has been on a hotel in the North of the borough that is being used for Temporary Accommodation, housing 76 children and their families. Gaia Segal, our Family Services Manager, discusses the work that her team are undertaking:**

“At the core of our outreach work is the importance of providing opportunities for children to play. Our team adapt the communal dining area of the hotel to create a space for children to explore and feel safe. It is important that we visit families where they live. There’s something powerful about a child being able to play and relax in their own space. People underestimate how much safety and security begins at home, even when that home is temporary. We want these children to have the same opportunities that other children have... Space to express themselves, build relationships, access to school, and even going on trips around London.

For children in Temporary Accommodation, stability is rare. Frequent moves, overcrowded rooms, lack of privacy, and the absence of safe places to play all impact their wellbeing. Many parents feel unable to settle, which makes engaging with support systems even harder. The outreach team offers a consistent presence – the same familiar faces each week, building the trust needed to help families engage.

One of the best parts about doing this work is how we are able to work in partnership with the local authorities and strengthen

these relationships. We recently supported a family from Kuwait. The mother did not speak any English and none of the children had attended school. We worked with the Family Navigators within Westminster City Council, and now two of the children are in junior school, with three more waiting for secondary school places. They are so happy. Their English is improving quickly, and the mother was over the moon that they were going to school.

Through the outreach sessions, we extend our holistic support off-site from the Centre. Our primary focus is providing the children an opportunity to play, but this then allows us to spend time with the parents and find out other ways that we can support them. Since outreach is still a relatively new element of our work, it is evolving over time as we understand the need. We now have Assessment and Advice workers joining us and are even starting to offer English speaking sessions. We have a volunteer teacher who runs these classes and they have been really popular so far. It is useful for the parents, but also a huge help for the teenagers and children who are starting school.

We do feel a sense of conflict in our work – no child should have to live in a hotel like this... But what we can do is focus on the here and now. When we see children going to school, smiling, feeling part of something – that’s when we know we’re doing something right. We feel proud that we can contribute to a sense of community within this environment.”

# LOOKING AHEAD SCALING OUR IMPACT

We will learn from the new initiatives launched in 2024/25 and will work to scale our integrated, in-depth support for families and young people facing homelessness. Our aim is to move beyond short-term fixes and address the root causes of homelessness through long-lasting, sustainable solutions.

**By the end of 2028, we aim to:**

- Grow our reach by circa 40%
- Increase our in-depth and integrated support for families and young people at housing risk
- Improve long-term measurable outcomes for our clients
- Increase turnover to sustain and scale this work
- Strengthen our impact through the development of an innovative, scalable model that attracts external investment and sector-wide interest

**To deliver these goals, the Board has identified several key enablers:**

- Stronger evaluation and impact measurement
- Broader geographical reach and deeper partnerships to proactively identify those in need
- Strengthen staff engagement to support innovation and growth
- More compelling communications and fundraising to build awareness and support

In 2026 we will further invest in our teams to expand our capacity and ability to reach more with a particular focus on extending the Centre’s outreach, to test and learn from new approaches. We also plan to make further improvements to how we evaluate and evidence our work and strengthen our communications in support.

This next phase builds on our past progress, but it also marks a bold step forward in both scale and ambition. A detailed implementation plan is now in place, underpinned by a financial strategy and the use of designated funds to support our goals.

*“I’m not sure what I’d have done without the Cardinal Hume Centre – it has been a light at the darkest times of my life.”*

A client of the Centre

# FINANCIAL REVIEW

## OVERVIEW FOR THE YEAR ENDED 31ST MARCH 2025

This year is the second year of our three-year financial plan. The Centre has again exceeded its target generating a surplus, before adjusting for movements on investments, of £1039k (2024: £799k).

The surpluses in both years have been generated by additional legacy gifts and are unrestricted. Our legacy pipeline indicates potential future receipts of a further £230K.

The three-year plan focusses on achieving balance over three years, supporting a strengthened reserve position to sustain the Centre's sustainability and enable investment in growing our services. The combined results of the past two years mean that its targets have been met. The Centre is now in a strong financial position and is well placed to weather the current economic conditions and grow our services at a time of increasing demand. The additional funds will be directed towards continued investment in service expansion and infrastructure to secure the Centre's future impact for young people and families facing homelessness.

In line with these plans, to demonstrate our commitment to utilising the surplus, the trustees have set a deficit budget of over £200k for the coming year as well as designating funds towards continued service development, essential building repair and refurbishment. This budget enables further investment in the Centre's capacity to meet growing need.

## INCOME

The total income for the year was £4.6m (2024: £4.2m).

## INCOME FROM CHARITABLE ACTIVITIES

Income from charitable activities increased to £1.13m (2024: £1.01m). This was primarily due to increases in income from our accommodation services. Rental income has increased to £547k (2024: £473k) reflecting continued need for our accommodation. In addition, we were awarded an uplift to £441k (2024: £411k) for our contract from Westminster City Council supporting young people in our hostel. This contract finishes in September 2025 and we are currently pleased to be a strong contender in the retender process.

Our grant from Westminster County Council supporting our assessment team was also increased to 73k (2024: £41k).

## FUNDRAISING DONATIONS AND LEGACIES

We receive a significant portion of our income from donations and legacies and are very grateful to all those who have helped to support us this year. Total donated income is £3.3m (2024: £3.1m).

In common with other charities in the sector we have seen this income stream impacted with no growth from the previous year. Our fundraisers have worked with our donors who have generously enabled a greater proportion of our donated income to be unrestricted this year. This has allowed us to react quickly to changing client need adapting our outreach programs to reach different cohorts of clients reflecting changing borough demographics.

The cost of raising donations and legacies was £608k (2024: £562k). After excluding expenditure on trading activities this is £575k (2024: £534k). The increase in expenditure is due to further investment in our fundraising team to ensure we are

able to maintain and strengthen the Centre's longer term sustainability.

## EXPENDITURE

Expenditure has increased to £3.6m (2024: £3.4m). The largest increases have been directed towards front-line services with funds spent directly on clients increasing by £125k from the prior year. This reflects the increased need we are seeing for items to help clients to stabilise their situation and immediate requirements for basics such as food.

We have also needed additional expenditure on our building, which is starting to show its age. This is reflected in an increase in funds designated for asset replacement which have increased to £270k (2024: £70k) for the coming year.

## CAPITAL EXPENDITURE

Our programme of infrastructure investment continued this year with an upgrade to our CRM system, providing enhanced support for our Fundraising team.

Similarly to last year we continued with building refurbishment focussing on fire door replacement.

Capital expenditure was covered by our asset replacement fund with £69k spent from our designated fund. A further £26k was spent from funds generously provided by trusts and major donors.

## TOTAL FUNDS

Total funds at 31 March 2025 are £5.2m (2024: £4.16m)

## RESERVES POLICY AND GENERAL FUNDS

General Funds are available for normal operating purposes. As a result of the increased pressures from the current

economic environment the Board decided it was appropriate to increase our general reserves. They determined that between four and six months of unrestricted expenditure excluding depreciation was appropriate to fund working capital and ensure the resilience of the Centre. Our general reserves have been increased by just over £290k this year and now stand at £1.23m (2024: £0.94 m), which is within the target range of £0.8m – £1.24m.

## DESIGNATED FUNDS

Designated funds are funds designated by the trustees for specific purposes.

The Board changed the fund designation this year to reflect the emergent risks facing the Centre. The legacy equalisation fund was reallocated to building refurbishment and repairs - mostly focussed on the hostel and Basil Hume House. The client fund was amalgamated with the Centre expansion fund to provide a single fund supporting outreach activities to meet client need.

Details of our fund designation are set out below.

### Asset Replacement Fund £0.27m (2024: £0.07m)

Based on building survey results and through monitoring levels of expenditure the Board has set aside a further £270k of funds supporting additional maintenance and capital spend by the end of the 2026/27 financial year to ensure the building remains fit for purpose and to ensure the continued investment in IT equipment and infrastructure.

### Basil Hume House Fund £0.2m (2024: £nil)

Structural and refurbishment work has been identified in Basil Hume House. It is a Georgian-era building which houses our five move-on accommodation units. The

# FUNDRAISING APPROACH

trustees have set aside £200k to fund repairs to this building, the bulk of which we expect to use in the next financial year – 2025/26.

## **Hostel Refurbishment Fund £0.3m (2024: £nil)**

The next step after our successful Ofsted registration will be to improve our hostel accommodation through modernisation and refurbishment of the 32 rooms plus kitchens and bathrooms. The trustees have set aside £300k to use by the end of 2026/27 to support this.

## **Fixed Asset Fund £1.83m (2024: £1.75m)**

This designation was changed this year to represent the net book value of the Centre's assets including the building less any borrowing secured upon it (previously it only included the net book value of the property less any secured borrowing). The funds are separated from the general funds of the charity in recognition of the importance of these assets to its work and that these funds are not readily available.

## **Centre Expansion Fund £1.21m (2024: £0.53m)**

In response to the significant rise in homelessness and the Centre's ambition to reach a greater number of clients, the Board has allocated increased funding to its Core Service Delivery to enhance its impact. This investment enables the Centre to expand its capacity, despite the current challenges in the fundraising environment.

To date, the Board has approved additional investment in four new client-facing roles. Two of these positions were filled within the advice team during the final quarter of this financial year, with the remaining two to be

recruited into the family and assessment teams in early 2025/26. These roles are designed to support the Centre's ability to reach more clients through expanded outreach services in hotels and other areas of the borough.

The Board will approve further staffing investments in the coming financial year, with provision for an additional four posts. This fund should support these additional posts until the end of the 2027/28 financial year, underpinning the Centre's ambition to deliver more comprehensive and integrated support to families and young people at risk of homelessness.

## **Restricted Funds £0.14m (2024: £0.11m)**

These are donations and grants given for specific purposes. The value at March 2025 of £143k represents: funds available to support posts in advice services; provide psychological support to residents in our hostel; continue infrastructure improvements and support staff.

## **Investment Policy and Investments**

In order to provide an increase in sustainable funds the trustees changed the investment policy to allow investment of £500k of reserves in a COIF Charities Investment Fund (2024: £nil). The fund aims to provide medium to long-term growth above inflation in an ethical fund consistent with the charity's core Catholic values. The funds invested represent core funds which the charity does not expect to use within the next five years.

Surplus funds have been invested either in a deposit aggregator platform or in a COIF charities deposit fund to provide some insurance against inflation whilst making sure funds are easily available to meet day-to-day needs and investment in expansion.

Our approach to fundraising is based in our values and our Benedictine ethos that Each Person Matters; we embody our values in all our communications with supporters and potential supporters.

Our aim is to provide an authentic and engaging supporter experience using stories from our young residents, the children and families who come to the Centre, and also statistics and quotes gathered from client feedback. We want to demonstrate the strengths and resilience of our local community of clients and help our supporters to understand the complexity and challenges in our work.

We are committed to raising the income needed to fulfil our mission and deliver our ambition to help more people, in a transparent and cost-effective way. We raise funds from individuals, companies, schools, parishes, religious orders, grant-making trusts and statutory agencies; we focus on securing sustainable fundraised income for the Centre through long-term relationships with our donors, funders and partners.

We are registered with the Fundraising Regulator and adhere to the Fundraising Code of Practice in our income generation. We write to people who are already supporting us or have expressed interest in our work, between four and six times a year. We do not call or write to people who are not connected to our work. We only email people who ask to receive marketing emails from us. We ensure that the way we collect and look after personal information about our supporters complies with the UK data protection legislation. Our Privacy Policy, on our website, sets out how we collect, use, and retain information about supporters. In 2024/25 we migrated our supporter Data to a new CRM system to allow us to better manage our supporter's data and

target our communications according to individual preferences.

We regulate the amount of contact with donors to protect vulnerable people from unreasonable behaviour. We do not write to former clients regarding fundraising activity without them requesting to hear about our work.

We have staff and volunteers working on fundraising activities, under the supervision of the Director of Fundraising and Communications. We do not employ third parties to fundraise on our behalf. We continue to develop our online fundraising offers to support the widening of our donor audience profile. The Centre uses recognised web-based giving platforms: Just Giving, Crowdfunder and Big Give.

In 2024/25 we received two fundraising complaints. One was a direct enquiry requesting a reduction in the number of postal appeals received. This supporter will now only be contacted in relation to our Christmas campaign.

A second complaint was received by post from the daughter of a supporter who had left a legacy gift; that she had not been thanked when the legacy payment was made. We wrote directly apologising for any upset caused and invited her to visit the Centre to see the impact of her father's gift. We had previously emailed the solicitor handling the estate asking them to pass on our condolences and thanks for the bequest with an invitation to visit. We followed up with the solicitor to check that our correspondence had been received and remain in contact with them.

We received one Fundraising Preference Service request to suppress all communications; and a second forwarded from our Data Protection Officer named in our General Privacy Notice, asking for the donor to be removed from our supporter data base.

# STRUCTURE, GOVERNANCE AND MANAGEMENT

## PUBLIC BENEFIT

The trustees have regard to the charity commission's guidance on public benefit.

The Cardinal Hume Centre meets its public benefit obligation by fulfilling its objectives in reaching out and giving practical help to those young people and families at greatest risk of homelessness.

Our aim is to tackle homelessness, poor housing and poverty at a young age to break its cycle into later life. In providing access to its services, the Centre does not discriminate on the basis of religion, or any other protected characteristic. We are committed to equality of access to all our services and there is no faith bias towards the people whom we welcome and support. Our ethos is underpinned by a belief in the value found in every individual. As part of this, we enjoy close relationships with key figures in the Catholic Church and receive financial and material support from the Catholic donor community. The Centre is an independent charity as well as a company limited by guarantee.

## OUR VISION

The Centre strives towards a society where every individual has a safe place to live and the opportunity to reach their full potential.

## OUR MISSION: EACH PERSON MATTERS

The Cardinal Hume Centre enables families, children and young people to overcome poverty and avoid homelessness

## OUR VALUES, AT THE CENTRE WE WILL:

- Value each person
- Welcome and include

- Encourage potential
- Work together
- Learn, reflect and improve

## PARTNERSHIPS

In pursuing its aims and objectives, the Centre seeks to have collaborative relationships with local and national organisations and networks. Particularly at the service delivery level it has close connections with other like-minded organisations that provide services relating to tackling homelessness and poverty. This has been a particular focus for us this year in building our outreach services in different areas of the Westminster Borough. Significant partnerships over the year are set out on page 71.

## ORGANISATIONAL STRUCTURE

The company is a charitable company limited by guarantee established under a Memorandum and Articles of Association. At the year-end there were eight members (2024: 8), set out on page 68 who were each liable to contribute £1 in the event of the company being wound up. The Centre is governed by the Board of Trustees who are also the Directors for the purposes of Company Law. The Board meets up to five times annually. The Archbishop of Westminster approves the appointment of one trustee and the remaining trustees are elected by the Company Members at the Annual General Meeting. The Board may also appoint a trustee to serve until the next Annual General Meeting, at which time he or she would cease to hold office but would be eligible for election. The current composition of the Centre's Board of Trustees is set out on page 68. Our Chair is Mark Hoban (appointed 2023) and we

appointed a new Treasurer in 2024 when the previous Treasurer reached the end of their nine year term.

The Board keeps its membership under review and has recently completed a skills and experience audit. The results will inform recruitment for 2025. All recruitment is external and is advertised.

## TRUSTEE INDUCTION

The Centre runs an induction for all new trustees allowing them to become familiar with the activities of the centre as well as its governance and finances. This includes meetings with all of the senior executive team. Trustees receive information relating to their responsibilities as trustees and are invited to training to keep abreast of changes in charity governance that may affect the Centre.

The Board reviewed its sub-committee structure this year. In support of its strategy five committees advise the Board on:

- Finance
- Risk and Compliance
- Operations and Oversight
- Strategy Implementation
- Board Development

Committee membership includes trustees, Company Members, external independent members and senior staff. The day-to-day management of the Centre is delegated to the Chief Executive and Senior Management Team, which consists of the Director of Finance and Operations, Director of Fundraising and Communications, Head of Service Development, Head of Advice, and Senior HR Manager. Pay grades and scales are reviewed by the Board of Trustees.

## INTERNAL CONTROL AND RISK MANAGEMENT

The trustees have overall responsibility for the Centre's systems of internal control. There is a clear delegation of the trustees' authority through the Chief Executive to the rest of the organisation. The Centre generally operates a three year planning cycle with annual revenue and capital budgets being approved by the trustees. Progress against budget is reviewed by the trustees on at least a quarterly basis.

The Risk and Compliance Committee oversees the organisational risk framework and ensures that the approach to risks identified in the company risk register is appropriate and safeguards the Centre's long-term sustainability. The risk register records identified risk and is a live, operational management tool. With the support of its Risk and Compliance Committee the Board reviews this register and the management of key risks facing the Centre at each of its meetings.

The key risks to the charity are currently identified as:

- a significant reduction in voluntary income driven by changes in our donor base and the impact of the external environment, our voluntary income (excluding legacies) has not increased this year and we have seen our individual income decrease by more than 15% over the last two years – risk mitigation includes investment in new infrastructure to support our fundraising team as well developing additional capacity within the team. We also have a continuous process of donor relationship management. The Centre has diversified sources of income and regularly looks to supplement these.

The Centre expansion fund will also be used as necessary in support of the Centre's strategic needs at a time of increasing demand.

- ageing building and infrastructure – we have started a programme of renewal with a number of IT systems already replaced and most fire doors within the building. We have undertaken a general building survey as well as some immediate issues which have indicated that further work is necessary.
- material decrease in statutory income available for supported housing for residential services – our current contract ends in September 2025 and we are tendering for a new expanded contract. We have maintained good relationships with WCC and are confident that our tender submission will be successful. The Centre regularly undertakes scenario planning. If the tender is unsuccessful we are confident that there is sufficient demand for this accommodation with corresponding changes in resource deployment.

The trustees have designated funding to upgrade facilities in the hostel to ensure that the accommodation offered remains at a high standard as well as additional funds to undertake urgent structural repairs to Basil Hume House.

## REVIEWS AND ACCREDITATIONS

Our health and safety policy and processes are subject to external review by specialists through our insurance broker. Our Risk and Compliance Committee oversee progress on any required changes. The Centre also commissioned an external audit of its safeguarding policies and procedures in February 2024 all of its recommendations have been implemented and we were

successful in registering our supported accommodation with Ofsted.

We have commissioned an external organisation to act as our Data Officer.

To further ensure the quality of our client services, the Centre's Immigration Team is accredited by the Legal Aid Agency's Specialist Quality Mark and we continued to secure accreditation for our housing and welfare rights advice under the Advice Quality Standard. The Centre is also accredited by the London Youth Quality Mark. The Centre was successful this year in achieving re-accreditation in all three.

## STAFF AND VOLUNTEER RECRUITMENT AND RETENTION

The Centre is an equal opportunities employer and applies objective criteria to assess merit. It aims to ensure that no job applicant or employee receives less favourable treatment on the grounds of age, disability, gender reassignment, marriage and civil partnerships, pregnancy and maternity, race, religion or belief, sex, sexual orientation. Selection criteria and procedures are reviewed to ensure that individuals are selected, promoted and treated equally on the basis of their relevant merits and abilities. All employees receive equal treatment and, where appropriate and possible, special training to enable them to progress both within and outside the organisation. The Centre continues to back its commitment to staff training this year with a budget of £20k which is regularly supplemented by access to free training provided on a charitable basis. The trustees would like to take this opportunity to thank the Centre's staff team for their professionalism and commitment to working with clients to achieve their goals and to ensure the Centre has the resources it needs to work effectively in response to need.

We pay at least the London Living Wage to all of our employees and contracted staff.

## AUDITORS

This year the Centre ran an open tender process, and its trustees appointed Godfrey Wilson as auditors, who have indicated their willingness to continue in this function.

## STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also Directors of Cardinal Hume Centre for the purposes of company law) are responsible for preparing the trustees' report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Centre and of the income and expenditure of the Centre for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable United Kingdom Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Centre will continue in operation. The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Centre and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Centre and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. Each of the trustees confirms that:

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

This confirmation is given and should be interpreted in accordance with the provisions of s418 of the Companies Act 2006. The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the Centre's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees and signed on their behalf by:

*Mark Hoban*

Mark Hoban, Chair of Trustees  
26 September 2025

# FINANCIAL REPORT

Reach for the stars.

## INDEPENDENT AUDITOR'S TO THE MEMBERS OF CARDINAL HUME CENTRE

### OPINION

We have audited the financial statements of Cardinal Hume Centre (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, balance sheet, statement of cash flows and the related 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, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity'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; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial

statements section of our report. We are independent of the charity 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 charity'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 other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information.

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

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

We have nothing to report in this regard.

### OPINION ON OTHER MATTERS PRESCRIBED BY THE COMPANIES ACT 2006

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

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements;
- the directors' report included within the trustees' report have been prepared in accordance with applicable legal requirements.

### MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

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

### RESPONSIBILITIES OF THE TRUSTEES

As explained more fully in the trustees' responsibilities statement set out in the trustees' report, 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 charity'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 charity or to cease operations, or have no realistic alternative but to do so.

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The procedures we carried out and the extent to which they are capable

of detecting irregularities, including fraud, are detailed below:

- (1) We obtained an understanding of the legal and regulatory framework that the charity operates in, and assessed the risk of non-compliance with applicable laws and regulations. Throughout the audit, we remained alert to possible indications of non-compliance.
- (2) We reviewed the charity's policies and procedures in relation to:
  - Identifying, evaluating and complying with laws and regulations, and whether they were aware of any instances of non-compliance;
  - Detecting and responding to the risk of fraud, and whether they were aware of any actual, suspected or alleged fraud; and
  - Designing and implementing internal controls to mitigate the risk of non-compliance with laws and regulations, including fraud.
- (3) We inspected the minutes of trustee meetings.
- (4) We enquired about any non-routine communication with regulators and reviewed any reports made to them.
- (5) We reviewed the financial statement disclosures and assessed their compliance with applicable laws and regulations.
- (6) We performed analytical procedures to identify any unusual or unexpected transactions or balances that may indicate a risk of material fraud or error.
- (7) We assessed the risk of fraud through management override of controls and carried out procedures to address this risk. Our procedures included:
  - Testing the appropriateness of journal entries;
  - Assessing judgements and accounting estimates for potential bias;

- Reviewing related party transactions; and
- Testing transactions that are unusual or outside the normal course of business.

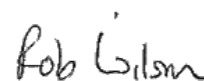
Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. Irregularities that arise due to fraud can be even harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

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

## USE OF OUR REPORT

This report is made solely to the charity'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 charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Date: 26 September 2025



Robert Wilson FCA  
(Senior Statutory Auditor)

For and on behalf of:

**GODFREY WILSON LIMITED**  
Chartered accountants and  
statutory auditors

5th Floor Mariner House  
62 Prince Street  
Bristol  
BS1 4QD

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2025

(Incorporating an Income and Expenditure Account)

|  | Year Ended 31st March 2025 |                               |                             | Restated Year Ended 31st March 2024 |                              |                            |                               |
|--|----------------------------|-------------------------------|-----------------------------|-------------------------------------|------------------------------|----------------------------|-------------------------------|
|  | Notes                      | Unrestricted Funds<br>£'000's | Restricted Funds<br>£'000's | Total Funds<br>2025<br>£'000's      | Unrestricted Funds<br>£000's | Restricted Funds<br>£000's | Total Funds<br>2024<br>£000's |
| <b>Income From:</b>  |                            |                               |                             |                                     |                              |                            |                               |
| Donations and Legacies   |                            |                               |                             |                                     |                              |                            |                               |
| Donations  | 2                          | 1,575                         | 535                         | 2,110                               | 1,454                        | 651                        | 2,105                         |
| Legacies   | 2                          | 1,227                         | -                           | 1,227                               | 953                          | -                          | 953                           |
| <b>Total Donations and Legacies</b>  |                            | <b>2,802</b>                  | <b>535</b>                  | <b>3,337</b>                        | <b>2,407</b>                 | <b>651</b>                 | <b>3,058</b>                  |
| Charitable Activities  | 3                          | 607                           | 525                         | 1,132                               | 473                          | 540                        | 1,013                         |
| Other Trading Activities   |                            |                               |                             |                                     |                              |                            |                               |
| Sale of Donated Goods  |                            | 25                            | -                           | 25                                  | 28                           | -                          | 28                            |
| Investments: Interest Income   |                            | 57                            | -                           | 57                                  | 35                           | -                          | 35                            |
| Other Income   |                            | 87                            | -                           | 87                                  | 84                           | -                          | 84                            |
| <b>Total Income</b>  |                            | <b>3,578</b>                  | <b>1,060</b>                | <b>4,638</b>                        | <b>3,027</b>                 | <b>1,191</b>               | <b>4,218</b>                  |
| <b>Expenditure on:</b>   |                            |                               |                             |                                     |                              |                            |                               |
| Raising Funds  | 4                          | 608                           | -                           | 608                                 | 562                          | -                          | 562                           |
| <b>Charitable Activities</b>   |                            |                               |                             |                                     |                              |                            |                               |
| Accommodation Services   | 4                          | 582                           | 653                         | 1,235                               | 590                          | 556                        | 1,146                         |
| Advice, support and outreach activities                                    | 4                          | 1,410                         | 346                         | 1,756                               | 1,044                        | 667                        | 1,711                         |
| <b>Total Expenditure</b>   |                            | <b>2,600</b>                  | <b>999</b>                  | <b>3,599</b>                        | <b>2,196</b>                 | <b>1,223</b>               | <b>3,419</b>                  |
| <b>Net income (expenditure) for the year</b>                               | 5                          | 978                           | 61                          | 1,039                               | 831                          | (32)                       | 799                           |
| Transfers between funds  |                            | 26                            | (26)                        | -                                   | -                            | -                          | -                             |
| <b>Net income / (expenditure) before other recognised gains and losses</b> |                            | 1,004                         | 35                          | 1,039                               | 831                          | (32)                       | 799                           |
| Other gains / (losses)   |                            | (17)                          | -                           | (17)                                | -                            | -                          | -                             |
| <b>Net movement in funds</b>   |                            | 987                           | 35                          | 1,022                               | 831                          | (32)                       | 799                           |
| <b>Reconciliation of funds</b>   |                            |                               |                             |                                     |                              |                            |                               |
| Total funds brought forward at 1st April                                   |                            | 4,057                         | 108                         | 4,165                               | 3,226                        | 140                        | 3,366                         |
| <b>Total funds carried forward at 31st March</b>                           |                            | <b>5,044</b>                  | <b>143</b>                  | <b>5,187</b>                        | <b>4,057</b>                 | <b>108</b>                 | <b>4,165</b>                  |

Prior period expenditure has been reclassified to better reflect the requirements of the Charities SORP. This is a reclassification between expenditure only, and there is no effect on total expenditure.

## BALANCE SHEET AS AT 31<sup>ST</sup> MARCH 2025

|   | Notes | 2025<br>£000's | 2025<br>£000's | 2024<br>£000's | 2024<br>£000's |
|---|-------|----------------|----------------|----------------|----------------|
| <b>Fixed Assets</b>                                   |       |                |                |                |                |
| Tangible Assets                                       | 7     |                | 2,827          |                | 2,852          |
| Intangible Assets                                     | 7     |                | 21             |                | 16             |
| Investments   | 8     |                | 483            |                | -              |
|   |       |                | 3,331          |                | 2,868          |
| <b>Current Assets</b>                                 |       |                |                |                |                |
| Debtors   | 9     | 900            |                | 833            |                |
| Short-Term Deposits                                   | 9     | 1,315          |                | 15             |                |
| Cash at Bank and in hand                              |       | 803            |                | 1,639          |                |
|   |       | 3,018          |                | 2,487          |                |
| <b>Creditors:</b> amounts falling due within one year | 10    | (167)          |                | (171)          |                |
| <b>Net Current Assets</b>                             |       |                | <b>2,851</b>   |                | <b>2,316</b>   |
| <b>Total Assets less Current Liabilities</b>          |       |                | <b>6,182</b>   |                | <b>5,184</b>   |
| <b>Creditors:</b> amounts falling due after one year  | 11    | (995)          |                | (1,019)        |                |
| <b>Total Net Assets</b>                               |       |                | <b>5,187</b>   |                | <b>4,165</b>   |
| <b>Represented by:</b>                                |       |                |                |                |                |
| <b>Funds and Reserves</b>                             |       |                |                |                |                |
| Unrestricted Funds                                    |       |                |                |                |                |
| General Funds   | 12    | 1,233          |                | 942            |                |
| Designated Funds                                      | 12    | 3,811          |                | 3,115          |                |
|   |       |                | 5,044          |                | 4,057          |
| Restricted Funds                                      | 12    |                | 143            |                | 108            |
| <b>Total Funds</b>                                    |       |                | <b>5,187</b>   |                | <b>4,165</b>   |

Approved by the Trustees and signed on their behalf by:

*Mark Hoban*

Mark Hoban, Chair of Trustees  
26 September 2025

Charity registration no. 1090836  
Company registration no. 04333875

## STATEMENT OF CASH FLOWS FOR YEAR ENDING 31<sup>ST</sup> MARCH 2025

|  | Notes | 2025<br>£000's | 2024<br>£000's |
|--|-------|----------------|----------------|
| <b>Cash flows from operating activities</b>                                |       |                |                |
| Net cash provided by / (used in) operating activities                      | A     | 1,058          | 417            |
| <b>Cash flows from investing activities</b>                                |       |                |                |
| Investment interest received   |       | 57             | 35             |
| Purchase of investments  |       | (500)          | -              |
| Purchase of tangible assets  |       | (89)           | (49)           |
| Purchase of intangible assets  |       | (9)            | (19)           |
| Net cash used in investing activities                                      |       | <b>(541)</b>   | <b>(33)</b>    |
| <b>Cash flows from financing activities</b>                                |       |                |                |
| Bank Loan repaid   |       | (23)           | (22)           |
| Interest paid on bank loan   |       | (30)           | (31)           |
| Net cash used in provided by financing activities                          |       | <b>(53)</b>    | <b>(53)</b>    |
| <b>Change in cash and cash equivalents</b>                                 |       | 464            | 331            |
| <b>Cash and cash equivalents at 1st April</b>                              | B     | 1,654          | 1,323          |
| <b>Cash and cash equivalents at 31st March</b>                             | B     | <b>2,118</b>   | <b>1,654</b>   |
| <b>Note A</b>  |       |                |                |
| <b>Net (expenditure) / income as per statement of financial activities</b> |       | 1,039          | 798            |
| <b>Adjustments for:</b>  |       |                |                |
| Depreciation charge  |       | 113            | 117            |
| Amortisation charge  |       | 4              | 3              |
| Loss on the disposal of assets   |       | -              | 18             |
| Bank loan interest paid  |       | 30             | 31             |
| Interest income  |       | (57)           | (35)           |
| Decrease (Increase) in debtors   |       | (67)           | (403)          |
| (Decrease) Increase in creditors   |       | (4)            | (113)          |
| <b>Net cash provided by operating activities</b>                           |       | <b>1,058</b>   | <b>416</b>     |
| <b>Note B</b>  |       |                |                |
| Cash in hand and at bank   |       | 803            | 1,639          |
| Short term deposits (less than three months)                               |       | 1,315          | 15             |
| <b>Total cash and cash equivalent</b>                                      |       | <b>2,118</b>   | <b>1,654</b>   |

## ANALYSIS OF CHANGES IN NET DEBT

|  | At 1 April<br>2024 | Cash<br>flows | Other<br>non-cash<br>changes | At 31 March<br>2025 |
|--|--------------------|---------------|------------------------------|---------------------|
|  | £000's             | £000's        | £000's                       | £000's              |
| <b>Cash</b>                                | 1,654              | 464           | -                            | <b>2,118</b>        |
| Loans falling due within one year          | (20)               | (23)          | 22                           | <b>(21)</b>         |
| Loans falling due after more than one year | (682)              | -             | 26                           | <b>(656)</b>        |
| <b>Total</b>                               | <b>952</b>         | <b>441</b>    | <b>48</b>                    | <b>1,441</b>        |

# NOTES TO THE FINANCIAL STATEMENTS

## 1. ACCOUNTING POLICIES

### STATUTORY INFORMATION

The Cardinal Hume Centre is a charitable company limited by guarantee and is incorporated in England. Registered Charity Number: 1090836

The registered office address is 3-7 Arneway Street, London SW1P 2BG. The Cardinal Hume Centre provides services and resources to tackle homelessness, housing and poverty for young people and families.

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

### BASIS OF PREPARATION

These financial statements have been prepared for the year to 31 March 2025 with comparative information provided in respect of the year to 31 March 2024.

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

The financial statements have been prepared in accordance with Accounting and Reporting by Charities:

Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) (Charities SORP FRS 102) the Financial Reporting Standard applicable

in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102. The accounts are presented in sterling and are rounded to the nearest thousand pounds.

### CRITICAL ACCOUNTING ESTIMATES AND AREAS OF JUDGEMENT

Preparation of the accounts requires the trustees and management to make significant judgements and estimates. The items in the accounts where these judgements and estimates have been made include:

- the estimates of the useful economic lives of tangible fixed assets used to determine the annual depreciation charge;
- estimating the amount receivable in respect of legacies where the charity has been notified of its entitlement;
- the basis on which support costs have been allocated across the various expenditure headings;
- the assumptions adopted by the trustees and management in determining the value of any designations required from the charity's general unrestricted funds; and
- estimating the impact of various risks on the charity's income and expenditure flows for the purpose of preparing cash flow forecasts and budgets to assist in the assessment of going concern.

### ASSESSMENT OF GOING CONCERN

The trustees have assessed whether the use of the going concern assumption is appropriate in preparing these accounts. The trustees have made this assessment in respect of a period of one year from

the date of approval of these accounts which have been prepared on the going concern basis.

The trustees believe that the charity has adequate resources to continue in operational existence for the foreseeable future, and thus, they continue to adopt the going concern basis of accounting in preparing the annual financial statements.

In reaching this conclusion, the trustees have considered the risks and financial strategy for the organisation.

The trustees have increased our general funds to ensure that we have adequate resources to ensure the charity's resilience.

The trustees have also reviewed available reserve levels and considered cash balances, which are currently healthy with at least 50% of our general funds held in cash or liquid assets - which is sufficient to maintain our cashflow for the foreseeable future.

### INCOME

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

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

are the charity and it is probable that those conditions will be fulfilled in the reporting period.

Legacies are included in the statement of financial activities when the charity is entitled to the legacy, the executors have established that there are sufficient surplus assets in the estate to pay the legacy, and any conditions attached to the legacy are within the control of the charity.

Entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor to the charity that a distribution will be made, or when a distribution is received from the estate.

Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably, and the charity has been notified of the executor's intention to make a distribution.

Where legacies have been notified to the charity or the charity is aware of the granting of probate, but the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title of the asset having been transferred to the charity.

Grants and fee income from government and other agencies have been included as income from charitable activities where these amount to a contract for services, but as donations where the money is given

in response to an appeal or with greater freedom of use, for example monies for core funding.

Items donated to the Charity for resale, and sold through the shop, are included within income when sold and no value is placed on stock of such items at the period end.

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

## EXPENDITURE

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

All expenditure is stated inclusive of irrecoverable VAT. All expenditure is accounted for on an accrual's basis. Support costs, are allocated or apportioned to the applicable expenditure headings. The classification between activities is as follows:

- Expenditure on raising funds includes all expenditure associated with raising funds for the charity. This includes staff costs associated with fundraising, direct costs associated with the operation of the charity's shop, and an allocation of support costs.
- Expenditure on charitable activities includes all costs associated with furthering the charitable purposes of the charity through the provision of its charitable activities.

Such costs include direct and support costs in respect to the provision of

housing and residential services, advice and assessment, and learning and development services.

## ALLOCATION OF SUPPORT AND GOVERNANCE COSTS

Resources are allocated to the particular activity where the cost relates directly to that activity.

The support costs, comprising direction and administration of the service, have been apportioned based either on headcount or floorspace occupied.

|                        | Raising Funds | Accommodation Services | ASO activities |
|------------------------|---------------|------------------------|----------------|
| Strategy and Direction | 21%           | 28%                    | 51%            |
| Finance                | 21%           | 28%                    | 51%            |
| Human Resources        | 21%           | 28%                    | 51%            |
| Facilities Management  | 4%            | 55%                    | 41%            |
| Information Systems    | 21%           | 28%                    | 51%            |
| Depreciation           | 4%            | 55%                    | 41%            |

Governance costs comprise the costs involving the public accountability of the charity (including audit costs) and costs in respect to its compliance with regulation and good practice.

## FIXED ASSETS

Fixed assets comprise: tangible assets with an expected useful life of three years or more and a purchase cost of over £1000. These are stated at cost less accumulated depreciation.

Depreciation is provided, once the asset has been brought into use, in order to write off the cost of each asset over its estimated useful economic life, on a straight-line basis, as follows:

- Freehold property 5 to 50 years
- Fixtures, equipment, furniture and I.T. 3 to 10 years

Intangible Assets: Digital transformation costs are capitalised when it is probable that the expected future economic benefits that are attributable will flow to the company and their costs can be reliably measured.

Digital Transformation costs are initially recognised at cost and amortised over the expected useful life of five years.

## INVESTMENTS

During the year the Cardinal Hume Centre transferred £500k (2024: £0) to a COIF investment fund for charities designed to give medium to long term growth above inflation within an ethical framework that reflects the charity's catholic values.

The investments are listed assets and are valued at bid price at the balance sheet date.

## DEBTORS

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

## CASH AT BANK AND IN HAND

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

## CREDITORS AND PROVISIONS

Creditors and provisions are recognised when there is an obligation at the balance

sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt. They have been discounted to the present value of the future cash payment where such discounting is material.

The long-term loan repayable to the Westminster Roman Catholic Diocesan Trust is not discounted in accordance with the provisions set out in section 34 of FRS 102.

Interest charges do not accrue on this balance and the loan is available indefinitely and not repayable on demand. The loan has not been restated to reflect the amount which would be repayable in the event of a sale of the property.

As there is no intention to sell this property at any foreseeable time, neither the amount which may be realisable, nor any discount factor can be reliably determined.

## FUND ACCOUNTING

General funds represent those monies which are freely available for application towards achieving any charitable purpose that falls within the charity's charitable objects.

Designated funds comprise monies set aside out of unrestricted general funds for specific future purposes or projects.

Restricted funds represent donations received for which the donor has prescribed how these donations may be used, and these monies are only used for those specified charitable purposes.

Where funds are received to enable the Charity to acquire fixed assets for use in

the delivery of its services, the funds are held as restricted income until the assets are acquired.

When assets are purchased from such funds, and the asset is available for general charitable use, the restriction is regarded as discharged and the funds are transferred to the designated fund representing tangible fixed assets.

## FINANCIAL INSTRUMENTS

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments.

Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

## PENSIONS

Contributions made to employees' personal pension plans are debited to the statement of financial activities in the year to which they relate.

## LEASES

Leases are classified as finance leases whenever the terms of the lease transfer substantially all of the risks and rewards of ownership to the charity.

Assets held under finance leases are recognised initially at the fair value of the leased assets (or the present value of minimum lease payments if lower) at the inception of the lease.

The corresponding liability to the lessor is recognised as a finance lease obligation.

Lease payments are apportioned between finance charges and the reduction of the lease obligation in order to achieve a constant rate of interest on the remaining balance of the liability.

Finance charges are charged to the statement of financial activities. Assets held under finance leases are capitalised and depreciated and assessed for impairment losses in the same way as owned assets.

## 2. INCOME FROM DONATIONS AND LEGACIES

|                    | Year Ended 31st March 2025 |                  |                  | Year Ended 31st March 2024 |                  |                  |
|--------------------|----------------------------|------------------|------------------|----------------------------|------------------|------------------|
|                    | Unrestricted Funds         | Restricted Funds | Total Funds 2025 | Unrestricted Funds         | Restricted Funds | Total Funds 2024 |
|                    | £000's                     | £000's           | £000's           | £'000's                    | £'000's          | £'000's          |
| <b>Donations</b>   |                            |                  |                  |                            |                  |                  |
| Trusts             | 171                        | 390              | <b>561</b>       | 109                        | 513              | <b>622</b>       |
| Individuals        | 451                        | -                | <b>451</b>       | 491                        | -                | <b>491</b>       |
| Major Donors       | 493                        | 20               | <b>513</b>       | 554                        | 57               | <b>611</b>       |
| Community Groups   | 376                        | -                | <b>376</b>       | 188                        | 3                | <b>191</b>       |
| Corporates         | 84                         | 125              | <b>209</b>       | 112                        | 78               | <b>190</b>       |
| <b>Legacies</b>    | 1,227                      | -                | <b>1,227</b>     | 953                        | -                | <b>953</b>       |
| <b>Total Funds</b> | <b>2,802</b>               | <b>535</b>       | <b>3,337</b>     | <b>2,407</b>               | <b>651</b>       | <b>3,058</b>     |

25 gifts in wills were received in the year (2024: 21). We have a legacy pipeline with 8 notifications of gifts in wills.

## 3. INCOME FROM CHARITABLE ACTIVITIES

|                             | Year Ended 31st March 2025 |                  |                  | Year Ended 31st March 2024 |                  |                  |
|-----------------------------|----------------------------|------------------|------------------|----------------------------|------------------|------------------|
|                             | Unrestricted Funds         | Restricted Funds | Total Funds 2025 | Unrestricted Funds         | Restricted Funds | Total Funds 2024 |
|                             | £'000's                    | £'000's          | £'000's          | £000's                     | £000's           | £000's           |
| Rent and service charges    | 547                        | -                | <b>547</b>       | 473                        | -                | <b>473</b>       |
| City of Westminster Council |                            |                  | -                |                            |                  |                  |
| Supporting People           | -                          | 441              | <b>441</b>       | -                          | 411              | <b>411</b>       |
| Other Grants                | -                          | 73               | <b>73</b>        | -                          | 41               | <b>41</b>        |
| Funding for Advice Services | 60                         | 11               | <b>71</b>        | -                          | 88               | <b>88</b>        |
| <b>Total Funds</b>          | <b>607</b>                 | <b>525</b>       | <b>1,132</b>     | <b>473</b>                 | <b>540</b>       | <b>1,013</b>     |

#### 4. ANALYSIS OF EXPENDITURE (CURRENT YEAR)

|                               | Raising Funds | Accommodation Services | Advice, Support and Outreach Activities | Governance Costs | Support Costs | 2025 Total   |
|-------------------------------|---------------|------------------------|---|------------------|---------------|--------------|
|                               | £000's        | £000's                 | £000's                                  | £000's           | £000's        | £000's       |
| Staff Costs                   | 423           | 624                    | 957                                     | 39               | 513           | 2,556        |
| Other Direct Costs            | 22            | 114                    | 220                                     | 18               | 11            | 385          |
| Strategy and Direction        | -             | -                      | -                                       | -                | 37            | 37           |
| Finance                       | -             | -                      | -                                       | -                | 5             | 5            |
| Human Resources               | -             | -                      | -                                       | -                | 60            | 60           |
| Facilities Management         | -             | -                      | -                                       | -                | 340           | 340          |
| Information Systems           | -             | -                      | -                                       | -                | 99            | 99           |
| Depreciation and Amortisation | -             | -                      | -                                       | -                | 117           | 117          |
|                               | <b>445</b>    | <b>738</b>             | <b>1,177</b>                            | <b>57</b>        | <b>1,182</b>  | <b>3,599</b> |
| Support Costs                 | 163           | 468                    | 551                                     |                  | (1,182)       | -            |
| Governance Costs              |               | 29                     | 28                                      | (57)             | -             | -            |
| <b>Total Expenditure 2025</b> | <b>608</b>    | <b>1,235</b>           | <b>1,756</b>                            | <b>-</b>         | <b>-</b>      | <b>3,599</b> |

£33k of expenditure was due to fundraising trading activity.

#### RESTATED OF EXPENDITURE (PRIOR YEAR)

|                               | Raising Funds | Accommodation Services | Advice, Support and Outreach Activities | Governance Costs | Support Costs | 2024 Total   |
|-------------------------------|---------------|------------------------|---|------------------|---------------|--------------|
|                               | £000's        | £000's                 | £000's                                  | £000's           | £000's        | £000's       |
| Staff Costs                   | 373           | 602                    | 985                                     | 37               | 450           | 2,447        |
| Other Direct Costs            | 27            | 94                     | 177                                     | 20               | 4             | 322          |
| Strategy and Direction        | -             | -                      | -                                       | -                | 29            | 29           |
| Finance                       | -             | -                      | -                                       | -                | 6             | 6            |
| Human Resources               | -             | -                      | -                                       | -                | 90            | 90           |
| Facilities Management         | -             | -                      | -                                       | -                | 258           | 258          |
| Information Systems           | -             | -                      | -                                       | -                | 147           | 147          |
| Depreciation and Amortisation | -             | -                      | -                                       | -                | 120           | 120          |
|                               | <b>400</b>    | <b>696</b>             | <b>1,162</b>                            | <b>57</b>        | <b>1,104</b>  | <b>3,419</b> |
| Support Costs                 | 162           | 422                    | 520                                     |                  | (1,104)       | -            |
| Governance Costs              | -             | 28                     | 29                                      | (57)             | -             | -            |
| <b>Total Expenditure 2024</b> | <b>562</b>    | <b>1,146</b>           | <b>1,711</b>                            | <b>-</b>         | <b>-</b>      | <b>3,419</b> |

£28k of expenditure was due to fundraising trading activity.

#### 5. NET INCOME AND NET MOVEMENT IN FUNDS IS STATED AFTER CHARGING

|                          | Total 2025 | Total 2024 |
|--------------------------|------------|------------|
|                          | £000's     | £000's     |
| Auditors Remuneration    |            |            |
| Current year             | 13         | 14         |
| Other Financial Services | -          | 1          |
| Tax Advisory Services    | -          | 1          |
| Statutory Audit Service  | -          | -          |
| Irrecoverable VAT        | 2          | 3          |
|                          | <b>15</b>  | <b>19</b>  |
| Depreciation             | 113        | 117        |
| Amortisation             | 4          | 3          |

#### 6. EMPLOYEES AND KEY MANAGEMENT PERSONNEL

|  | Total 2025   | Total 2024   |
|--|--------------|--------------|
|  | £000's       | £000's       |
| Staff wages during the period were as follows:         |              |              |
| Wages and salaries                                     | 2,138        | 2,009        |
| Social security costs                                  | 218          | 202          |
| Pension costs  | 97           | 89           |
|  | <b>2,453</b> | <b>2,300</b> |
| Locums, temporary staff and other staff costs          | 103          | 147          |
|  | <b>2,556</b> | <b>2,447</b> |
| Trustee expenses reimbursed                            | -            | -            |
| Termination costs during the year                      | -            | -            |
| Employer pension contributions for higher paid staff   | 12           | 11           |
| Key Management Personnel Total Employment Costs        | 458          | 355          |
| Employees receiving over £60,000 but less than £70,000 | -            | -            |
| Employees receiving over £70,000 but less than £80,000 | 3            | 3            |
| Average Number of Employees                            | 65           | 67           |

The total employment costs of Key Management Personnel comprised salaries, employer's national insurance and pensions.

The Key Management Personnel of the charity in charge of directing and controlling, running and operating the charity on a day-to-day basis comprise the Trustees, the Chief Executive and the Senior Management Team (SMT) (page 68).

SMT: Chief Executive Officer, Head of Advice, Head of Service Development, Senior HR Manager, Director of Finance and Operations and Director of Fundraising and Communications.

## 7. FIXED ASSETS

|                                    | Freehold Property | Fixtures, Equipment, Furniture & IT | Tangible Assets Total | Digital Transformation |
|------------------------------------|-------------------|-------------------------------------|-----------------------|------------------------|
|                                    | £000's            | £000's                              | £000's                | £000's                 |
| <b>Cost</b>                        |                   |                                     |                       |                        |
| At 1st April 2024                  | 4,136             | 383                                 | 4,519                 | 19                     |
| Additions                          | -                 | 89                                  | 89                    | 9                      |
| Disposals                          | -                 | (87)                                | (87)                  | -                      |
| <b>At 31st March 2025</b>          | <b>4,136</b>      | <b>385</b>                          | <b>4,521</b>          | <b>28</b>              |
| <b>Depreciation / Amortisation</b> |                   |                                     |                       |                        |
| At 1st April 2024                  | 1,344             | 323                                 | 1,667                 | 3                      |
| Charge for Period                  | 82                | 31                                  | 113                   | 4                      |
| Disposals                          | -                 | (87)                                | (87)                  | -                      |
| <b>At 31st March 2025</b>          | <b>1,426</b>      | <b>267</b>                          | <b>1,693</b>          | <b>7</b>               |
| <b>Net Book Value</b>              |                   |                                     |                       |                        |
| At 1st April 2024                  | 2,792             | 60                                  | 2,852                 | 16                     |
| <b>At 31st March 2025</b>          | <b>2,710</b>      | <b>118</b>                          | <b>2,828</b>          | <b>21</b>              |

In order to expand the Centre's work part of its freehold building was leased to Servite Houses, a registered housing association, at a peppercorn rent for a period of thirty years from March 2004. Servite Houses developed the property into 32 individual residential units financed by a grant of £1.98M from the Housing Corporation with the balance provided from the Centre's own resources.

The Centre manages the property and receives income from licences granted in respect of the accommodation.

The management is regulated by an agreement between the Centre and Servite Houses.

This grant, together with certain other smaller grants, would become repayable should there be any significant change in use of the property.

There is no intention to make any such change.

## 8. INVESTMENTS

|  | 2025       | 2024     |
|--|------------|----------|
|  | £000's     | £000's   |
| Fair Value at the start of the year      | -          | -        |
| Additions at cost                        | 500        | -        |
| Net loss on change in fair value         | (17)       | -        |
| <b>Fair Value at the end of the year</b> | <b>483</b> | <b>-</b> |

## 9. DEBTORS AND SHORT TERM DEPOSITS

|                                | 2025       | 2024       |
|--------------------------------|------------|------------|
|                                | £000's     | £000's     |
| Prepayments and accrued income | 850        | 684        |
| Other Debtors                  | 50         | 149        |
|                                | <b>900</b> | <b>833</b> |

Short-Term Deposits of £1.315m (2024: £15k) are held in a short term COIF Charities Deposit Fund.

## 10. CREDITORS

|                                | 2025       | 2024       |
|--------------------------------|------------|------------|
|                                | £000's     | £000's     |
| Expense creditors              | 66         | 54         |
| Other creditors                | 14         | 15         |
| Tax and social security        | 2          | 52         |
| Financing loan - Barclays Bank | 21         | 20         |
| Accruals                       | 64         | 30         |
|                                | <b>167</b> | <b>171</b> |

## 11. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

|   | 2025       | 2024         |
|---|------------|--------------|
|   | £000's     | £000's       |
| Loan from Westminster Roman Catholic Diocesan Trust | 339        | 339          |
| Financing loan - Barclays Bank                      | 656        | 680          |
|   | <b>995</b> | <b>1,019</b> |

Westminster Roman Catholic Diocesan Trust has agreed that the loan, which is secured on the Charity's freehold property, should remain outstanding (indefinitely and interest-free) unless the property is sold, when 50% of the net proceeds from the sale of the property will be repayable to the Trust.

See note 18 for obligations regarding the financing loan.

### \*12. Funds – notes:

The brought forward balance on restricted funds represents unspent donated money still available for the period under review and is restricted to support posts and services for our clients.

Designated funds – the fixed asset fund represents the net book value of all assets less any borrowing secured on those assets. The trustees amalgamated and reallocated the designated funds to reflect the risks facing the Centre. The Designated funds are mostly supporting outreach activities to meet client need and for building refurbishment and repairs to the hostel and Basil Hume House.

The transfer between funds represents the release of restricted capital funds used to purchase assets (fire doors and a new CRM system), and the reallocation of the designated funds as detailed on page 39.

## 12. FUNDS\*

| Year Ended 31st March 2025              | At April 1st 2024 | Income       | Expenditure    | Transfers and Net Losses on Investments | At March 31st 2025 |
|---|-------------------|--------------|----------------|---|--------------------|
|   | £000's            | £000's       | £000's         | £000's                                  | £000's             |
| <b>General Fund</b>                     | 942               | 2,833        | (2,472)        | (70)                                    | <b>1,233</b>       |
| <b>Designated Funds</b>                 |                   |              |                |   |                    |
| Fixed Asset Funds                       | 1,753             | -            | -              | 79                                      | <b>1,832</b>       |
| Strategic Centre Expansion Fund         | 530               | 676          | (59)           | 62                                      | <b>1,209</b>       |
| Legacy Equalisation                     | 712               | -            | -              | (712)                                   | -                  |
| Client Fund                             | 50                | -            | -              | (50)                                    | -                  |
| Hostel Refurbishment Fund               | -                 | -            | -              | 300                                     | <b>300</b>         |
| BHH refurbishment Fund                  | -                 | -            | -              | 200                                     | <b>200</b>         |
| Asset Replacement Fund                  | 70                | 69           | (69)           | 200                                     | <b>270</b>         |
| <b>Total Unrestricted Funds</b>         | <b>4,057</b>      | <b>3,578</b> | <b>(2,600)</b> | <b>9</b>                                | <b>5,044</b>       |
| <b>Restricted Funds</b>                 |                   |              |                |   |                    |
| Accommodation Services                  | 15                | 635          | (650)          | -                                       | -                  |
| Advice, support and outreach activities | 93                | 387          | (349)          | -                                       | <b>131</b>         |
| Fire Doors                              | -                 | 18           | -              | (17)                                    | <b>1</b>           |
| Infrastructure                          | -                 | 17           | -              | (9)                                     | <b>8</b>           |
| Staff support                           | -                 | 3            | -              | -                                       | <b>3</b>           |
| <b>Total Restricted Funds</b>           | <b>108</b>        | <b>1,060</b> | <b>(999)</b>   | <b>(26)</b>                             | <b>143</b>         |
| <b>Total Funds</b>                      | <b>4,165</b>      | <b>4,638</b> | <b>(3,599)</b> | <b>(17)</b>                             | <b>5,187</b>       |

| Year Ended 31st March 2024              | At April 1st 2023 | Income       | Expenditure    | Transfers and Net Losses on Investments | At March 31st 2024 |
|---|-------------------|--------------|----------------|---|--------------------|
|   | £000's            | £000's       | £000's         | £000's                                  | £000's             |
| <b>General Fund</b>                     | 803               | 2,254        | (2,175)        | 60                                      | <b>942</b>         |
| <b>Designated Funds</b>                 |                   |              |                |   |                    |
| Fixed Asset Funds                       | 1,813             | -            | -              | (60)                                    | <b>1,753</b>       |
| Strategic Centre Expansion Fund         | 196               | 355          | (21)           | -                                       | <b>530</b>         |
| Asset Replacement Fund                  | -                 | 70           | -              | -                                       | <b>70</b>          |
| Client Fund                             | 29                | 21           | -              | -                                       | <b>50</b>          |
| Legacy Equalisation Fund                | 385               | 327          | -              | -                                       | <b>712</b>         |
| <b>Total Unrestricted Funds</b>         | <b>3,226</b>      | <b>3,027</b> | <b>(2,196)</b> | <b>-</b>                                | <b>4,057</b>       |
| <b>Restricted Funds</b>                 |                   |              |                |   |                    |
| Accommodation Services                  | -                 | 570          | (555)          | -                                       | <b>15</b>          |
| Advice, support and outreach activities | 140               | 621          | (668)          | -                                       | <b>93</b>          |
| <b>Total Restricted Funds</b>           | <b>140</b>        | <b>1,191</b> | <b>(1,223)</b> | <b>-</b>                                | <b>108</b>         |
| <b>Total Funds</b>                      | <b>3,366</b>      | <b>4,218</b> | <b>(3,419)</b> | <b>-</b>                                | <b>4,165</b>       |

### 13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

| 2025 Total Funds                              | Unrestricted Funds |                     |                     | Total<br>2025<br>£000's |
|---|--------------------|---------------------|---------------------|-------------------------|
|   | General<br>Funds   | Designated<br>Funds | Restricted<br>Funds |                         |
|   | £000's             | £000's              | £000's              |                         |
| Fixed assets                                  | -                  | 2,848               | -                   | <b>2,848</b>            |
| Investments                                   | 483                | -                   | -                   | <b>483</b>              |
| Net current assets                            | 750                | 1,958               | 143                 | <b>2,851</b>            |
| Creditors: Amounts falling due after one year | -                  | (995)               | -                   | <b>(995)</b>            |
| <b>2025 Total funds</b>                       | <b>1,233</b>       | <b>3,811</b>        | <b>143</b>          | <b>5,187</b>            |

| 2024 Total Funds                              | Unrestricted Funds |                     |                     | Total<br>2024<br>£000's |
|---|--------------------|---------------------|---------------------|-------------------------|
|   | General<br>Funds   | Designated<br>Funds | Restricted<br>Funds |                         |
|   | £000's             | £000's              | £000's              |                         |
| Tangible fixed assets                         | -                  | 2,868               | -                   | <b>2,868</b>            |
| Net current assets                            | 942                | 1,266               | 108                 | <b>2,316</b>            |
| Creditors: Amounts falling due after one year | -                  | (1,019)             | -                   | <b>(1,019)</b>          |
| <b>2024 Total funds</b>                       | <b>942</b>         | <b>3,115</b>        | <b>108</b>          | <b>4,165</b>            |

### 14. TAXATION

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

### 15. COMPANY STATUS

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

### 16. RELATED PARTY TRANSACTIONS

The Charity has a loan from the Westminster Roman Catholic Diocesan Trust, which is secured on the Charity's freehold property (see note 11). Bishop Nicholas Hudson, a Trustee of the Cardinal Hume Centre, is also a Director of the Corporate Trustee for the Westminster Roman Catholic Diocesan Trust.

During the year ended 31 March 2025, donations totaling £3,800 (2024: £12,600) were made by 9 trustees of the charity to the charity and by their connected parties.

### 17. CONTINGENT ASSETS

The charity has recognised £1.23m of legacy income.

In accordance with our accounting policy and the SORP these funds have either been received or accrued because we have had confirmation of receipt and the amount can be reliably calculated. In 2025 £661k of legacy income was accrued, (2024: £467k).

Our legacy pipeline indicates potential for receipt of a further £230k of income where we have either received notification of the gift or had confirmation of probate but have not received a reliable valuation of a final distribution.

This sum has been calculated based on estimates provided.

### 18. OBLIGATIONS UNDER BANK LOAN

|   | 2025<br>£000's | 2024<br>£000's |
|---|----------------|----------------|
| <b>Loan Repayments</b>                        |                |                |
| Within one year                               | 21             | 20             |
| Later than one, but not later than five years | 106            | 102            |
| Later than five years                         | 550            | 578            |
|   | <b>677</b>     | <b>700</b>     |

The Centre took out a bank loan of £800,000 in January 2019 repayable over 30 years to finance the Lower Ground Floor Building works. This loan is secured on the charity's freehold premises at 3-7 Arneway Street. Capital repayments outstanding as at 31 March 2025 in respect of the loan are shown above.

The loan rate payable is fixed at 4.37% until January 2029.

The loan costs have been amortised using an effective interest rate calculated over the life of the loan.

# ORGANISATION DETAILS 2024/25

## TRUSTEES

- Mark Hoban (Chair)
- Taiwo Aina (deceased April 2025)
- Mark Doran
- Philomena Egan
- Simon Enright (Deputy Chair)
- Rebekah Etherington
- Samantha Flanagan
- Clea Harmer
- Bishop Nicholas Hudson
- Humphrey Lloyd (Treasurer from December 2024)
- Victoria McGuire
- Andrew Rose (Treasurer until December 2024)
- Tim Walsh

## COMPANY MEMBERS

- Cardinal Vincent Nichols
- Nicholas Coulson
- John Darley
- John Gibbs
- Catherine Hickman
- Bishop Nicholas Hudson
- Philip Marsden
- Jocelyn Ridley

## PATRONS

- Cardinal Vincent Nichols
- Dom Christopher Jamison OSB

## SENIOR MANAGEMENT TEAM

- George O'Neill, Chief Executive
- Rachel Case, Director of Fundraising and Communications
- Helen Finely, Director of Finance and Operations
- Jo Bewley, Senior HR Manager
- Karen Davey Head of Service Development
- Ed Emond, Head of Advice Services

## COMPANY SECRETARY

- George O'Neill

## AUDITOR

**Godfrey Wilson Ltd**  
5th Floor, Mariner House  
62 Prince Street  
Bristol  
BS1 4QD

## BANKERS

**The Royal Bank of Scotland**  
London Victoria Branch  
1 Spinningfields Square  
Manchester, M3 3AP

**Barclays Bank UK PLC**  
Tottenham Court Road Branch  
15-17 Tottenham Court Road  
London, W1T 1BH

**HSBC Bank**  
333 Vauxhall Bridge Road  
London, SW1V 1EJ

**CCLA**  
One Angel Lane  
London, EC4R 3AB

## SOLICITORS

Stone King LLP  
13 Queen Square  
Bath, BA1 2HJ

## REGISTERED OFFICE

3-7 Arneway Street  
Horseferry Road  
London  
SW1P 2BG

**T** 020 7222 1602  
**E** [info@cardinalhumecentre.org.uk](mailto:info@cardinalhumecentre.org.uk)  
**W** [www.cardinalhumecentre.org.uk](http://www.cardinalhumecentre.org.uk)  
**X** @CardinalHumeCHC  
**F** @CardinalHumeCentre  
Company No: 04333875  
Charity No: 1090836

Cardinal Hume  
Centre lemons!

## MAJOR SUPPORTERS AND FUNDERS

### Major Supporters

With grateful thanks to the following organisations and individuals who gave significant support to the Centre during the year April 2024 – March 2025:

#### Organisations

- Chapel Trust Carmelite Monastery
- Church of the Holy Name
- Civil Service Choir
- Douai Abbey, Reading
- Generalate of the Institute of Our Lady of Mercy CIO
- Hakuna Matata
- Holy Apostles Catholic Church, Pimlico
- Holy Trinity Catholic Church, Brook Green
- Jeremy Paxman Senior Management Team
- Junior League of America, London
- Little Company of Mary
- London Oratory School Chamber Choir
- Mayfield School
- Messenger of St Anthony UK
- Our Lady and St Vincent, Potters Bar
- Our Lady of Victories, Kensington
- Society of the Sacred Heart Charitable Trust
- St John Fisher, Chorleywood
- St John Southworth Caritas Fund
- Saint Joseph's Catholic Primary School, SW3

- St Mary's Bryanston Square Primary School
- St Mary's Church, Hampstead
- St Saviour's Church, Pimlico
- St Stephen with St John
- St Thomas More School
- University of Notre Dame, London
- Westminster Abbey
- Westminster Cathedral Choir School
- Westminster Under School
- Woldingham School

#### Individuals

- Alastair & Lynwen Gibbons
- Alexander and Theodore Gonedes
- Brendan Hemming
- Brian Hornsby & Stephanie de Sarandy
- Cedar House Charitable Trust
- Celeste & Eraj Shirvani
- Chris & David Perrett
- Christopher & Frances Kemball
- Councillor Robert Rigby, Right Worshipful Lord Mayor of Westminster KSG
- Dirk & Thea Lievens-Chiarini
- Dr Chin Chin Lee
- Dr Gianluca Squassi

- Dr James Whitehead
- Justin and Helene Read
- Margaret Ainscough & Stephen Pollard
- Martha & Damien Byrne Hill
- Mary Scherer
- Mary Latimer
- Mary Maxwell
- Mrs Margaret Chitty
- Oliver & Emma Pawle
- Patrick & Evelyn O'Sullivan
- Paul Tobin
- Philip Marsden Family Charitable Trust
- Simone & Paola Verri
- Susan & Tim McCarron
- The Hickman Family
- The late Sir George & the late Lady Tessa Bull
- The Lyon Family Charitable Trust

*With sincere thanks to those donors who wish to remain Anonymous.*

*With humble thanks to all those who remembered the Cardinal Hume Centre through leaving a Gift in their Will.*

#### Trusts

With grateful thanks to the following funders who contributed £5,000 or more during the year April 2024 – March 2025:

- Bernard Sunley Foundation
- Catholic Charitable Trust
- Cedar House Charitable Trust
- City Bridge Foundation
- EBM Charitable Trust
- French Huguenot Church of London Charitable Trust
- Holbeck Charitable Trust
- Hyde Park Place Estate Charity
- John Lyon's Charity

- Julia Rausing Trust
- Kerbascol Trust
- London Legal Support Trust
- Mayor of London – New Deal for Young People (Propel)
- Rose Foundation
- Simpson Foundation
- Sir Harold Hood's Charitable Trust
- St Giles and St George's Education Charity

- Strand Parishes Trust
- Swire Charitable Trust
- The 29th May 1961 Charity
- The Childhood Trust
- The Mercers' Company
- Trust for London
- Westminster Almshouses Foundation
- Westminster City Council
- Westminster Foundation
- William Allen Young Charitable Trust


## COMPANIES AND PARTNERS

We are delighted to have worked with the following companies or partner organisations which supported the Centre's work during the year April 2024 – March 2025:

- 9 Kitchens
- Abbey Community Centre
- Advice UK
- Ambit
- Bessborough Family Hub
- BNP Paribas
- Breaking Barriers
- Brett Grellier Psychology Services
- British Red Cross
- Burger and Lobster
- Business in the Community
- CAP (Christians Against Poverty)
- Capital City College
- Care 4 Calais
- Caritas
- Catholic Bishops Conference of England & Wales
- Celtic FC Foundation
- Centrepoint Partnering
- Changing Futures
- Channel 4
- Citizens Advice Westminster
- City Lit
- Connexion Crew Academy
- Conscient Limited
- Construction Youth
- Coram CLC
- Creative Sparkworks
- CSAN (Caritas Social Action Network)
- Department for Work and Pensions
- Department of Education
- Depaul UK
- Dr Hickey's Surgery
- ELATT
- Ember Yard
- ERSA (Employment Related Services Association)
- Experian
- Family Lives
- Felix Project
- Free2Learn
- Glasspool Charity Trust
- Grosvenor Property
- Groundwork

- Grow Wild
- HA Marks
- Haringey Migrants Support Centre
- Home-Start WKCHF
- Housing Justice
- Imperial College London
- Insight Westminster – Blenheim CDP
- Intuit
- Jobskilla
- Jupiter Asset Management
- Justlife
- King's College, London
- Landaid Charitable Trust
- Landbay
- Landsec
- Laptops4Learning
- Latin American Women's Rights Service
- Learning & Work Institute
- LHA London
- LMP Education
- London Heritage Quarter
- London Youth
- Mary Ward Legal Centre
- Metropolitan Police – Safer Neighbourhood Team
- National Gallery +New Horizon Youth Centre
- National History Museum
- NHS Whittington Health Trust
- Nordoff and Robins
- One Westminster (including Social Prescriber team)
- Paddington Development Trust
- Park Plaza Hotel
- Pimlico Toy Library
- Pret a Manger
- Prince's Trust
- RAGU (Metropolitan University)
- REAP (Refugees in Effective & Active Partnership)
- Refugee Action
- Refugee Council
- Refugees into Jobs

- Renaisi
- Rights Service
- Royal Academy of Arts
- Royal Palaces Community Access Scheme
- SASH
- Savills
- Showcase Interiors
- Smartworks
- South Westminster CMMH
- St Andrew's Youth Club
- St Mungo's
- St Patrick's, Soho Square
- St Vincent's Family Project
- StreetSmart
- Suited & Booted
- Tate Britain
- The Berkeley Hotel
- The Clement James Centre
- The Connection at St Martins
- The Passage
- The Royal Borough of Kensington and Chelsea Employment Service
- The Science Museum community engagement programme
- Think Ahead
- Tyman
- UKGI
- Vicar's Relief Fund
- Westminster Abbey
- Westminster Adult Education Service
- Westminster Befriend a Family
- Westminster City Council
- Westminster Foodbank
- Westminster Virtual School
- Wigmore Hall
- Wogen Resources
- Young Minds
- Young Roots
- Young Westminster
- Z2K
- ZSL London Zoo



*Every individual must be given every opportunity to live a life in which his or her basic needs are provided for and in which so far as is reasonably possible, his or her full potential is realised. Each person matters. No human life is ever redundant.*

Cardinal Basil Hume,  
Centre Open Evening, March 1994

**CARDINAL HUME CENTRE**

England & Wales - Charity number 1090836

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# Accounts

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# EACH PERSON MATTERS

BREAKING THE CYCLE  
OF HOMELESSNESS

ANNUAL REPORT AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024

Company Number 04333875 | Registered Charity Number 1090836



Cardinal Hume  
**Centre**  
Each Person Matters



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## OUR INTEGRATED SUPPORT – MAKING A DIFFERENCE

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Front cover: Children playing at our Family Centre.  
Photos by Fergus Burnett Photography unless otherwise stated.



A volunteer greeting people at our Welcome Desk.



## THE CARDINAL HUME CENTRE BELIEVES EACH PERSON MATTERS.

We focus our efforts on young people, children and families in need. We tackle homelessness, housing and poverty now, and break its cost into later life. We see the value in each individual and nurture potential, helping young people, children and their families to thrive.

# THE CENTRE AT A GLANCE

## WHO WE ARE

The Cardinal Hume Centre supports young people, children and families facing homelessness and poverty. We proudly stick to the ethos of our founder Cardinal Basil Hume, providing a place of welcome, safety and professional support for those at risk.

## WHAT WE DO

The Cardinal Hume Centre strives towards a society where everyone has a safe place to live and the opportunity to reach their full potential. We do this by enabling young people, children and their families to overcome poverty and avoid homelessness. We:

- Provide a home and support for young people
- Offer assistance and learning to children and families at risk
- Provide housing, welfare and immigration advice to help people secure a safe home and manage their money
- Mentor people to help them find work, training and develop new skills.

## HOW WE WORK

We welcome and listen, giving people the time they need to develop the right programme of support. Our breadth of services allow us to provide the bespoke and integrated help that is often needed to enable people to move out of poverty and away from homelessness.

## AT THE CENTRE, WE LIVE OUR VALUES TO:

- Value each person
- Welcome and include
- Encourage potential
- Work together
- Learn and reflect and improve.

# OUR YEAR IN NUMBERS

This year the Centre supported **1318 clients** including **589 families with children** and **312 people who are 24 or under.**

## HOMES AND HOUSING

- 52** Young people lived with us in our accommodation
- 14** Moved on to more independent living
- 19** Average age of someone moving into our hostel
- 7** Young people given urgent housing in our two emergency rooms
- 70%** Percentage of residents in education, training or work

## MONEY AND WORK

- 120** Clients increased their income through benefit applications, the resolution of existing benefit issue and/or grants awarded
- £687,629** Financial gain through assistance with benefit claims
- 63** Clients supported into training, volunteering or work placement and mentoring
- 28** Clients supported to gain or sustain employment

## IMMIGRATION

- 171** Clients supported to secure or extend their right to remain in the UK
- 17** Clients supported to secure their UK Citizenship

## LEARNING AND WELLBEING

- 3524** Number of family service session attendances
- 168** Children attending regular family service programmes
- 14** Young unaccompanied refugees or asylum

## EMERGENCY AND ESSENTIAL NEEDS

- £9,935** Value of the 219 emergency supermarket vouchers issued
- 241** Foodbank vouchers issued
- £9,955** Christmas vouchers and support for 519 clients

## OUR TEAM

- 95%** Percentage of staff who feel they make a difference
- 94%** Percentage of staff who enjoy the work they do



Residents from our Supported Accommodation having a meal out together. Photo taken by the Hostel team.

# OUR FINANCES

| VOLUNTARY INCOME       | £000's       |
|------------------------|--------------|
| Trusts                 | 622          |
| Individuals            | 491          |
| Major Donors           | 611          |
| Community Groups       | 191          |
| Corporates             | 190          |
| Legacies               | 953          |
| Shop                   | 28           |
| <b>Total Voluntary</b> | <b>3,086</b> |

| NON-VOLUNTARY INCOME                  | £000's       |
|---------------------------------------|--------------|
| Statutory Income                      | 540          |
| Income from Residential Accommodation | 473          |
| Other income                          | 119          |
| <b>Total Non-Voluntary</b>            | <b>1,132</b> |
| <b>Total Income</b>                   | <b>4,218</b> |

| EXPENDITURE              | £000's       |
|--------------------------|--------------|
| Direct Charitable        | 2,849        |
| Fundraising              | 570          |
| <b>Total Expenditure</b> | <b>3,419</b> |

# THE SUPPORT YOU GAVE, THE DIFFERENCE YOU MADE

As a charity, over 70% of our income comes from our supporters. Our work is only made possible because of the incredible generosity of donors. Statutory funding from Westminster City Council (WCC) also enables us to provide essential services to our clients.

## HOW YOU GAVE YOUR HELP

|                               |                   |
|-------------------------------|-------------------|
| Legacies                      | £953,000          |
| Donations                     | £2,105,000        |
| Charity Shop                  | £28,000           |
| <b>TOTAL VOLUNTARY INCOME</b> | <b>£3,086,000</b> |

## OTHER CENTRE INCOME

|                     |                   |
|---------------------|-------------------|
| Statutory Income    | £540,000          |
| Earned Income       | £592,000          |
| <b>TOTAL INCOME</b> | <b>£4,218,000</b> |

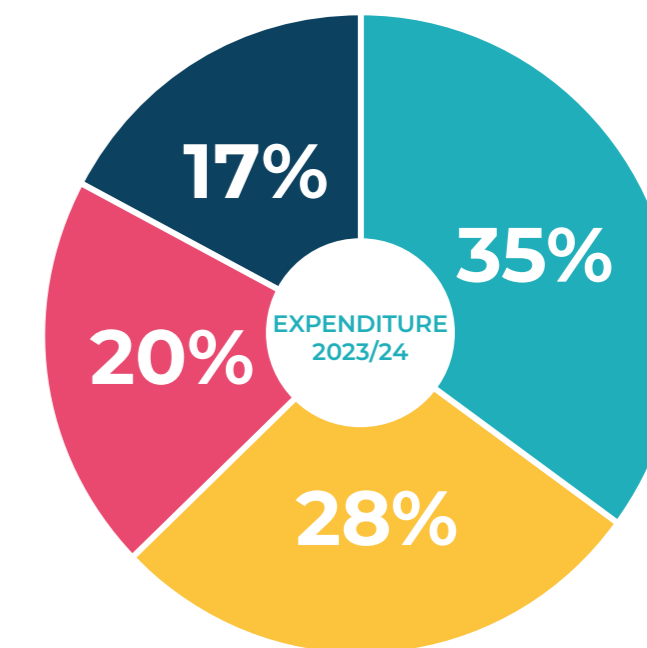
## OUR DONATIONS



For every **£1** donated, **83p** went towards service delivery.

## HOW YOUR MONEY IS SPENT

Our expenditure in 2023/24 was £3.4M, of which 83% was spent on delivering services. The chart below shows where this was spent across our core activities.



- Advice and Assessment
- Housing and Residential Services
- Learning, Employment and Family Services
- Raising Funds

# OUR REVIEW OF 2023/24



Stay and Play in  
our Family Centre.

## FOREWORD

**The trustees, who are the directors for the purposes of company law, present their Annual Report and Accounts, including the Strategic Report, together with the financial statements of Cardinal Hume Centre for the year ended 31 March 2024.**

This year the number of children experiencing homelessness hit record levels. In England, 145,000 children were recorded as being homeless. Child poverty rates are also at a record high.

Homelessness and child poverty are inextricably linked. The biggest indicator of future risk of homelessness as an adult is poverty as a child. Homelessness at a young age is still too often repeated later in life.

It is particularly as a child when homelessness or severe poverty can affect educational attainment and employment prospects. At its most acute it can risk young people being drawn into the criminal justice system, social care or health systems for the rest of their lives. Without doubt it is a serious risk to future life chances and the potential found in every life.

The Centre's growing focus on young people, children and their families is therefore not just a response to critical and urgent need, it is also a systemic and long-term response to prevent future homelessness and inequality. It is a deliberate effort to intervene early, to help people to thrive.

Today our team regularly support families who are forced to leave homes without knowing where their children will sleep that night. They support parents and children growing-up in hotel rooms with no kitchen and provide access to a safe home for young people, who's experience of childhood trauma might make them doubt the future their life holds.

It is always essential and often life changing work. Given homelessness numbers are at record levels, it is needed more than ever. So, in this report you will not only read about our achievements this year but also our future plans. Our aim to invest to reach more homeless children and young people and improve our wrap around support. To build our targeted and preventative approach and in time to influence preventative practice elsewhere.

It's a model based on one founding principle. The belief that each person matters, each person has potential. That the dignity of every life is innate and not earned. It not only requires our ability to provide each individual or family with a breadth of support. It takes time and the ability to listen.

This is only possible thanks to our professional staff team, volunteers, supporters and more than anything, our community of clients. We are so grateful for everything you bring. Together, you are the Cardinal Hume Centre, you are our mission and our hope for the future.



*Mark Hoban*  
Mark Hoban,  
Chair of Trustees



*George O'Neill*  
George O'Neill,  
Chief Executive

# TACKLING YOUTH, CHILD AND FAMILY HOMELESSNESS: BREAKING THE CYCLE

## OUR APPROACH TO TACKLING HOUSING NEED

This year the number of homeless children in England reached record levels. In one year, since 2023 there has been a 15% increase. Here in Westminster, we estimate at least 3,500 children with a connection to the local area are living in hotels or often inadequate temporary accommodation. Data using Government figures suggest that as many as 12% of the borough's children may be homeless and living in temporary accommodation<sup>1</sup>, other figures suggest around 1 in 4 children live in poverty.

Many now describe this as a housing emergency. The drivers of increased homelessness is the short supply and high cost of housing, coupled with a stretched benefits system and significant inflation. Too many children and young people are at the centre of this storm, growing up homeless or in unsafe, insecure homes, with all the risks that holds for their future life chances.

The risks of homelessness and poverty are interrelated. Poverty is a cause and consequence of homelessness. Academic studies are clear that childhood experiences of poverty and homelessness, particularly when coupled with experiences of trauma, play a significant part in increasing one's future risk of homelessness in later life. If you are poor or homeless as a child, the chance you will be poor or homeless

as an adult significantly increase. Those who are here in the UK, to seek safety and asylum face particular risks.

This is why the Centre's particular focus on young people, children and their families is so important. It is both a response to urgent and critical need, and also a systemic and preventative response to future homelessness and poverty. It is an investment in future life chances. If the Centre can learn how to mitigate the harm of homelessness as a child and prevent its re-occurrence in adult life, we not only enable changed lives but potentially also significantly reduced future costs to the public purse.

## WHAT MAKES US DIFFERENT

We provide support through a breadth of services and take a trauma informed, whole family approach. We welcome and listen to our clients, taking the time that's needed to enable them to design their own package of support. This year 1,318 people used our services, through them we supported 589 families and 312 children and young people who were 24 or under.

We have emergency accommodation for young people and provide support to families. We offer specialist advice and advocacy services in welfare rights, housing and immigration. We mentor young people and parents who are looking to find work or develop their skills.



Lunch time at the Centre.

<sup>1</sup> Guardian reference

We work to help people stabilise their own lives at a time of crisis, and to secure outcomes to build their potential for the longer term. Through the provision of integrated, sometimes wrap-around support we work to achieve the following outcomes:

- **A safe home** – through averting homelessness, identifying suitable accommodation, helping people to manage their rent and improve their security of tenure.
- **Increased income and secure work** – providing crisis support, maximising benefit entitlements and enabling economic stability, mentoring people to find employment or improve their professional skills.
- **Citizenship and belonging** – where necessary and possible helping people to stabilise and regularise their immigration status. Helping all our clients to increase their sense of agency and place in the communities they live.
- **Improved wellbeing and access to support** – helping readiness for school, enhanced literacy and learning through homework and study clubs, building resilience for young people and parents, improving access to relevant therapeutic support where needed.

We explore how to achieve these outcomes in the subsequent sections. We use evidence and learning to inform our work. We have a theory of change which we regularly review. We monitor our work and listen to our clients. Our aim is to constantly improve, become more effective and through that influence practice elsewhere.

*From the beginning I was treated with respect, fairness and most importantly I was never made to feel judged or outcasted because of my situation. At the time I was a vulnerable single parent dealing with homelessness and joblessness. Today I am a thriving parent with housing, a full time job and I now help other homeless people get back on their feet. I cannot even begin to find the words to express my gratitude to the Cardinal Hume Centre and all the staff that supported me through my journey.*

A client of the Centre

Our Immigration Team working at the Centre.



# A SAFE HOME

## AVERTING HOMELESSNESS, LONGER TERM SECURITY

### SUPPORTED ACCOMMODATION FOR YOUNG PEOPLE IN A TIME OF CRISIS

At any one time the Centre provides a home for up to 39 young people between the ages of 16 and 25. Among them are people with experience of the care system, those with refugee status (who came to the UK as unaccompanied children seeking safety) and those who are no longer able to remain with their family.

Typically, our residents have all experienced trauma in their lives. We therefore provide high levels of support 24 hours a day, drawing on both the expertise across our Centre team and specialisms available through partner organisations.

Each resident has a personal Key Worker, and together they jointly shape each resident's individual support. Our aim is to ensure there is integrated and bespoke help to enable our residents build on their strengths, achieve their goals and thrive in adult life.

As part of this, we work to help our residents to find greater confidence and independence, with an aim that they can in time move into more independent housing or homes. We identify different 'move-on' options for each resident and help our residents to build the foundations they need to lead a full life. Increasingly finding accessible and affordable accommodation is becoming more difficult and therefore education and securing the skills to build a future career

remains a priority. Despite our hostel needing to offer the highest levels of support to meet increasing social and emotional needs, 70% of the young people we work with are now in education, employment or training.

As well as 32 rooms in our main hostel we also provide, two emergency en-suite rooms and five self-contained 'step-down' flats. The emergency rooms are available for young people who are at immediate risk and need an urgent placement. If available, they can be occupied with less than a day's notice. These rooms offer a place of safety and immediate respite, enabling young people to consider and make plans until alternative accommodation becomes available. This year, seven young people made use of the service, many choosing to make a longer term home in the Centre.

Our flats, in Basil Hume House, which neighbours our Centre provide young people the opportunity to live more independently whilst maintaining close contact with their Key Worker and the Centre's wider support. These flats mean residents can stay with us for around a further 12 months during which time we support them to find suitable and longer-term accommodation.

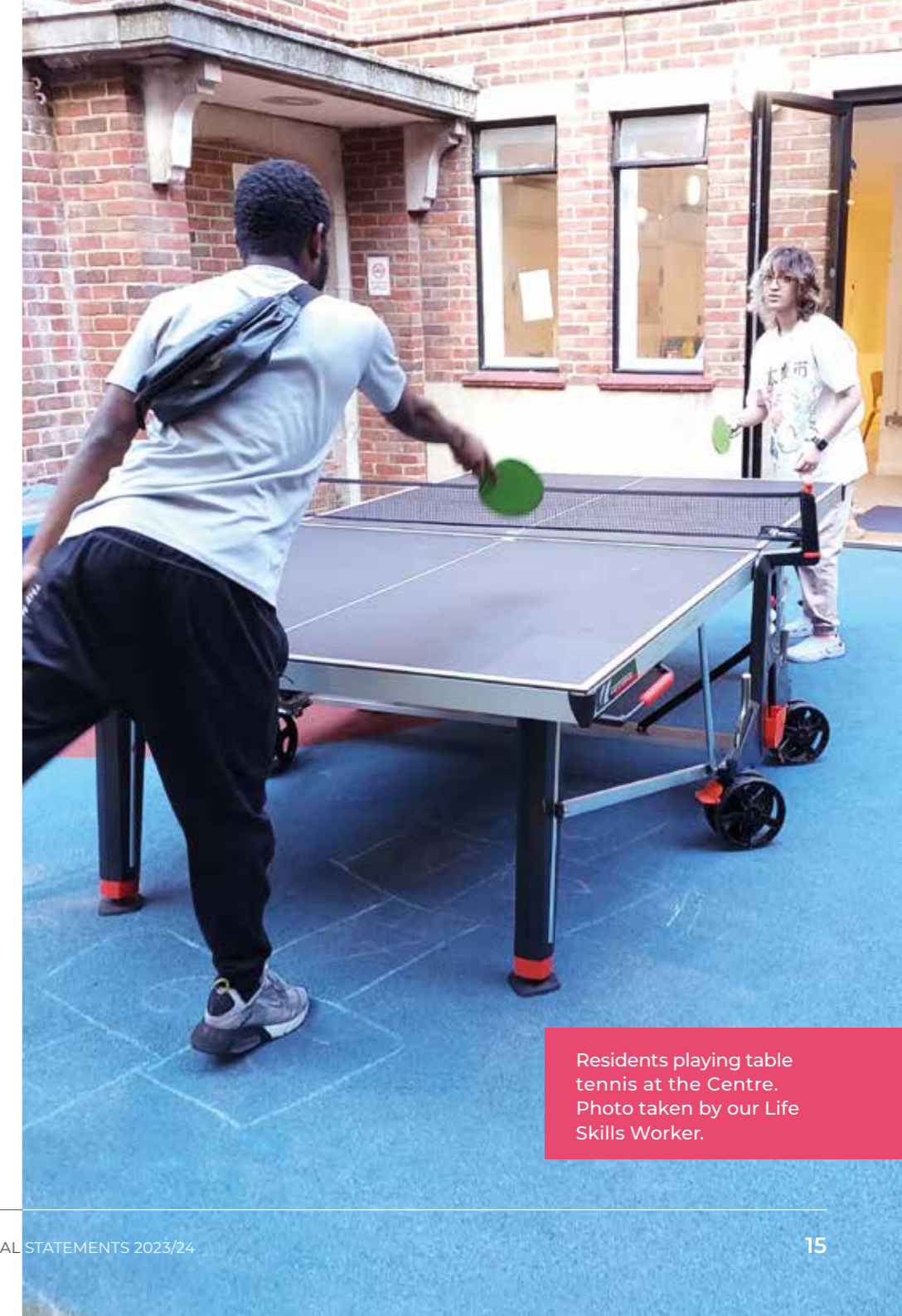
When people are able to move-out into completely independent homes we offer resettlement support to help make that transition a success. Our wider services

such as benefit, housing and employment advice remain available to them for as long as they need.

**This year the Centre provided a home for 52 young people. The average age at the time of moving in was 19 and 14 were able to successfully move-on to more independent living.**

*“At the Centre I receive support that is about me. I feel like people are monitoring me and I get a say in what is happening. So my mental health has improved and even when it isn't so great I am helped to manage it. This means that I have changed and feel ready to move on. What is great is other people think I am too.”*

Lewis



Residents playing table tennis at the Centre. Photo taken by our Life Skills Worker.

## HOUSING ADVICE TO PREVENT HOMELESSNESS AND ADVOCACY FOR MORE SECURE HOUSING

This year we worked with 266 clients who faced homelessness or lived in an unsuitable home. Those living on lower incomes, now find it increasingly difficult to maintain a secure home. Councils are accepting more people as homeless, whilst the availability of emergency temporary accommodation is shrinking. Here in Westminster, the number of homeless households living in temporary accommodation increased by around 30% in just one year. The cost to the Council is said to be over three times the original budget it set.

The problem has been made worse by rising rents, benefit shortfalls and the acute shortage of affordable homes. Our advisors now regularly support families with children who are waking up without knowing where they will sleep the following night. Emergency stays in hotels are increasing and getting longer with more children growing up in rooms without their own kitchen.

This housing shortage means our advice team feel they are facing unprecedented difficulty in resolving housing issues – particularly those relating to homelessness and suitability of accommodation. This external environment is making it far harder to protect families with children and to ensure they have a safe and secure home. However, the team has achieved positive outcomes for 77 clients including eviction prevention, solving disrepair issues and obtaining accommodation to meet immediate housing needs. One highlight was preventing one client from becoming homeless by reducing their rent arrears by over £19,500.

The Centre also continued its work with partner organisations through the development of a local Temporary Accommodation Action Group. Bringing together residents, colleagues from Westminster City Council, social landlords and other voluntary organisations, we are working to strengthen communications, improve housing quality and add our voice to those who are lobbying for systemic change. We were also asked by Westminster Council to join a small advisory group to help shape its early work on its new Homelessness Strategy which is expected to be finalised in Autumn 2024.

*The council is working to improve the package of support for people living in temporary accommodation. We support Cardinal Hume Centre's proposal that there should be a 'Westminster Offer, designed by all key partners working together in consultation with users. It should cover the placement policy, support and regular contact from the Housing Solutions Service, clear 'signposting' of services, standards of accommodation including repair and furniture, storage of belongings, schools, travel, advice and independent advocacy and any special help for the half of homeless households in work.*

*Voluntary agencies also provide important services to households in TA; the efforts of all agencies should be harnessed so the most comprehensive package of support possible can be offered.*

### Future of Westminster: Housing Review 2023

# ANJALI'S STORY

**Anjali\* fled her home country to seek asylum in the UK due to threats to her life, she first came to the Centre in 2021.**

"I had to flee Sri Lanka due to violent political issues and seek asylum in the United Kingdom. I needed to come here to save my life. I was brought to the UK by an agent who stole everything – he took my passport, my money and abandoned me. A family friend let me into their home and gave me somewhere to sleep, as well as food because I did not have anything.

I had my son in 2021 but when he was born, his father abandoned me and has never paid for food, clothes, nothing. I am doing it all by myself.

We are now living in a hotel for asylum seekers, and it is very difficult. The room is underground and we do not have anywhere to cook, or even a fridge or microwave. I am suffering from depression and I really worry about my son and his development. I see other children who live in houses and he is growing up in a hotel – it is very different. The food in the hotel is not edible at all and is really unhealthy. Sometimes it smells really bad and my son refuses to eat it.

I am just waiting, waiting waiting... When I can settle permanently, I will be able to take my son to nursery and finally find a job. In Sri Lanka I had a good job in a manufacturing company and I really want to find work like this here.

My social worker told me about the Cardinal Hume Centre and that it was a safe space for me to bring my son, get the support I need and use the kitchen. The staff here have helped me a lot, especially when I got my documents and needed to claim Universal Credit. Now Gemma is helping me with my housing situation with the

Council. They will always push to help with anything as much as they can.

They also helped us to get food when we had no money and gave me an Oyster Card so that I am not stuck in the hotel all of the time. Now I can do things by myself without fear. I do not need to be scared for anything because they are here.

Where we are living there is no outdoor space, so I love the garden here. Even if we come and it is raining, my son just wants to go outside and play because he never can.

Even though I have been moved to a hotel further away, I still want to come here. My son loves coming to the Cardinal Hume Centre and I feel more comfortable here than anywhere else – this is the best place I can describe. When I am here, I feel that people are treated equally and that this is my country."

\*name changed to protect identity.



*Reading session at the Centre.*

# INCREASED INCOME, SECURE WORK

## TACKLING POVERTY, LONG TERM SECURITY

### EMERGENCY AND WELFARE RIGHTS SUPPORT

The Centre is here for those facing a financial crisis. Whilst our aim is to support people over the longer term we know that in an emergency we have to help people meet their own and their immediate family's needs.

Our assessment team is on hand for anyone who approaches the Centre for advice. The team takes time to meet, listen and understand the complexity of people's problems. This work can be essential to building trust with those who use our services. Each person is welcomed as an individual and is given time to share their story and explore the reasons they need the Centre's support.

This year the team saw 458 clients, it can support clients with more straightforward benefits advice or applications or where necessary it can refer people to the Centre's more specialist advice teams or other organisations who can provide more appropriate help.

At times of real crisis, the assessment team can provide emergency financial and food support. This year the Centre made 241 direct referrals to the local food bank and issued 219 emergency supermarket vouchers to a total value of nearly £10,000. This followed a review of this type of support to focus its use on those with a greatest need – most commonly to those with no other recourse to public funds.

Given increasing needs and thanks to the support from Westminster City Council's emergency cost of living fund, the Centre expanded its assessment team by two people. This has helped build the Centre's capacity – helping it support a 40% increase in clients. This funding has been continued for an additional year, given the Centre's reach and impact.

To provide more complex advice the Centre employs three specialist welfare benefit advisors. Their work is often around challenging incorrect decisions by public authorities or helping if claims are particularly complex. Regularly this is associated with preventing homelessness – for instance reducing rent arrears through securing correct benefit entitlements for housing costs. Our housing and welfare rights advisors work closely together on individual cases to get the best outcome for clients.

**In the last 12 months the specialist welfare advice team helped 268 clients and secured increased, additional income of over £680,000 to which the clients were fairly entitled.**

### FINDING AND SECURING SUSTAINABLE WORK

For most people, having a steady and sustainable job is an essential part of independent life. It is also recognised that the education and occupation of your parents and work opportunities as a young person are among the main drivers for improved social mobility. This makes the Centre's work

to support parents and young people into jobs and careers a crucial part of our integrated service.

This year, our team of three employment advisors worked with 126 people. Their role is to help people secure employment through coaching, CV development, job-search support and interview practice. This is often supported by helping clients to find opportunities to volunteer, take a work placement or through securing new skills through education or training. Our aim is to help people to reach their true potential through fulfilling work.

**Through this work, this year the Centre helped 28 clients find a secure job and a further 63 people into training, volunteering or a work placement.** The team have seen a gradual shift to more equal outcomes for both paid employment and training or educational courses as they work with more young people. The work is varied and bespoke to each client, but it is backed up by group work and through opportunities to develop peer support. For instance, this year the Centre held a further education information week, giving the opportunity for the Centre's residents and some of the young people in our Study Club to find out more about course options in local further education colleges.

The team also used links with corporate partners, this included working with LandSec to develop a 'World of Work' day for

12 of the Centre's clients. It provides an introduction to what it's like working for a larger company, included a tour of their head offices and information on what different and relevant roles may exist within the company. The Centre also regularly accompanies clients to job fairs including those held by the NHS, Transport for London and Smart Works.

One growing specialism for the team is the Centre's support for refugees. One of the key challenges for the team is to help clients find the balance between finding 'any job' to mitigate their immediate economic need, rather than working to identify roles that better reflect their longer-term potential and will improve their earning potential in the long run.

If work is a priority the Centre helps clients find entry roles but also supports them to make the most of their free time to continue to learn and develop a sustainable future. With older refugees and parents, who often arrive with significant professional expertise, qualifications and skills, the Centre's team will help individuals use them here in the UK. Our employment team has the time, networks and resources to support refugees with the sometimes complex process to transfer qualifications or re-qualify and register in the UK – including with organisations such as the General Medical Council, Institute of Civil Engineers or other industry regulators and sector bodies.

# MADANI'S STORY

Madani has been living in our supported accommodation for a year, after arriving in the UK as a political refugee.

"My name is Madani, I am 21 years old and I have been living at the Cardinal Hume Centre for just over a year. I am originally from Chad, but when I was 14 I had to leave the country due to political issues. It was not safe for me to stay there so I had to flee and try to find a better life.

I arrived in England when I was 17 and did not know anyone or how to speak the language. I found it really hard to communicate with anyone and could not explain my situation to anyone. I was alone. I was put into a hostel by the council, but when I turned 18 I was too old to stay there so they needed to find somewhere else for me to live.

I was told about the Centre by my social worker who helped me to get a place here. When I arrived, I felt like I was safe – I was really happy. I really like the diversity here. It is good to meet new people, speak with people from around the world and keep practicing my English.

Since living here, I have been helped by Carla in the Employment and Learning team to look for work. I really wanted to get a job, but I needed help to write my application and practice for interview questions. She helped me in every way she could to make sure that I was ready. I went to sessions for interview techniques and this was so helpful.

She also gave me a voucher so that I could buy myself a suit that I could wear to the interview. I felt really smart and confident wearing it and when I turned up for my interview, they said I

looked professional and ready for the job – that felt really good to hear. I was really nervous to do the interview because it was the first one in my life and I was anxious about speaking English but it went really well and I got the job! Because of this, I also feel

confident that in the future when I look for any other jobs I will be more prepared and less nervous.

I have done my training and now I am ready to start the role. I am looking forward to being able to meet new people and speak in English with the customers. It is really good for me.

I am hopeful for the future. I want to keep practicing my English, get my own flat and do things like work, pay my taxes and bills... I want to feel like I am a part of real life. Step by step, things are getting better and my life has changed so much.

For anyone that is struggling like I was, I would say to them to just keep going, keep trying. Nothing is impossible and everyone has dreams that they deserve to achieve. That is how I feel now."



*Madani pictured wearing the suit that he bought for his interview.*

# CITIZENSHIP AND BELONGING

## IMMIGRATION ADVICE WHEN IT'S NEEDED MOST

Migrants are at high risk of poor quality, overcrowded and high turnover housing. They are also at greater risk of poverty, particularly if they face restrictions in terms of employment, benefits and access to the statutory homelessness system.

Simply, without a legal right to remain in the UK migrants cannot legally rent a home, secure work or have a bank account. This often includes parents of children born in the UK, who risk being trapped in poverty, vulnerable to exploitation.

Accredited by the Law Society and the Office of the Immigration Service Commissioner, the Centre's immigration advice team primarily help undocumented migrants who have a rightful claim to remain in the UK. These are people who may have lived in the UK for many years, but have no right to work or benefits support or the right to receive NHS care other than for emergencies. It also helps refugees with asylum claims.

Clients usually experience significant delays in the consideration of their case by the Home Office. They are left unable to plan for their future on very low incomes, often in the worse forms of accommodation.

We continue to work in partnership with other organisations to help the Centre reach clients with the greatest need for our service. This includes the Latin American Women's Rights Service, which refers clients where there are often domestic violence issues, and Haringey Migrant Support Centre. Sadly this is the last year that we were able to provide advice to

Housing Justice's hosting scheme due to a lack of funding for that service.

We also continue to have an agreement with The Passage to supervise its specialist immigration solicitor to enable it to work under our Legal Aid contract to represent its clients. The Project for the Registration of Children as British Citizens was this year able to secure its own LegalAid contract. The team in its entirety was peer reviewed by the Legal Aid Agency and assessed as 'excellent' and its recognised by the London Legal Support Trust as a Centre for Excellence.

### CITIZENSHIP AND CERTAINTY

There are many children across London that are not British citizens, despite having often been born and living their entire lives in the UK. Not having citizenship can affect their right to vote, work and access into university. We are delighted to work with families to ensure children have full access to their rights which in turn reduces the risk of homelessness and poverty into adulthood. Importantly, we can apply for fee waivers for clients, removing the prohibitive costs. In the last 12 months, we enabled 17 successful applications for full citizenship, at no cost to the family.

**This year the Centre supported 336 clients through its specialist immigration advice, helping 171 to secure or extend their right to remain in the UK.**

# ROSANE'S STORY

**Rosane worked with our immigration team to help get Leave to Remain for herself and citizenship for her children. She kindly shared her story with us and emphasised how important this was for her to make a life here for her children.**

"I came to the UK from Brazil to help my sister who was living here and unwell. Whilst I was looking after her, I met my ex-partner and we had two children – a daughter and a son who has autism. Once they were born, he started to be physically violent towards me but I felt trapped. He knew that I did not have proper immigration status here and used it against me to control me. It was just awful. I was scared that I would be sent to Brazil with my children, but it is too dangerous there and violence everywhere. I would not want to bring my children up there, worrying about their lives.

I first came to the Centre in 2019 because I needed help to get Leave to Remain for myself and my children. The first time I came to the Centre I felt like I finally did not need to be scared because these people are here to help me. I felt like my life could not get any worse at that point and now there is light at the end of the tunnel. Debbie helped me to get citizenship for my daughter. After that, she helped me to get my Leave to Remain and Tessa later helped me to get citizenship for my son. Thanks to them, the whole process was really quick and we were able to get our documentation. To me, the Cardinal Hume Centre feels like I am coming to my mother's home for love and support. I am so thankful for everyone here.

I cannot put into words how much this has changed my life. Without this, I could not get a job but now I am working in a shop and it is so good for me. I can earn money to support my

family and I love talking to the customers to practice my English. Now I don't have to be scared to walk around thinking somebody will just stop me.

I am now waiting for the decision on my application to extend my Leave to Remain and Fella is helping me with this. I am stressed about when the Home Office will make a decision, but Tessa reassures me that everything will be ok and helps me to understand the process better. I am not so worried now that my children have their citizenship, but this would give me rights and freedom that I need.

My hopes for the future are just that my children are happy and successful – I want them to follow their dreams. Since my daughter was little, she has told me "Mummy one day I will be a doctor and your life will finally change. I will help you and never leave you alone." My life has changed so much for the better. It is like before I was living in hell, but now I am in paradise."



*Play at the Family Centre.*

# IMPROVED WELLBEING AND ACCESS TO SUPPORT

## FAMILY SUPPORT: BUILDING CONFIDENCE, STRENGTHENED RESILIENCE

### FAMILY SUPPORT, TRUST AND SAFETY

The Centre is a place of trust and safety for families who are homeless and living in hotels or temporary accommodation and others who may be living on low incomes in unsuitable or overcrowded homes. The Centre provides families with regular support to children and their parents in our Family Centre, offering a full schedule during term time and the school holidays. Our aim is to alleviate stress, link families with financial and other advice and promote the child's wellbeing and development. It is a vital part of the Centre's offer.

We work hard to reach those at greatest risk, and aim to provide help early. We remain the lead voluntary sector partner on the Council's Integrated Leadership Team for South Westminster and our support contributes to the Bessborough Family Hub and to the development of the Council's Early Help Plan. The team regularly take part in Family Panels, Children in Need meetings and also to co-ordinating groups supporting families living in Westminster hotels.

The Centre's strength in its ability to respond to immediate and emerging need and we regularly review our programme

and services. For instance, this summer, working with St Andrews Youth Club we piloted a Uniform Bank for families most in need. Through it we were able to support at least 56 families with school uniforms for the new school year.

We have also increased our offer for families living in hotels to cook in our kitchen. We provided kitchen access for 44 families over the year. The health of children growing up in hotel rooms has been the key driver for this initiative, with families sometimes being referred to the Centre by Health Visitors who have found evidence of malnourishment in some young children.

Families cook in very small groups with their children, sometimes in the afternoon so school age children can attend. Its bonding and also an important life skills activity and the families can take healthy meals back to their hotels to eat as a family. This offer of a kitchen and ingredients with which to cook a meal of their choosing can also be a conduit for identifying need and offering further assistance. We offer emotional support, helping reduce isolation and can help children with their learning and development.

The Centre also provides a full programme during school holidays for the whole family, organising activities and trips for school-age children and ensuring they have access to healthy food. This year we provided activities that included trips to Herne Hill Velodrome, London parks and wildlife centres, galleries, museums, the seaside, city and country farms. These activities bring essential moments of enjoyment, build confidence and develop a sense of belonging. They help open up the cultural capital in and around London to help feelings of isolation or exclusion.

**The Centre's Family Service programme was regularly attended by 168 local children, attending over 3,500 sessions in total.**

*“Even if I am having a bad day, the trips and activities at the Cardinal Hume Centre are a time for me to just be stress free. The Cardinal Hume Centre feels like my home.*

A child who visits the Family Centre



Gardening activities in our Family Centre.

## LEWIS' STORY

**Lewis, a resident in our supported accommodation, kindly shared his story with us earlier this year and speaks of how different his life is now.**

“My name is Lewis, I am 22 years old and I have lived in the Hostel for just over two years. I came to the hostel because I struggled with my mental health and when I was at the end of secondary school it got too much for my parents to handle. It was the best things for everyone's safety that I live in a place where I could get treatment. It was blurry for me, but apparently it was a crazy time.

When I first came to the Hostel it was really nerve-wracking and I was quite anxious. It was a hard thing for me to adjust to, especially living with all the other people, but the staff made it easier. Before coming here, I had some bad experiences with therapists. They would treat me like I don't know what I am on about and I wanted to tell them “Put the paper down, I am not just a booklet, you can't just read up about how to fix me!”. Since being here, my mental health has been managed and improved.

I don't even know how to describe me back then compared to now... if you met me when I first came in you probably wouldn't recognise me. I am past it all now anyway and all I can do is learn from it. That person doesn't exist anymore – I was reborn.

Now I've improved as much as I can here, and the next step is moving out to my own place and gaining some independence. I'll be able to get a job, start a family and live life like everyone else does, I guess. That's my hope, getting back on track with regular life goals, building friendships and relationships. I want to do something worthwhile.”

**Since coming to the Centre, Lewis has regularly volunteered in our garden and is now looking for future work in horticulture.**

“I always go down to the garden, and I really enjoy it. It helps me to learn life skills and now I know how to grow my own food, which is a lot healthier. It's one of those things where even if it doesn't reward you now, it rewards future generations too. If I plant a tree, I might not get to see it, but my children might see it or even their children – it's serving the world. Even though I am moving out, I still want to come back once a week to volunteer in the garden.

I am looking forward to the future – I want to get involved with community green projects or have my own allotment. I would even love to get some chicks so that I could raise them and then sell fresh eggs to all my neighbours. Even doing things like sharing this story, it shows that people think I am ready to move on. I find it hard to give myself a pat on the back and I don't really dwell on the change, but everyone around me is saying it and it gives me a confidence boost.”



Lewis pictured working in the garden.

## LEARNING AND SCHOOL READINESS

Supporting the learning of children in early years is critical to future development. If children fall behind in their development before school there is strong evidence that it is difficult to catchup with peers. One of our key aims is to support readiness for children under five years through engagement with their parents, stay and play sessions and more dedicated support.

Our team also run a homework club for primary school children and a Study Club for secondary school children – sometimes including residents from our hostel. Each student benefits from dedicated, typically 1-1, support from a specialist volunteer tutor, helping build confidence and attainment at school or college.

We also provided English tuition to 14 young people who came to the UK to seek safety and asylum as unaccompanied children. We offer individual and small group ESOL (English for Speakers of Other Languages) for parents in our Family Centre or to those we are helping seek work. Not only is this essential to improving employment prospects but it can help those facing unfamiliar challenges such as understanding school reports, official letters, navigating our health system or needing support from social workers or domestic violence support.

Our Life Skills worker supports both residents in our accommodation and young people in the Family Centre. Helping residents with independent living skills, including cooking and budgeting, helping people build a path to greater independence.

## WELLBEING AND RESILIENCE

Our services help address key barriers to wellbeing. For those who live in our accommodation we encourage access to local

sports and community services. Through partner agencies we offer personal financial training and if necessary, support for substance or alcohol misuse. We can link them into workshops on personal relationships and mental health. Staff work closely with the Council's Changing Futures programmes if residents face complex or multiple needs and who might otherwise not get the support they need for longer and more entrenched problems.

An integral part of our residential service is the offer of support from two psychologists who are embedded in our team. The Centre commissions Brett Geller Psychological Services to offer this service to our residents who often have experienced trauma or chaotic childhoods. It provides easily accessible and often essential support from two regular specialist who attend our service twice a week.

We have built on this through the development of a partnership with Nordoff and Robbins to offer a music therapist to children in our Family Centre and residents in our hostel. The therapist has developed a programme of music therapy sessions that is as far reaching and bespoke as it is possible to be given. She has worked with 50 adults and children through weekly music therapy sessions.

Families visiting our Centre and residents in our accommodation are also able to enjoy regular gardening activities in the Centre's small but well-loved gardens. Together they have grown fruit and vegetables, and we often see children who might have been reluctant to go outside become excited with the garden and able to pick – and eat – the fruits of their work.

# THERAPY AT THE CENTRE

**At the Centre, we have therapists who are embedded into the supported accommodation service and come regularly to see young residents. The therapy is tailored to each individual and their needs, so that we can provide responsive support.**

**Angela, one of the psychotherapists, talks about the services that she provides within the Hostel from our partner Brett Grellier Psychology Services.**

“My name is Angela and I provide integrative therapy to the Hostel residents here at the Cardinal Hume Centre. This means that I work with the client and their individual needs, rather than working with one specific model. This includes one-to-one talking therapy or trauma related therapy. I try to be as flexible as possible and to be conscious of the residents’ schedules with working patterns and studying. I see the therapy that is provided here as being part of the wrap-around, holistic approach that the Centre takes to supporting each individual.

Most of the residents that live in the Hostel have experienced some type of trauma in their lives and whilst therapy can be a safe space for them to discuss this, they are often tentative about starting sessions. This is why it is so important to have the service embedded into the Hostel. The reasons why someone might benefit from therapy often serve as barriers for them to access support externally, such as struggling with anxiety or alternatively they might be avoiding gangs in the area for their own safety. Instead, I am available in the Hostel, often leaving my door open between sessions for residents to drop in if they would like to talk about anything.

It is important that the therapy I provide is not limited to a specific number of sessions. Some clients have been working with me for over a year, so I can reflect with them on how far they have come and the progress that they might not have seen themselves.

The main thing that I have learned from working here with the residents is how resilient they are. It is too easy for them to get trapped in a system that takes advantage of them and they do not have people to advocate for them in the same way. I really admire their strength in facing this.”

**This year, we have introduced Music Therapy as an option for families at the Centre and young people in the Hostel through partnering with Nordoff and Robbins.**

“My name is Maya and I provide music-centered music therapy to clients in family services and the Hostel. The ethos is that the therapy is within the music and so making music can give people an opportunity to express themselves. I go from playing guitar and singing nursery rhymes with the families, to singing a range of different genres of music with Hostel residents.

The sessions are entirely tailored to each person. Providing this form of therapy is great for people who might struggle to communicate their feelings due to language or speech barriers. For clients who are not native English speakers, I will ask if there are any songs that they like in their own language to help people to feel like they have a sense of ownership.

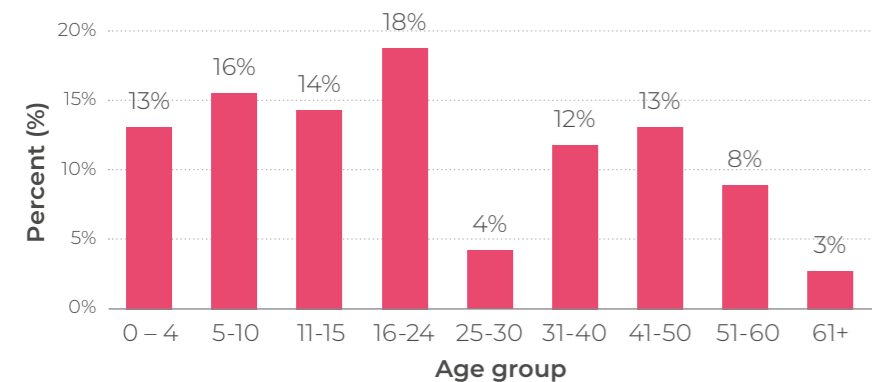
Music therapy provides a safe space for taking risks and experimenting. I often model or highlight my mistakes, which is really important for the young people to see as an example and understand that they can feel safe exploring something new. Learning an instrument can be very frustrating and can bring out feelings of defeat and low self-esteem, so I create a space for them to feel safe and get whatever they need to out of the experience.”



One of our therapists, Jason, during a session.

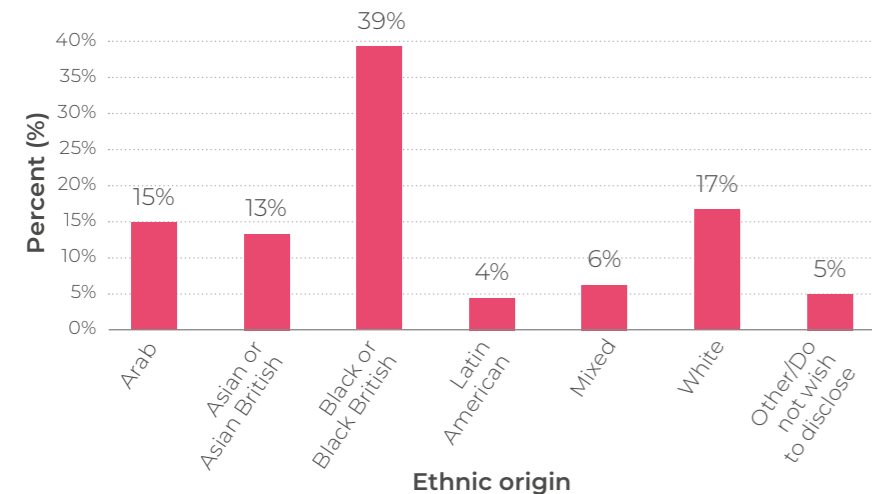
# WHO WE WORKED WITH

## AGE OF CLIENTS DIRECTLY & INDIRECTLY SUPPORTED



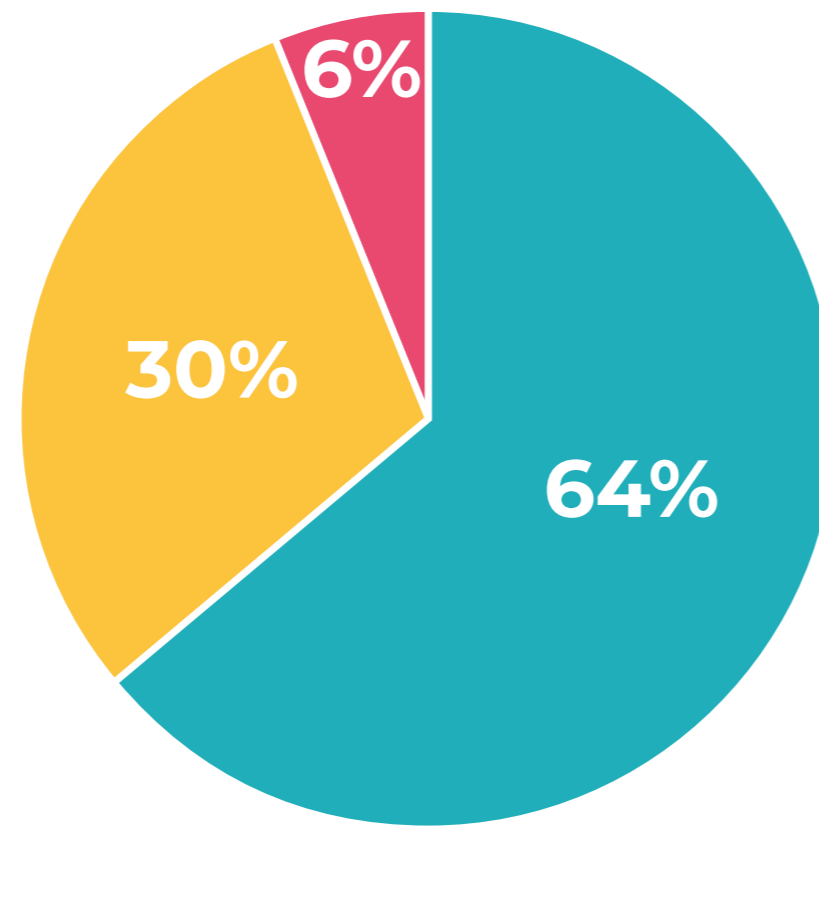
This graph is based on the data we have both for the clients we have worked with directly, as well as the children and young people (0-24) we have supported indirectly through our support of the whole family (a total of 2,549 clients and their dependants).

## ETHNIC ORIGIN



Based on 945 clients.

## GENDER



● Female ● Male ● Not recorded/Unknown

Based on 1318 clients.

# OUR VOLUNTEERS

We have a range of volunteers that work across the Centre's client services and in our shop to raise valuable funds to support our mission. For instance we have dedicated volunteers who work with some of our clients learning English in one-to-one lessons. These bespoke lessons meet the needs of the students and clients' whilst supporting the work of the employment team, advice teams and the family centre.

In family services, we regularly benefit from volunteers to help deliver our service including in our homework and study clubs. Our volunteers come from a range of different backgrounds and enjoy sharing their skills and knowledge with staff and clients. Together our volunteers provide vital time to help the Centre provide a breadth of support to help our clients. The Centre is so incredibly grateful for their help and commitment.

*“Being privileged to give the Benedictine welcome to those coming into the Hub, many in trepidation, is a blessing for me.*

Carmen, Assessment Welcome Desk volunteer



A volunteer in our Charity Shop sorting donations.

# STRATEGIC REPORT

OUR FUTURE PLANS TO MEET GROWING DEMAND



The entrance to our Hub.

## OUR NEW STRATEGIC FRAMEWORK BREAKING THE CYCLE OF HOMELESSNESS FOR CHILDREN AND YOUNG PEOPLE

The last Annual Report marked the last in the Centre's three-year business planning cycle. In this and the three years covered by the Centre's Business Plan for 2020-23, overall client numbers increased by 13%, the number of families supported by 26% and the number of children and young people by 54%.

Yet the context the Centre operates in has changed considerably. Both rates of homelessness and poverty are increasing. Thousands of children and young people are homeless or living in in-secure, overcrowded or sub-standard housing. Here in Westminster twenty five percent of children live in poverty and over 3,500 live in temporary accommodation. In just two years this number increased by over 25%.

Particularly at a young age, homelessness or severe poverty affects educational attainment and employment prospects. At its most acute it can risk people being drawn into criminal justice, social care or health systems for the rest of their lives. Its individual cost can be huge and too often repeated in later life and into subsequent generations. The biggest indicator of future homelessness risk as an adult is poverty as a child.

This year the Centre adopted a new Strategic Framework to guide its work over the next five years (2023 – 2028). It builds on our last Business Plan and at its roots is the belief that the most effective approach to preventing future homelessness and entrenched poverty is to focus more effective support on children, young people and their families.

### STRATEGIC FRAMEWORK 2023-28: OUR GUIDING AIM AND GOALS

For children, young people and families. Tackle homelessness and poverty now, to break its cycle into later life.

#### Strategic goals

1. Support young people at risk to reach their full potential, equipped to thrive in adult life.
2. Prevent homelessness and improve outcomes for children and young people by providing tailored support to families at risk.
3. Welcome and help people in crisis to secure effective support.

#### Enabler goals

1. Harness evidence and insight to improve long term outcomes for children, young people and families. Use our experience and networks to influence practice elsewhere.
2. Maximise the Centre's efficiency and effectiveness.

# REACHING HOMELESS CHILDREN IN WESTMINSTER

With over 3,500 children from Westminster living in temporary accommodation, too often we see families and young people reach crisis point before there is effective help.

We want to reach people earlier and if possible, we want to stop homelessness in the first place, and if that is not possible reduce the risk of it having a repeated and long-term impact.

Therefore, alongside existing services we plan to put particular effort into developing an enhanced and comprehensive approach for families with children and young people living in temporary accommodation. Evidence suggests that they are perhaps the greatest risk of repeated homelessness and long-term poverty.

Starting in 2024, we will invest in our services, using some of our reserves we will pilot and then work to scale a new form of integrated support for homeless families living in temporary accommodation. We will work closely with partners to identify those who are most in need of our support, reach out to families and help them build on their strengths: Helping them to improve their own situation and to build their resilience for later life. We expect to recruit additional staff to start this work in the autumn and winter of 2024, enabling us to offer new in-reach services in the hotels where people live.

## 2024-25 PRIORITIES TO HELP THE CENTRE MEET ITS GOALS

As part of this work the Centre has agreed a new implementation plan with a focus on the 24/25 and 25/26, financial years. It has identified two priorities and other workstreams to strengthen the Centre's impact and ability to meet its aims. In summary:

### PRIORITY WORKSTREAMS

1. Reach more young people who face or are at risk of homelessness – through the development of an enhanced model of support for homeless families living in hotels or other temporary accommodation.
2. Client outcomes and impact – to further strengthen our use of data to understand and build our client impact.

# SUPPORTING WORKSTREAMS

1. Young people at risk – further develop the integrated and wrap-around support for Centre residents.
2. Quality and safety – maintain and where necessary improve the quality and safety of our services – eg through external safeguarding audit, securing relevant quality accreditations.
3. Service development impact and reach – further improve the accessibility of our service to families and young people and strengthen our service integration.
4. People engagement – lead and engage our staff to support our impact for young people, children and families.
5. Finances – continue to improve our ability to raise funding and manage our costs to support our impact.
6. Networks and reputation – strengthen our networks and reputation to support delivery and impact.
7. Planning and governance – further strengthen the Centres oversight and strategic development through its governance and executive structure.

The Centre's strengthened financial position will help this work. The Centre's leadership has also reviewed some of its governance structures and restructured its senior team to support this strategic implementation.



Half term craft activities in our Family Centre.



Clients of the Centre on a tour of Westminster Abbey. Photo taken by our Life Skills Worker.

# FINANCIAL STRATEGY

This year covers the first year of our new three-year financial plan. In this Plan, the Centre aimed to continue its plans to focus on achieving a balanced budget and rebuilding reserves. The Centre has far exceeded its target in the first year due to generous legacy gifts resulting in a surplus of more than £790k which was more than £900k above budget.

These results have ensured that the Centre remains on a strong financial footing in the midst of continuing challenges in the economic environment. Our strong results this year will underpin expansion our services in 2024/25 and will enable further investment in order to secure our services in future years.

## EXPENDITURE

Expenditure this financial year was £3.42M (2023: £3.47M). The decrease in expenditure this year is partly due to one significant case won by our immigration team last year resulting in expenditure of over £150K. This expenditure was covered by our legal aid contract and was not repeated this year. Funds invested in streamlining of our infrastructure in the prior financial year have enabled us to reduce our support costs in the current financial year by over 5%.

## INCOME

Total income this year was £4.22M (2023 £3.61M). This exceeded our 2023-24 budget by over £900k and this was again driven by legacy receipts which this year totalled over £950k (2023 £326k).

Our donated income has continued to increase this year. Our income from charitable activities has dropped with our immigration services

income returning to normal levels after the significant legal aid case last year. Residential income however has increased by over 8% to £473k due to increased demand driving more efficient allocation of places to young people. The Centre's contract to provide supported accommodation to young people and young adults has now been extended until March 2025, and we are currently involved in the tender process to provide support for the next three years.

We are continuing to pursue opportunities for additional statutory funding and have successfully renewed funding of £58K from Westminster Council enabling us to extend two existing posts within our advice team.

Voluntary income receipts this year show that the Centre continues to successfully access public funds and Charitable Trusts with strengthening support also coming from the corporate sector.

Our legacy income continues to increase with three significant gifts totalling over £850k. The pipeline of anticipated legacies remains strong with further material sums expected over the next 24 months and we will continue to use our legacy equalisation fund to smooth variations in receipts where necessary.

## LOOKING AHEAD

The Board is initially choosing to release a further £80K from restricted and designated funds (with all funds being used for the required purposes) growing and developing our client services. However, given the unexpected growth in legacy funds we expect

to invest further substantial funds in service development later in the 2024/25 financial year in order to build our support for the increasing number of homeless families.

Despite the challenging economic outlook our internal infrastructure investments, as well as the material increase in legacy gifts this year, have given us a significant uplift in our legacy equalisation and Centre growth funds. We are reviewing how best to invest these funds in order to secure the future of the Centre. As well as providing increased resource for our Centre growth strategy we will be reviewing our investment policy in order to support investment in a wider range of assets, including equities, allowing us to generate sustainable income for the Centre in future years. We will also continue to invest in our infrastructure and IT to further reduce our cost base in future years.

### DESIGNATED FUNDS

Our Centre Growth Fund now stands at £530k. Just over half of this sum has been set aside for use in the current financial year to build the Centre's support for the increasing number of homeless families living in hotels.

Our Client Fund was created to meet the direct needs of our clients such as support for food or other necessities. Given the ongoing cost of living issues we have increased this fund to support a further £50k of emergency funding for clients if required.

We have created a new asset replacement fund this year and set aside £70k of funding for future essential repairs to the building. Whilst our building is in a reasonable state, we aim to make the best possible use of our assets and some larger items of plant and equipment are likely to need replacing over the next five years. This fund has been created to anticipate those costs.

Our legacy equalisation fund was created to allow us to smooth variations in receipts. This has increased significantly to £712k this year as a result of additional legacy gifts. Some funds will be retained for future years however as noted above we expect to direct a proportion of this fund towards our growth strategy.

### TOTAL FUNDS

Total funds at March 2024 are £4.16M which is an increase of £799K on the previous year.

### AVAILABILITY OF FUNDS

General Funds are available for normal operating purposes. These are unrestricted and, at March 2024, the balance of £942K is more than three months of normal operating expenditure, in line with the trustees' reserve policy.

Designated Funds are held for specific purposes as described above. At March 2024, these totalled £3.12M. The Fixed Asset fund represents the net book value of total assets less the cost

of long-term financing. These funds are not available for any other purpose and at March 2024 the value was £1.75M.

Restricted funds are donations for specific purposes. The value at March 2024 of £108K represents funds available for spending on posts in advice and employment and support services for our residents. Trustees, led by the Treasurer, review the reserves to ensure the organisation continues to generate the appropriate level of cash reserves.

### GENERAL FUNDS

The Board retains a focus on preserving our General Fund. At the end of 2023/24 this has increased to £942K, which is £139K higher than the figure for the previous year mostly due to the release of remaining funds from the designated Covid fund.

This is within the trustees' reserves target equivalent to 2-4 months operating costs, which the Board considers is an appropriate minimum level of General Funds after considering the risk factors that the organisation is exposed to and its capability to respond to these. Normal operating costs comprise total expenditure, less costs covered by statutory income and restricted funds at 31 March, which for 2023/24 equates to £2,770K for the year/£231K per month (2023: £2,634K/£220K).

### INVESTMENT POLICY

The Centre's investment policy covers the investment of all monies held by the Centre, including those that are surplus to the immediate day-to-day operating needs. The investment policy seeks to balance financial return with security, liquidity, and ethical integrity. On 31st March 2024, invested monies were held in the form of cash deposits with several financial institutions all within the FSCS protection scheme.

# FUNDRAISING APPROACH

At the Cardinal Hume Centre we are committed to raising the income we need to fulfil our founding mission in ways that are transparent, cost-effective and appropriate to our Benedictine ethos. We are registered with the Fundraising Regulator and adhere to the Fundraising Code of Practice in all our income generation activities. To support our work, the Cardinal Hume Centre raises funds from individuals, companies, schools, parishes, religious orders, grant-making trusts and statutory agencies.

We write to people who are already supporting us or who have expressed interest in our work, between four and six times a year. We do not call or write to people who are not connected to our work. We email only those people who ask to receive marketing emails from us. We ensure that the way we collect and look after personal information about our supporters complies with the UK data protection legislation. The Donor Privacy Notice, on our website, sets out how we collect, use and retain information about supporters.

At the Centre, we have staff and volunteers working on fundraising activities, under the supervision of the Director of Fundraising and Communications. We do not employ third parties to fundraise on our behalf. We continue to develop our online fundraising offers to support the widening of our donor audience profile. The Centre uses recognised web-based giving platforms: Just Giving, Crowdfunder and Big Give.

We regulate the amount of contact with donors to protect vulnerable people and the general public from unreasonable behaviour. We do not write to former clients regarding fundraising activity without them requesting to hear about our work. Our aim is to provide an authentic and engaging supporter experience using stories from our clients and residents, and statistics and quotes gathered from a range of client and resident feedback methods.

In 2023-24 we received four fundraising complaints. One referred to our Centre Life magazine being forwarded on from a very old mailing address, we apologised and updated our database.

We had two complaints concerning our emails to supporters about a matched giving campaign; one did not wish to receive such emails; the second said they had already donated to the appeal but felt we sent too many reminders. We apologised in both situations, noted the comments on our database and reviewed our mailing activity for the following matched giving campaign.

The fourth complaint was in response to an email on Christmas Day wishing the supporter a Happy Christmas, this prompted a response that we sent too many requests for support in December, even though he had made a donation. We apologised noted the comments. We also received one Fundraising Preference Service request to suppress all communications.

# STRUCTURE, GOVERNANCE AND MANAGEMENT

## PUBLIC BENEFIT

The Cardinal Hume Centre meets its public benefit obligation by reaching out and giving practical help to those in greatest personal, social and economic need. After our strategic review in 2023 we continue to build our focus on services for young people, children and families. Our aim is to tackle homelessness, poor housing and poverty at a young age to break its cycle into later life.

In providing access to its services, the Centre does not discriminate on the basis of religion, or any other protected characteristic. We are committed to equality of access to all our services and there is no faith bias towards the people whom we welcome and support. Our ethos is underpinned by a belief in the value found in every individual. As part of this, we enjoy close relationships with key figures in the Catholic Church and receive financial and material support from the Catholic donor community. The Centre is an independent charity as well as a company limited by guarantee.

## OUR VISION

The Centre strives towards a society where every individual has a safe place to live and the opportunity to reach their full potential.

## OUR MISSION: EACH PERSON MATTERS

The Cardinal Hume Centre enables families, children and young people to overcome poverty and avoid homelessness.

## OUR VALUES, AT THE CENTRE WE WILL:

- Value each person
- Welcome and include
- Encourage potential
- Work together
- Learn, reflect and improve

## ORGANISATIONAL STRUCTURE

The company is a charitable company limited by guarantee established under a Memorandum and Articles of Association. At the year-end there were eight members (2022: 8), set out on page 66 who were each liable to contribute £1 in the event of the company being wound up. The Centre is governed by the Board of Trustees who are also the Directors for the purposes of Company Law. The Board meets up to five times annually. The Archbishop of Westminster approves the appointment of one Trustee and the remaining trustees are elected by the Company Members at the Annual General Meeting. The Board may also appoint a trustee to serve until the next Annual General Meeting, at which time he or she would cease to hold office but would be eligible for election.

The current composition of the Centre's Board of Trustees is set out on page 66. In December 2023, the Centre appointed Mark Hoban as its new Chair, following the previous Chair (Robert Arnott) reaching the end of his nine year term. It also appointed four new Trustees to replace vacancies created in 2022 and through the

resignation of one trustee in 2023. In the interest of good governance, the Board keeps its membership under review and this included a skills and experience audit carried out in early 2024. It expects to recruit a new Treasurer in 2024 and expects to take further opportunities to strengthen the diversity of experience and skills it includes. All recruitment is external and advertised.

On appointment, trustees are encouraged to participate in an all Centre induction to become familiar with the activities of the Centre. They also receive relevant information relating to the Centre and their responsibilities as trustees. They are invited to attend training to keep abreast of changes in charity governance that may affect the Centre. They serve on one or more of the sub-committees listed below. They are invited to form a working relationship with members of the Senior Management Team. The Centre currently has the following sub-committees, which meet regularly to monitor the relevant areas of the Centre's work. It is expected these will be reviewed and changed in 2024 to reflect the new strategy of the Centre and to ensure its governance structures are proportionate and support the Centre's increasing impact.

- Service Development
- Finance
- Risk and Compliance
- Fundraising and Communications
- People
- Board Development

Committee membership includes Trustees, Company Members, external consultants and senior staff. The day-to-day management of the Centre is delegated to the Chief Executive and Senior Management Team which consists of the Director of Finance and

Operations, Director of Fundraising and Communications, Head of Service Development, Head of Advice and Senior HR Manager. Pay grades and scales are reviewed by the People sub-committee and ultimately the Board of Trustees.

## PARTNERSHIPS

In pursuing its aims and objectives, the Centre seeks to have collaborative relationships with local and national organisations and networks. Particularly at the service delivery level it has close connections with other like-minded organisations that provide services relating to tackling homelessness and poverty. Significant partnerships over the year are set out on page 70.

## INTERNAL CONTROL AND RISK MANAGEMENT

The Trustees have overall responsibility for the Centre's systems of internal control. There is a clear delegation of the Trustees' authority through the Chief Executive to the rest of the organisation. The Centre operates a three-year financial planning cycle with annual revenue and capital budgets being approved by the Trustees. Significant changes to budget are subject to specific approval. Our financial reporting system compares results with the budget on a quarterly basis together with forecasts of the expected year-end results.

The Risk and Compliance Committee oversees the organisational risk framework and ensures that the approach to risks identified in the company risk register is appropriate and safeguards the Centre's long-term sustainability. The risk register records identified risk and is a live, operational management tool. With the support of its Risk and Compliance Committee the Board

reviews this register and the management of key risks facing the Centre at each of its meetings.

The Centre has continued to keep its internal financial management controls under review. Cash and expense management has been strengthened this year through the implementation of new systems and finances.

All our IT systems are now cloud based and this year the Centre strengthened its security and interoperability through the introduction of SharePoint. It has enhanced our team's ability to work flexibly and from different locations, preparing us for a future where we want to be able to increase our client reach. In 2024 we expect to review our phone system and change our CRM database for fundraising to reduce costs and improve our data use to support our fundraising.

Our health and safety policy and processes are subject to external review by specialists through our insurance broker. Our Risk and Compliance Committee oversee progress on any required changes. The Centre also commissioned an external audit of its safeguarding policies and procedures in February 2024. Its recommendations will be completed in the forthcoming financial year, in conjunction with the legal duty to register our supported accommodation with Ofsted. We have commissioned an external organisation to act as our Data Officer and it will carry out a further review of our GDPR policies in 2024.

To further ensure the quality of our client services, the Centre's Immigration Team is accredited by the Legal Aid Agency's Specialist Quality Mark and we secured accreditation for our housing and welfare rights advice under the Advice Quality Standard. The Centre is also accredited by the London Youth Quality Mark.

## FINANCIAL RISK

The organisation has identified the risks to its voluntary and statutory income streams. For voluntary donations, as in previous years, the key risk is of a reduction in donations resulting from the general economic downturn. Our statutory income primarily comprises the contract with Westminster Council for support services. The key risk identified here is that this contract isn't renewed. This risk is partially mitigated by the lack of good quality accommodation in Westminster and, at the time of writing the contract has just been renewed for a further year.

Additional risk mitigation includes:

- A continuous process of donor relationship management
- Ensuring that effective processes and policies are in place to capture and record all income streams
- Regular budgetary reviews including
  - Review of major contracts
  - Assessment of reserves and fund management
  - Liquidity review
- Stress testing our reserve levels at least annually to ensure that levels are sufficient

The reserves policy ensures the organisation has sufficient savings to ensure long-term sustainability. Quarterly financial reports are monitored by both the Finance sub-committee and the Board in order to assess performance. Service Development is closely monitored against available funding sources to ensure that any growth is sustainable.

## BUSINESS RISK

The organisation recognises the need for a resilient leadership team that can approach the dynamic environment through proactive management. The recruitment and retention of key personnel

able to meet the changing needs and add value to the Centre is a key factor in our long-term success. This year the Centre welcomed new Heads of Advice and Service Development to lead our client teams and a Senior HR Manager. Our strategy for the next five years to 2028 is based around a financially sustainable plan and a change management work plan, led by our senior team to manage the challenges we face.

## CAPITAL PROJECTS

As noted in our annual report last year we have been able to invest in our IT infrastructure decommissioning our on-site servers and moving to SharePoint. This has enabled us to realise substantial cost savings and increased our ability to work flexibly and offer increased options to our clients. We also invested in our building infrastructure upgrading key fire doors and implementing a new access monitoring system that will enable us to provide increased security to both clients and staff.

## STAFF AND VOLUNTEER RECRUITMENT AND RETENTION

The Centre is an equal opportunities employer and applies objective criteria to assess merit. It aims to ensure that no job applicant or employee receives less favourable treatment on the grounds of age, disability, gender reassignment, marriage and civil partnerships, pregnancy and maternity, race, religion or belief, sex, sexual orientation.

Selection criteria and procedures are reviewed to ensure that individuals are selected, promoted and treated equally on the basis of their relevant merits and abilities. All employees receive equal treatment and, where appropriate and possible, special training to enable them to progress both within and outside the

organisation. The Centre is committed to staff training and development backed this year by an £19k budget.

The Trustees would like to take this opportunity to thank the Centre's staff team for their professionalism and commitment to working with clients to achieve their goals and to ensure the Centre has the resources it needs to work effectively in response to need.

## STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also Directors of Cardinal Hume Centre for the purposes of company law) are responsible for preparing the Trustees' report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Centre and of the income and expenditure of the Centre for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable United Kingdom Accounting Standards have been followed, subject to any material

departures disclosed and explained in the financial statements; and

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

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

Each of the Trustees confirms that:

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

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

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

Approved by the Trustees and signed on their behalf by:

Signed by:

*Mark Hoban*

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Mark Hoban  
Chair of Trustees  
12th September 2024

# FINANCIAL REPORT



“Dinosaur digging”  
in our Family Centre.

## INDEPENDENT AUDITOR’S REPORT TO THE MEMBERS OF CARDINAL HUME CENTRE

### OPINION

We have audited the financial statements of Cardinal Hume Centre (the ‘charitable company’) for the year ended 31 March 2024 which comprise the statement of financial activities, the balance sheet, and statement of cash flows, the principal accounting policies and the notes to the financial statements. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 ‘The Financial Reporting Standard applicable in the UK and Republic of Ireland’ (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company’s affairs as at 31 March 2024 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor’s responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements

in the UK, including the FRC’s Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### CONCLUSIONS RELATING TO GOING CONCERN

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

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

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

### OTHER INFORMATION

The other information comprises the information included in the annual report, other than the financial statements and our auditor’s report thereon. The trustees are responsible for the other information contained within the annual report. 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.

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 course of 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 strategic report and trustees' report, which is also the directors' report for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the the strategic report and the trustees' report, which is also the directors' report for the purposes of company law, has been prepared in accordance with applicable legal requirements.

## MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

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

## RESPONSIBILITIES OF TRUSTEES

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

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

## AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and

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

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

### How the audit was considered capable of detecting irregularities including fraud

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

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charitable company through discussions with management, and from our commercial knowledge and experience of the sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charitable company, including the Charities Act 2011, Companies Act 2006, data protection legislation, anti-bribery, employment, safeguarding and health and safety legislation;

- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

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

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

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

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates set out in the accounting policies were indicative of potential bias; and
- used data analytics to identify any significant or unusual transactions and identify the rationale for them.

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

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of trustee meetings;

- enquiring of management as to actual and potential litigation and claims; and
- reviewing any available correspondence with HMRC and the company's legal advisors (although none was noted as being received by the charitable company).

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

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

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

## USE OF OUR REPORT

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



12th September 2024

Edward Finch  
(Senior Statutory Auditor)

For and on behalf of Buzzacott LLP,  
Statutory Auditor  
130 Wood Street  
London EC2V 6DL

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2024

(Incorporating an Income and Expenditure Account)

|   | Notes | Year Ended 31st March 2024   |                            |                               | Year Ended 31st March 2023   |                            |                               |
|---|-------|------------------------------|----------------------------|-------------------------------|------------------------------|----------------------------|-------------------------------|
|   |       | Unrestricted Funds<br>£000's | Restricted Funds<br>£000's | Total Funds<br>2024<br>£000's | Unrestricted Funds<br>£000's | Restricted Funds<br>£000's | Total Funds<br>2023<br>£000's |
| <b>Income From:</b>                                       |       |                              |                            |                               |                              |                            |                               |
| Donations and Legacies                                    |       |                              |                            |                               |                              |                            |                               |
| Donations   | 2     | 1,454                        | 651                        | 2,105                         | 1,628                        | 447                        | 2,075                         |
| Legacies  |       | 953                          | -                          | 953                           | 326                          | -                          | 326                           |
| <b>Total Donations and Legacies</b>                       |       | <b>2,407</b>                 | <b>651</b>                 | <b>3,058</b>                  | <b>1,954</b>                 | <b>447</b>                 | <b>2,401</b>                  |
| Charitable Activities                                     | 3     | 473                          | 540                        | 1,013                         | 436                          | 690                        | 1,126                         |
| Other Trading Activities                                  |       |                              |                            |                               |                              |                            |                               |
| Sale of Donated Goods                                     |       | 28                           | -                          | 28                            | 21                           | -                          | 21                            |
| Investments: Interest Income                              |       | 35                           | -                          | 35                            | 6                            | -                          | 6                             |
| Other Income  |       | 84                           | -                          | 84                            | 56                           | -                          | 56                            |
| <b>Total Income</b>                                       |       | <b>3,027</b>                 | <b>1,191</b>               | <b>4,218</b>                  | <b>2,473</b>                 | <b>1,137</b>               | <b>3,610</b>                  |
| <b>Expenditure on:</b>                                    |       |                              |                            |                               |                              |                            |                               |
| Raising Funds   |       |                              |                            |                               |                              |                            |                               |
| Donations and Legacies                                    | 4a    | 514                          | -                          | 514                           | 453                          | -                          | 453                           |
| Fundraising Trading                                       | 4a    | 56                           | -                          | 56                            | 57                           | -                          | 57                            |
|   |       | 570                          | -                          | 570                           | 510                          | -                          | 510                           |
| Charitable Activities                                     |       |                              |                            |                               |                              |                            |                               |
| Housing and Residential Services                          | 4b    | 388                          | 555                        | 943                           | 482                          | 499                        | 981                           |
| Advice and Assessment                                     | 4b    | 687                          | 526                        | 1,213                         | 888                          | 373                        | 1,261                         |
| Learning, Employment and Family Services                  | 4b    | 551                          | 142                        | 693                           | 562                          | 151                        | 713                           |
|   |       | 1,626                        | 1,223                      | 2,849                         | 1,932                        | 1,023                      | 2,955                         |
| <b>Total Expenditure</b>                                  |       | <b>2,196</b>                 | <b>1,223</b>               | <b>3,419</b>                  | <b>2,442</b>                 | <b>1,023</b>               | <b>3,465</b>                  |
| Net gains on Investments                                  |       | -                            | -                          | -                             | -                            | -                          | -                             |
| <b>Net (expenditure)/income and Net Movement in Funds</b> | 6     | 831                          | (32)                       | 799                           | 31                           | 114                        | 145                           |
| Transfers between funds                                   |       | -                            | -                          | -                             | -                            | -                          | -                             |
| <b>Reconciliation of Funds</b>                            |       |                              |                            |                               |                              |                            |                               |
| Total funds brought forward at 1st April                  |       | 3,226                        | 140                        | 3,366                         | 3,195                        | 26                         | 3,221                         |
| <b>Total funds carried forward at 31st March</b>          |       | <b>4,057</b>                 | <b>108</b>                 | <b>4,165</b>                  | <b>3,226</b>                 | <b>140</b>                 | <b>3,366</b>                  |

## BALANCE SHEET AS AT 31ST MARCH 2024

|   | Notes | 2024<br>£000's | 2024<br>£000's | 2023<br>£000's | 2023<br>£000's |
|---|-------|----------------|----------------|----------------|----------------|
| <b>Fixed Assets</b>                                   |       |                |                |                |                |
| Tangible Assets                                       | 8     |                | 2,852          |                | 2,939          |
| Intangible Assets                                     | 8     |                | 16             |                | -              |
|   |       |                | <u>2,868</u>   |                | <u>2,939</u>   |
| <b>Current Assets</b>                                 |       |                |                |                |                |
| Debtors   | 9     | 833            |                | 429            |                |
| Short-Term Deposits                                   |       | 15             |                | 215            |                |
| Cash at Bank and in hand                              |       | <u>1,639</u>   |                | <u>1,108</u>   |                |
|   |       | 2,487          |                | 1,752          |                |
| <b>Creditors: amounts falling due within one year</b> |       |                |                |                |                |
|   | 10    | <u>(171)</u>   |                | <u>(284)</u>   |                |
| <b>Net Current Assets</b>                             |       |                | <u>2,316</u>   |                | <u>1,468</u>   |
| <b>Total Assets less Current Liabilities</b>          |       |                | <u>5,184</u>   |                | <u>4,407</u>   |
| <b>Creditors: amounts falling due after one year</b>  |       |                |                |                |                |
|   | 11    | <u>(1,019)</u> |                | <u>(1,041)</u> |                |
| <b>Total Net Assets</b>                               |       |                | <u>4,165</u>   |                | <u>3,366</u>   |
| <b>Represented by:</b>                                |       |                |                |                |                |
| <b>Funds and Reserves</b>                             |       |                |                |                |                |
| Unrestricted Funds                                    |       |                |                |                |                |
| General Funds   | 12    | 942            |                | 803            |                |
| Designated Funds                                      | 12    | <u>3,115</u>   |                | <u>2,423</u>   |                |
|   |       |                | 4,057          |                | 3,226          |
| Restricted Funds                                      |       |                |                |                |                |
|   | 12    |                | 108            |                | 140            |
| <b>Total Funds</b>                                    |       |                | <u>4,165</u>   |                | <u>3,366</u>   |

## STATEMENT OF CASH FLOWS FOR YEAR ENDING 31ST MARCH 2024

|  | Notes | 2024<br>£000's | 2023<br>£000's |
|--|-------|----------------|----------------|
| <b>Cash flows from operating activities</b>                |       |                |                |
| Net cash provided by operating activities                  | A     | 429            | 200            |
| <b>Cash flows from investing activities</b>                |       |                |                |
| Proceeds from sale of shares                               |       | -              | 45             |
| Investment interest received                               |       | 23             | 6              |
| Purchase of tangible assets                                |       | (49)           | (16)           |
| Purchase of intangible assets                              |       | (19)           |                |
| Net cash (used in) provided by investing activities        |       | <u>(45)</u>    | <u>35</u>      |
| <b>Cash flows from financing activities</b>                |       |                |                |
| Bank Loan repaid   |       | (22)           | (21)           |
| Interest paid on bank loan                                 |       | (31)           | (32)           |
| Net cash used in financing activities                      |       | <u>(53)</u>    | <u>(53)</u>    |
| <b>Change in cash and cash equivalents</b>                 |       | 331            | 181            |
| <b>Cash and cash equivalents at 1st April 2023</b>         | B     | 1,323          | 1,142          |
| <b>Cash and cash equivalents at 31st March 2024</b>        | B     | <u>1,654</u>   | <u>1,323</u>   |
| <b>Net income as per statement of financial activities</b> |       |                |                |
|  |       | 799            | 145            |
| <b>Adjustments for:</b>                                    |       |                |                |
| Depreciation charge  |       | 117            | 160            |
| Amortisation charge  |       | 3              | -              |
| Gifted Shares  |       | -              | (23)           |
| Loss on the disposal of assets                             |       | 18             | -              |
| Bank loan interest paid                                    |       | 31             | 32             |
| Bank loan interest received                                |       | (23)           | -              |
| Increase in debtors  |       | (404)          | (30)           |
| Decrease in creditors                                      |       | (112)          | (84)           |
| <b>Net cash provided by operating activities</b>           |       | <u>429</u>     | <u>200</u>     |
| Cash in hand and at bank                                   |       | 1,639          | 1,108          |
| Short term deposits (cash equivalents)                     |       | 15             | 215            |
| <b>Total cash and cash equivalent</b>                      |       | <u>1,654</u>   | <u>1,323</u>   |

## ANALYSIS OF CHANGES IN NET DEBT

|  | At 1 April 2023<br>£000's | Cash flows<br>£000's | Other non-cash changes<br>£000's | At 31 March 2024<br>£000's |
|--|---------------------------|----------------------|----------------------------------|----------------------------|
| <b>Cash</b>                                | 1,323                     | 331                  | -                                | <b>1,654</b>               |
| Loans falling due within one year          | (20)                      | (20)                 | 20                               | <b>(20)</b>                |
| Loans falling due after more than one year | (702)                     |                      | 20                               | <b>(682)</b>               |
| <b>Total</b>                               | <b>601</b>                | <b>311</b>           | <b>40</b>                        | <b>952</b>                 |

Approved by the Trustees and signed on their behalf by:

Signed by:

*Mark Hoban*

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Mark Hoban,  
Chair of Trustees

12 September 2024

Charity registration no. 1090836

Company registration no. 04333875

# ACCOUNTING POLICIES

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

## BASIS OF PREPARATION

These financial statements have been prepared for the year to 31 March 2024 with comparative information provided in respect of the year to 31 March 2023. The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant accounting policies below or the notes to these financial statements.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) (Charities SORP FRS 102) the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102. The accounts are presented in sterling and are rounded to the nearest thousand pounds.

## CRITICAL ACCOUNTING ESTIMATES AND AREAS OF JUDGEMENT

Preparation of the accounts requires the Trustees and management to make significant judgements and estimates. The items in the accounts where these judgements and estimates have been made include:

- the estimates of the useful economic lives of tangible fixed

- assets used to determine the annual depreciation charge;
- estimating the amount receivable in respect of legacies where the charity has been notified of its entitlement;
- the basis on which support costs have been allocated across the various expenditure headings;
- the assumptions adopted by the Trustees and management in determining the value of any designations required from the charity's general unrestricted funds; and
- estimating the impact of various risks on the charity's income and expenditure flows for the purpose of preparing cash flow forecasts and budgets to assist in the assessment of going concern.

## ASSESSMENT OF GOING CONCERN

The Trustees have assessed whether the use of the going concern assumption is appropriate in preparing these accounts. The Trustees have made this assessment in respect of a period of one year from the date of approval of these accounts which have been prepared on the going concern basis.

In reaching this conclusion, the Trustees have considered the issues and financial strategy set out on pages 36 to 37 and drawn on modelling carried out in May 2024 covering the period to March 2027. This showed that the Centre could sustain inflation of up to 4% per annum in addition to material reductions in voluntary income, before our reserves dropped below the two months of normal operating expenditure minimum set by our Board. The Centre out-performed its 23-24 budget by more than £900k despite a continuing challenging economic environment. As a result, the Centre is in a resilient position. The creation of designated funds to support our resilience and future growth is an additional and sensible precaution. The Trustees therefore believe it is appropriate

for the charity to continue to prepare its financial statements on the going concern basis, and that the uncertainty of a range of considered risk as set out above, does not cast significant doubt on that conclusion.

The Trustees believe that the charity has adequate resources to continue in operational existence for the foreseeable future, and thus, they continue to adopt the going concern basis of accounting in preparing the annual financial statements.

## INCOME

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

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

Legacies are included in the statement of financial activities when the charity is entitled to the legacy, the executors have established that there are sufficient surplus assets in the estate to pay the legacy, and any conditions attached to the legacy are within the control of the charity. Entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor to the charity that a distribution will be made, or when a distribution

is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably, and the charity has been notified of the executor's intention to make a distribution.

Where legacies have been notified to the charity or the charity is aware of the granting of probate, but the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title of the asset having been transferred to the charity.

Grants and fee income from government and other agencies have been included as income from charitable activities where these amount to a contract for services, but as donations where the money is given in response to an appeal or with greater freedom of use, for example monies for core funding. Items donated to the Charity for resale, and sold through the shop, are included within income when sold and no value is placed on stock of such items at the period end. Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

## EXPENDITURE

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to make a payment to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. All expenditure is stated inclusive of irrecoverable VAT. All expenditure is accounted for on an accrual's basis. Support

costs, are allocated or apportioned to the applicable expenditure headings. The classification between activities is as follows:

- Expenditure on raising funds includes all expenditure associated with raising funds for the charity. This includes staff costs associated with fundraising, direct costs associated with the operation of the charity's shop, and an allocation of support costs.
- Expenditure on charitable activities includes all costs associated with furthering the charitable purposes of the charity through the provision of its charitable activities. Such costs include direct and support costs in respect to the provision of housing and residential services, advice and assessment, and learning and development services.

## ALLOCATION OF SUPPORT AND GOVERNANCE COSTS

Support costs represent indirect charitable expenditure. In order to carry out the primary purposes of the charity, it is necessary to provide support in the form of a finance function, human resources function, premises, communication and information systems support, and the contribution of the Chief Executive and Senior Management Team. Governance costs comprise the costs involving the public accountability of the charity (including audit costs) and costs in respect to its compliance with regulation and good practice. Support costs (including governance costs) are allocated to the above expenditure heading on a reasonable basis. This is further detailed within note 5 to the financial statements.

## FIXED ASSETS

Fixed assets comprise:  
Tangible fixed assets – assets with an expected useful life of three years or more and a purchase cost of over £1000. These are stated at cost less accumulated depreciation. Depreciation is provided, once the asset has been brought into use, in order to write off

the cost of each asset over its estimated useful economic life, on a straight-line basis, as follows:

- Freehold property 5 to 50 years
- Fixtures, equipment, furniture and I.T. 3 to 10 years

Intangible assets: Digital transformation costs are capitalised when it is probable that the expected future economic benefits that are attributable will flow to the company and their costs can be reliably measured. Digital Transformation costs are initially recognised at cost and amortised over the expected useful life of five years.

## INVESTMENTS

Listed investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price. Realised gains (or losses) in investment assets are calculated as the difference between disposal proceeds and their purchase value. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value at that date. Realised and unrealised investment gains (or losses) are credited (or debited) in the year in which they arise.

## DEBTORS

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

## CASH AT BANK AND IN HAND

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three

months from the date of acquisition. Deposits for more than three months but less than one year have been disclosed as short-term deposits. Cash placed on deposit for more than one year is disclosed as a fixed asset investment.

## CREDITORS AND PROVISIONS

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

The long-term loan repayable to the Westminster Roman Catholic Diocesan Trust is not discounted in accordance with the provisions set out in section 34 of FRS 102. Interest charges do not accrue on this balance and the loan is available indefinitely and not repayable on demand. The loan has not been restated to reflect the amount which would be repayable in the event of a sale of the property.

As there is no intention to sell this property at any foreseeable time, neither the amount which may be realisable, nor any discount factor can be reliably determined.

## FUND ACCOUNTING

General funds represent those monies which are freely available for application towards achieving any charitable purpose that falls within the charity's charitable objects.

Designated funds comprise monies set aside out of unrestricted general funds for specific future purposes or projects.

Restricted funds represent donations received for which the donor has prescribed how these donations may be used, and these monies are only used for those specified charitable purposes.

Where funds are received to enable the Charity to acquire fixed assets for use in the delivery of its services, the funds are held as restricted income until the assets are acquired. When assets are purchased from such funds, and the asset is available for general charitable use, the restriction is regarded as discharged and the funds are transferred to the designated fund representing tangible fixed assets.

## PENSIONS

Contributions made to employees' personal pension plans are debited to the statement of financial activities in the year to which they relate.

## LEASES

Leases are classified as finance leases whenever the terms of the lease transfer substantially all of the risks and rewards of ownership to the charity. Assets held under finance leases are recognised initially at the fair value of the leased assets (or the present value of minimum lease payments if lower) at the inception of the lease. The corresponding liability to the lessor is recognised as a finance lease obligation. Lease payments are apportioned between finance charges and the reduction of the lease obligation in order to achieve a constant rate of interest on the remaining balance of the liability. Finance charges are charged to the statement of financial activities. Assets held under finance leases are capitalised and depreciated and assessed for impairment losses in the same way as owned assets.

## 2. INCOME FROM DONATIONS

|                    | Year Ended 31st March 2024 |                  |                  | Year Ended 31st March 2023 |                  |                  |
|--------------------|----------------------------|------------------|------------------|----------------------------|------------------|------------------|
|                    | Unrestricted Funds         | Restricted Funds | Total Funds 2024 | Unrestricted Funds         | Restricted Funds | Total Funds 2023 |
|                    | £000's                     | £000's           | £000's           | £000's                     | £000's           | £000's           |
| <b>Donations</b>   |                            |                  |                  |                            |                  |                  |
| Trusts             | 109                        | 513              | <b>622</b>       | 236                        | 401              | <b>637</b>       |
| Individuals        | 491                        | -                | <b>491</b>       | 548                        | -                | <b>548</b>       |
| Major Donors       | 554                        | 57               | <b>611</b>       | 570                        | -                | <b>570</b>       |
| Community Groups   | 188                        | 3                | <b>191</b>       | 149                        | 15               | <b>164</b>       |
| Corporates         | 112                        | 78               | <b>190</b>       | 125                        | 31               | <b>156</b>       |
| <b>Total Funds</b> | <b>1,454</b>               | <b>651</b>       | <b>2,105</b>     | <b>1,628</b>               | <b>447</b>       | <b>2,075</b>     |

## 3. INCOME FROM CHARITABLE ACTIVITIES

|                             | Year Ended 31st March 2024 |                  |                  | Year Ended 31st March 2023 |                  |                  |
|-----------------------------|----------------------------|------------------|------------------|----------------------------|------------------|------------------|
|                             | Unrestricted Funds         | Restricted Funds | Total Funds 2024 | Unrestricted Funds         | Restricted Funds | Total Funds 2023 |
|                             | £'000's                    | £'000's          | £'000's          | £000's                     | £000's           | £000's           |
| Rent and service charges    | 473                        | -                | <b>473</b>       | 436                        | -                | <b>436</b>       |
| City of Westminster Council |                            |                  |                  |                            |                  |                  |
| Supporting People           | -                          | 411              | <b>411</b>       | -                          | 411              | <b>411</b>       |
| Other Grants                | -                          | 41               | <b>41</b>        | -                          | 50               | <b>50</b>        |
| Funding for Advice Services | -                          | 88               | <b>88</b>        | -                          | 229              | <b>229</b>       |
| <b>Total Funds</b>          | <b>473</b>                 | <b>540</b>       | <b>1,013</b>     | <b>436</b>                 | <b>690</b>       | <b>1,126</b>     |

## 4A. EXPENDITURE ON RAISING FUNDS

|                        | Year Ended 31st March 2024 |               |            | Year Ended 31st March 2023 |               |            |
|------------------------|----------------------------|---------------|------------|----------------------------|---------------|------------|
|                        | Direct Costs               | Support Costs | Total 2024 | Direct Costs               | Support Costs | Total 2023 |
|                        | £000's                     | £000's        | £000's     | £000's                     | £000's        | £000's     |
| <b>Raising Funds</b>   |                            |               |            |                            |               |            |
| Donations and legacies | 374                        | 140           | <b>514</b> | 335                        | 118           | <b>453</b> |
| Fundraising trading    | 30                         | 26            | <b>56</b>  | 28                         | 29            | <b>57</b>  |
| <b>Total Funds</b>     | <b>404</b>                 | <b>166</b>    | <b>570</b> | <b>363</b>                 | <b>147</b>    | <b>510</b> |

## 4B. EXPENDITURE ON CHARITABLE ACTIVITIES

|   | Year Ended 31st March 2024 |               |              | Year Ended 31st March 2023 |               |              |
|---|----------------------------|---------------|--------------|----------------------------|---------------|--------------|
|   | Direct Costs               | Support Costs | Total 2024   | Direct Costs               | Support Costs | Total 2023   |
|   | £000's                     | £000's        | £000's       | £000's                     | £000's        | £000's       |
| <b>Charitable Activities</b>              |                            |               |              |                            |               |              |
| Housing and Residential Services          | 612                        | 331           | <b>943</b>   | 544                        | 437           | <b>981</b>   |
| Advice and Assessment                     | 713                        | 500           | <b>1,213</b> | 771                        | 490           | <b>1,261</b> |
| Learning – Employment and Family Services | 395                        | 298           | <b>693</b>   | 390                        | 323           | <b>713</b>   |
| <b>Total Funds</b>                        | <b>1,720</b>               | <b>1,129</b>  | <b>2,849</b> | <b>1,705</b>               | <b>1,250</b>  | <b>2,955</b> |

## 5. SUPPORT COSTS

|   |                               | Total 2024   | Total 2023   |
|---|-------------------------------|--------------|--------------|
|   | Principal basis of allocation | £000's       | £000's       |
| Executive Management and communications | Pro-rata to staffing costs    | 355          | 396          |
| Financial Management                    | Pro-rata to staffing costs    | 182          | 197          |
| Human Resources                         | Pro-rata to staffing costs    | 149          | 123          |
| Information Systems                     | Pro-rata to staffing costs    | 115          | 126          |
| Premises and facilities                 | Pro-rata to area used         | 437          | 501          |
| Governance costs (see below)            |                               | 57           | 55           |
|   |                               | <b>1,295</b> | <b>1,398</b> |
| <b>Governance costs</b>                 |                               |              |              |
| Management and administrative staff     |                               | 38           | 37           |
| Audit Fee                               |                               | 19           | 18           |
|   |                               | <b>57</b>    | <b>55</b>    |

## 6. NET INCOME AND NET MOVEMENT IN FUNDS IS STATED AFTER CHARGING

|                          | Total 2024 | Total 2023 |
|--------------------------|------------|------------|
|                          | £000's     | £000's     |
| Auditors Remuneration    |            |            |
| Current year             | 14         | 13         |
| Other Financial Services | 1          | 1          |
| Tax Advisory Services    | 1          | 1          |
| Irrecoverable VAT        | 3          | 3          |
|                          | <b>19</b>  | <b>18</b>  |
| Depreciation             | 117        | 160        |
| Amortisation             | 3          | -          |

## 7. EMPLOYEES AND KEY MANAGEMENT PERSONNEL

|  | Total 2024   | Total 2023   |
|--|--------------|--------------|
|  | £000's       | £000's       |
| <b>Staff wages during the period were as follows:</b>      |              |              |
| Wages and salaries   | 2,009        | 1,931        |
| Social security costs                                      | 202          | 202          |
| Pension costs  | 89           | 77           |
|  | <b>2,300</b> | <b>2,210</b> |
| Locums, temporary staff and other staff costs              | 147          | 194          |
|  | <b>2,447</b> | <b>2,404</b> |
| No Trustee received any payment                            | NIL          | NIL          |
| Trustee expenses reimbursed                                | -            | -            |
| Termination costs during the year                          | -            | 30           |
| Employees receiving over £60,000 but less than £70,000     | -            | 2            |
| Employees receiving over £70,000 but less than £80,000     | 3            | 1            |
| Employer pension contributions for higher paid staff (000) | 11           | 9            |
| Key Management Personnel Total Employment Costs (000)      | 355          | 428          |
| Average Number of Employees                                | 67           | 66           |

The key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day-to-day basis comprise the Trustees, the Chief Executive and the Senior Management Team (page 66 Trustees report).

The total employment costs of Key Management Personnel comprised employer's national insurance, pensions and termination costs.

SMT = Chief Executive Officer, Head of Advice, Head of Service Development, Senior HR Manager, Director of Finance and Operations and Director of Fundraising and Communications.

## 8. FIXED ASSETS

|                                    | Freehold<br>Property | Fixtures,<br>Equipment,<br>Furniture & IT | Total        | Digital<br>Transformation |
|------------------------------------|----------------------|---|--------------|---------------------------|
|                                    | £000's               | £000's                                    | £000's       | £000's                    |
| <b>Cost</b>                        |                      |   |              |                           |
| At 1st April 2023                  | 4,136                | 435                                       | 4,571        | -                         |
| Additions                          | -                    | 49  | 49           | 19                        |
| Disposals                          | -                    | (101)                                     | (101)        | -                         |
| <b>At 31st March 2024</b>          | <b>4,136</b>         | <b>383</b>                                | <b>4,519</b> | <b>19</b>                 |
| <b>Depreciation / Amortisation</b> |                      |   |              |                           |
| At 1st April 2023                  | 1,262                | 371                                       | 1,633        | -                         |
| Charge for Period                  | 82                   | 35  | 117          | 3                         |
| Disposals                          | -                    | (83)                                      | (83)         | -                         |
| <b>At 31st March 2024</b>          | <b>1,344</b>         | <b>323</b>                                | <b>1,667</b> | <b>3</b>                  |
| <b>Net Book Value</b>              |                      |   |              |                           |
| At 1st April 2023                  | 2,874                | 64  | 2,938        | -                         |
| <b>At 31st March 2024</b>          | <b>2,792</b>         | <b>60</b>                                 | <b>2,852</b> | <b>16</b>                 |

In order to expand the Centre's work part of its freehold building was leased to Servite Houses, a registered housing association, at a peppercorn rent for a period of thirty years from March 2004.

Servite Houses developed the property into 32 individual residential units financed by a grant of £1,98M from the Housing Corporation with the balance provided from the Centre's own resources.

The Centre manages the property and receives income from licences granted in respect of the accommodation.

The management is regulated by an agreement between the Centre and Servite Houses.

This grant, together with certain other smaller grants, would become repayable should there be any significant change in use of the property.

There is no intention to make any such change.

## 9. DEBTORS

|                                | 2024<br>£000's | 2023<br>£000's |
|--------------------------------|----------------|----------------|
| Prepayments and accrued income | 684            | 344            |
| Other Debtors                  | 149            | 85             |
|                                | <b>833</b>     | <b>429</b>     |

## 10. CREDITORS

|                                | 2024<br>£000's | 2023<br>£000's |
|--------------------------------|----------------|----------------|
| Expense creditors              | 54             | 47             |
| Other creditors                | 15             | 90             |
| Tax and social security        | 52             | 100            |
| Financing loan – Barclays Bank | 20             | 20             |
| Accruals                       | 30             | 27             |
|                                | <b>171</b>     | <b>284</b>     |

## 11. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

|   | 2024<br>£000's | 2023<br>£000's |
|---|----------------|----------------|
| Loan from Westminster Roman Catholic Diocesan Trust | 339            | 339            |
| Financing loan – Barclays Bank                      | 680            | 702            |
|   | <b>1,019</b>   | <b>1,041</b>   |

Westminster Roman Catholic Diocesan Trust has agreed that the loan, which is secured on the Charity's freehold property, should remain outstanding (indefinitely and interest-free) unless the property is sold, when 50% of the net proceeds from the sale of the property will be repayable to the Trust.

See note 18 for obligations regarding the financing loan.

## 12. FUNDS

| Year Ended 31st March 2024      | At April 1st 2023<br>£000's | Income<br>£000's | Expenditure<br>£000's | Transfers and Net<br>Gains on Investments<br>£000's | At March 31st 2024<br>£000's |
|---------------------------------|-----------------------------|------------------|-----------------------|---|------------------------------|
| <b>General Fund</b>             | 803                         | 2,254            | (2,175)               | 60  | 942                          |
| <b>Designated Funds</b>         |                             |                  |                       |   |                              |
| Fixed Asset Funds               | 1,813                       |                  |                       | (60)  | 1,753                        |
| Centre Growth Fund              | 196                         | 355              | (21)                  |   | 530                          |
| Asset Replacement Fund          |                             | 70               |                       |   | 70                           |
| Covid Resilience Fund           | -                           |                  |                       |   | -                            |
| Client Fund                     | 29                          | 21               |                       |   | 50                           |
| Legacy Equalisation Fund        | 385                         | 327              |                       |   | 712                          |
| <b>Total Unrestricted Funds</b> | <b>3,226</b>                | <b>3,027</b>     | <b>(2,196)</b>        | -   | <b>4,057</b>                 |
| <b>Restricted Funds</b>         |                             |                  |                       |   |                              |
| Housing & Residential Services  | -                           | 570              | (555)                 |   | 15                           |
| Advice & Assessment             | 140                         | *479             | (526)                 |   | 93                           |
| Learning & Development          | -                           | 142              | (142)                 |   | -                            |
| <b>Total Restricted Funds</b>   | 140                         | 1,191            | (1,223)               | -   | 108                          |
| <b>Total Funds</b>              | <b>3,366</b>                | <b>4,218</b>     | <b>(3,419)</b>        | -   | <b>4,165</b>                 |

| Year Ended 31st March 2022      | At April 1st 2022<br>£000's | Income<br>£000's | Expenditure<br>£000's | Transfers and Net<br>Gains on Investments<br>£000's | At March 31st 2023<br>£000's |
|---------------------------------|-----------------------------|------------------|-----------------------|---|------------------------------|
| <b>General Fund</b>             | 697                         | 2,328            | (2,442)               | 220   | 803                          |
| <b>Designated Funds</b>         |                             |                  |                       |   |                              |
| Fixed Asset Funds               | 1,933                       | -                | -                     | (120)   | 1,813                        |
| Centre Growth Fund              | 196                         | -                | -                     | -   | 196                          |
| Covid Resilience Fund           | 100                         | -                | -                     | (100)   | -                            |
| Client Fund                     | 29                          | -                | -                     | -   | 29                           |
| Legacy Equalisation Fund        | 240                         | 145              | -                     | -   | 385                          |
| <b>Total unrestricted Funds</b> | <b>3,195</b>                | <b>2,473</b>     | <b>(2,442)</b>        | -   | <b>3,226</b>                 |
| <b>Restricted Funds</b>         |                             |                  |                       |   |                              |
| Housing & Residential Services  | 0                           | 499              | (499)                 | 0   | 0                            |
| Advice & Assessment             | 26                          | 487              | (373)                 | 0   | 140                          |
| Learning & Development          | 0                           | 151              | (151)                 | 0   | 0                            |
| <b>Total Restricted Funds</b>   | 26                          | 1,137            | (1,023)               | 0   | 140                          |
| <b>Total Funds</b>              | <b>3,221</b>                | <b>3,610</b>     | <b>(3,465)</b>        | <b>0</b>  | <b>3,366</b>                 |

Designated funds – The fixed assets fund represents the net book value of tangible fixed property assets net of loans secured on those assets. The purpose of the other designated funds is set out on page 36. The brought forward balance on restricted funds represents unspent donated money still available for the period under review.

### 13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

| 2024 Total Funds                              | Unrestricted Funds |                  | Restricted Funds<br>£000's | Total 2024<br>£000's |
|---|--------------------|------------------|----------------------------|----------------------|
|   | General Funds      | Designated Funds |                            |                      |
|   | £000's             | £000's           |                            |                      |
| Tangible fixed assets                         | -                  | 2,868            | -                          | <b>2,868</b>         |
| Net current assets                            | 942                | 1,265            | 109                        | <b>2,316</b>         |
| Creditors: Amounts falling due after one year | -                  | (1,019)          | -                          | <b>(1,019)</b>       |
| <b>2024 Total funds</b>                       | <b>942</b>         | <b>3,114</b>     | <b>109</b>                 | <b>4,165</b>         |

| 2023 Total Funds                              | Unrestricted Funds |                  | Restricted Funds<br>£000's | Total 2023<br>£000's |
|---|--------------------|------------------|----------------------------|----------------------|
|   | General Funds      | Designated Funds |                            |                      |
|   | £000's             | £000's           |                            |                      |
| Tangible fixed assets                         | -                  | 2,939            | -                          | <b>2,939</b>         |
| Intangible Fixed Assets                       | -                  | -                | -                          | <b>0</b>             |
| Net current assets                            | 803                | 525              | 140                        | <b>1,468</b>         |
| Creditors: Amounts falling due after one year | -                  | (1,041)          | -                          | <b>(1,041)</b>       |
| <b>2023 Total funds</b>                       | <b>803</b>         | <b>2,423</b>     | <b>140</b>                 | <b>3,366</b>         |

### 14. TAXATION

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

### 15. COMPANY STATUS

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

### 16. RELATED PARTY TRANSACTIONS

The Charity has a loan from the Westminster Roman Catholic Diocesan Trust, which is secured on the Charity's freehold property (see note 11). Bishop Nicholas Hudson, a Trustee of the Cardinal Hume Centre, is also a Director of the Corporate Trustee for the Westminster Roman Catholic Diocesan Trust.

During the year ended 31 March 2024, donations totaling £12,600 (2023-£12,642) were made by 9 trustees of the charity to the charity and by their connected parties (2023-2024).

### 17. CAPITAL COMMITMENTS

The centre was not subject to any capital commitments at 31 March 2024 or 31 March 2023.

### 18. OBLIGATION UNDER BANK LOAN

|   | 2024<br>£000's | 2023<br>£000's |
|---|----------------|----------------|
| <b>Loan Repayments</b>                        |                |                |
| Within one year                               | 20             | 20             |
| Later than one, but not later than five years | 102            | 99             |
| Later than five years                         | 578            | 603            |
|   | <b>700</b>     | <b>722</b>     |

The Centre took out a bank loan of £800,000 in 2019 to finance the Lower Ground Floor Building works. This loan is secured on the charity's freehold premises at 3-7 Arneway Street. Capital repayments outstanding as at 31 March 2024 in respect of the loan are shown above.

# ORGANISATION DETAILS 2023/24

## TRUSTEES

- Mark Hoban  
(Chair from Jan 2024)
- Mark Doran
- Robbert Arnott  
(Chair until Dec 2023)
- Philomena Egan
- Rebekah Etherington
- Samantha Flanagan
- Bishop Nicholas Hudson
- William van Klaveren  
(until Dec 2023)
- Andrew Rose (Treasurer)
- Tim Walsh
- Taiwo Aina (from Dec 2023)
- Simon Enright (from Dec 2023)
- Clea Harmer (from Dec 2023)
- Victoria McGuire  
(from Dec 2023)

## COMPANY MEMBERS

- Cardinal Vincent Nichols
- Nicholas Coulson
- John Darley
- John Gibbs
- Catherine Hickman
- Bishop Nicholas Hudson
- Philip Marsden
- Jocelyn Ridley

## PATRONS

- Cardinal Vincent Nichols
- Field Marshal, Lord Guthrie  
GCB LVO OBE DL
- Dom Christopher Jamison OSB
- Baroness Kennedy of the  
Shaws KC
- Lord Browne of Ladyton
- The Marquess of Lothian  
PC KC DL
- Jeremy Paxman

## SENIOR MANAGEMENT TEAM

- George O'Neill, Chief Executive
- Rachel Case, Director of  
Fundraising and Communications
- Helen Finely, Director of  
Finance and Operations
- Jo Bewley, Senior HR Manager
- Karen Davey, Head of Service  
Development
- Ed Emond, Head of Advice  
Services
- Susannah Davis, Head of HR  
(until Aug 2023)

## COMPANY SECRETARY

- George O'Neill

## AUDITOR

**Buzzacott LLP**  
130 Wood Street  
London  
EC2V 6DL

## BANKERS

**The Royal Bank of Scotland**  
119/121 Victoria Street  
London  
SW1E 6RA

## Barclays Bank UK PLC

Tottenham Court Road Branch  
15-17 Tottenham Court Road  
London  
W1T 1BH

## HSBC Bank

333 Vauxhall Bridge Road  
Belgravia  
Victoria  
London  
SW1V 1EJ

## CCLA

Senator House  
85 Queen Victoria Street  
London  
EC4V 4ET

## SOLICITORS

**Stone King LLP**  
13 Queen Square  
Bath  
BA1 2HJ

## REGISTERED OFFICE

3-7 Arneway Street  
Horseferry Road  
London  
SW1P 2BG

T 020 7222 1602

E info@cardinalhumecentre.org.uk

W www.cardinalhumecentre.org.uk

X @CardinalHumeCHC

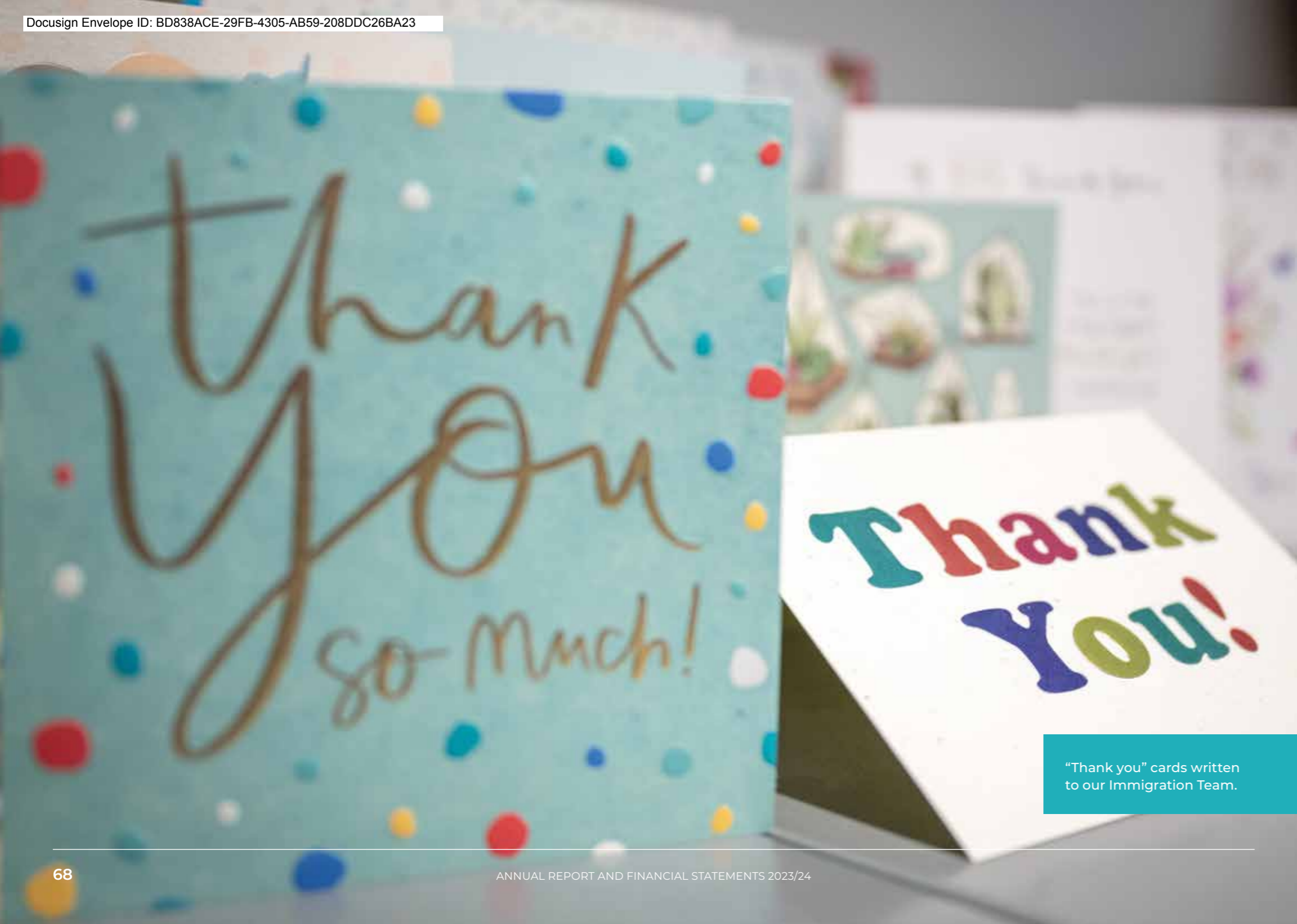
F @CardinalHumeCentre

Company No: 04333875

Charity No: 1090836



Our Family Centre.



“Thank you” cards written to our Immigration Team.

## MAJOR SUPPORTERS AND FUNDERS

### Major Supporters

With grateful thanks to the following organisations and individuals who gave significant support to the Centre during the year April 2023 – March 2024:

#### Organisations

- Chapel Trust Carmelite Monastery
- Church of the Holy Name
- Civil Service Choir
- Convent of the Assumption
- Grail Companions
- Hakuna Matata
- Junior League of America, London
- Little Company of Mary
- London Oratory School
- Marist Sisters Generalate
- Mayfield School
- Messenger of St Anthony UK
- Our Lady of Victories, Kensington
- Sisters of the Holy Cross Charitable Trust
- Society of the Holy Child Jesus
- Society of the Sacred Heart Charitable Trust

- St Anthony's Preparatory School
- St John Fisher, Chorleywood
- St Mary's Church, Hampstead
- St Stephen with St John
- St Thomas More School
- The Emmanuel Kaye Foundation
- Westminster Cathedral
- Westminster Cathedral Choir School
- Westminster Abbey
- Westminster Under School
- Woldingham School

#### Individuals

- Alastair & Lynwen Gibbons
- Brendan Hemming
- Brian Hornsby
- Catherine & John Simpson
- Chris & David Perrett

- Christopher & Frances Kemball
- Damien Byrne Hill
- Dirk & Thea Lievens
- Dr Chin Chin Lee
- Dr Gianluca Squassi
- Evelyn & Patrick O'Sullivan
- Gerard Smith
- Harry Fitzalan Howard
- Justin & Helene Read
- Lady Howard de Walden
- Lady Maria Carmela Hambleton
- Lady Sarah Gough
- Margaret Ainscough & Stephen Pollard
- Mary Scherer
- Monica and Sean Hunt
- Mrs Mary Gorham
- Oliver & Emma Pawle
- Paul Marsden

- Philip Marsden Family Charitable Trust
- Simone & Paola Verri
- Sir George & the late Lady Tessa Bull
- Susan & Tim McCarron
- The Hickman family
- The Lyon Family Charitable Trust
- Tristan Hillgarth
- Vivienne Muffty

*With sincere thanks to those donors who choose to remain Anonymous.*

*With humble thanks to all those who remembered the Cardinal Hume Centre through leaving a Gift in their Will.*

### Trusts

With grateful thanks to the following funders who contributed £5,000 or more during the year April 2023 – March 2024:

- Benefact Trust
- Cedar House Charitable Trust
- Charles Hayward Foundation
- City Bridge Foundation
- City of Westminster Charitable Trust
- Community Organisations Cost of Living Fund delivered by The National Lottery Community Fund

- EBM Charitable Trust
- French Huguenot Church of London Charitable Trust
- Holbeck Charitable Trust
- Hyde Park Place Estate Charity
- John Lyon's Charity
- Kerbascol Trust
- London Legal Support Trust
- Mayor of London – New Deal for Young People (Propel)

- Northwick Trust
- Sir Harold Hood's Charitable Trust
- St Giles and St George's Education Charity
- Strand Parishes Trust
- Streets of London
- Swire Charitable Trust
- The 29th May 1961 Charity
- The Childhood Trust

- The Mercers' Company
- Trust for London
- Westminster Almshouses Foundation
- Westminster City Council
- Westminster Foundation
- William Allen Young Charitable Trust


## COMPANIES AND PARTNERS

We are delighted to have worked with the following companies or partner organisations which supported the Centre's work during the year April 2023 – March 2024:

- 9 Kitchens
- Abbey Community Centre
- Advice UK
- Bessborough Family Hub
- BNP Paribas
- Breaking Barriers
- Brett Grellier Psychology Services
- British Red Cross
- Burger and Lobster
- Business in the Community
- CAP (Christians Against Poverty)
- Capital City College
- Care 4 Calais
- Caritas
- Catholic Bishops Conference of England & Wales
- Celtic FC Foundation
- Centrepont Partnering
- Changing Futures
- Channel 4
- Citizens Advice Westminster
- City Lit
- Connexion Crew Academy
- Conscient Limited
- Construction Youth
- Coram CLC
- Creative Sparkworks
- CSAN (Caritas Social Action Network)
- Department for Work and Pensions
- Department of Education
- Depaul UK
- Dr Hickey's Surgery
- ELATT
- Ember Yard
- ERSA (Employment Related Services Association)
- Experian
- Family Lives
- Felix Project
- Free2Learn
- Glasspool Charity Trust
- Grosvenor Property
- Groundwork
- Grow Wild
- HA Marks
- Haringey Migrants Support Centre
- Home-Start WKCHF
- Housing Justice
- Imperial College London
- Insight Westminster – Blenheim CDP
- Intuit Quickbooks
- Jobskilla
- Jupiter Asset Management
- Justlife
- Kings College, London
- Landaid Charitable Trust
- Landbay
- Landsec
- Laptops4Learning
- Latin American Women's Rights Service
- Learning & Work Institute
- LHA London
- LMP Education
- London Heritage Quarter
- London Youth
- Mary Ward Legal Centre
- Metropolitan Police – Safer Neighbourhood Team
- National Gallery +New Horizon Youth Centre
- National History Museum
- NHS Whittington Health Trust
- Nordoff and Robins
- One Westminster (including Social Prescriber team)
- Paddington Development Trust
- Park Plaza Hotel
- Pimlico Toy Library
- Pret a Manger
- Prince's Trust
- RAGU (Metropolitan University)
- REAP (Refugees in Effective & Active Partnership)
- Refugee Action
- Refugee Council
- Refugees into Jobs
- Renaisi
- Rights Service
- Royal Academy of Arts
- Royal Palaces Community Access Scheme
- SASH
- Savills
- Showcase Interiors
- Smartworks
- South Westminster CMMH
- St Andrew's Youth Club
- St Mungo's
- St Patrick's, Soho Square
- St Vincent's Family Project
- StreetSmart
- Suited & Booted
- Tate Britain
- The Berkeley Hotel
- The Clement James Centre
- The Connection at St Martins
- The Passage
- The Royal Borough of Kensington and Chelsea Employment Service
- The Science Museum community engagement programme
- Think Ahead
- Tyman
- UKGI
- Vicar's Relief Fund
- Westminster Abbey
- Westminster Adult Education Service
- Westminster Befriend a Family
- Westminster City Council (including cost of living fund)
- Westminster Foodbank
- Westminster Virtual School
- Wigmore Hall
- Wogen Resources
- Young Minds
- Young Roots
- Young Westminster
- Z2K
- ZSL London Zoo



A parent and Family Services Practitioner Danielle with a quilt made by clients of the Centre during Refugee Week. Photo taken by the Fundraising team.



*Every individual must be given every opportunity to live a life in which his or her basic needs are provided for and in which so far as is reasonably possible, his or her full potential is realised. Each person matters. No human life is ever redundant.*

Cardinal Basil Hume,  
Centre Open Evening, March 1994

**CARDINAL HUME CENTRE**

England & Wales - Charity number 1090836

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# Accounts

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# EACH PERSON MATTERS

OUR WORK DURING A  
COST-OF-LIVING CRISIS

ANNUAL REPORT AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2023

Company Number 04333875 | Registered Charity Number 1090836



 Cardinal Hume  
**Centre**  
Each Person Matters

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## CLIENT STORIES

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Front cover: A child with her Coronation celebration castle, made with the help of volunteers at homework club in the Centre.

*Every individual must be given every opportunity to live a life in which his or her basic needs are provided for and in which so far as is reasonably possible, his or her full potential is realised. Each person matters. No human life is ever redundant.*

Cardinal Basil Hume,  
Centre Open Evening, March 1994



**THE CARDINAL HUME CENTRE  
BELIEVES EACH PERSON MATTERS.**

We focus our efforts on young people, children and families in need. We want to tackle homelessness, poor housing and poverty now, and break its cost and cycle into later life. We see the value in each individual and nurture potential, helping young people, children and their families to thrive.

# THE CENTRE AT A GLANCE

## WHO WE ARE

The Cardinal Hume Centre has supported people facing poverty and the risk of homelessness for over 35 years. We stick proudly to the ethos of our founder Cardinal Basil Hume. We provide a place of welcome, sanctuary and professional support.

Based in Westminster we respond to local need with a special focus on young people, children and their families. The latest figures show:<sup>1-4</sup>

- 1,840 homeless families with over 3,600 children from Westminster lived in temporary accommodation at the end of 2022. More than a 25% increase in homeless children in just two years
- Twenty-five per cent of Westminster's children live in poverty
- Proportionately, Westminster has the second highest rate of homelessness in England
- In the first nine months of the 2022-23 financial year, nearly 3,000 households in Westminster approached the Council with a housing issue, and over 1,500 made a homeless application
- Currently, Westminster City Council is housing around 18-20 homeless households in emergency accommodation every week

## WHAT WE DO

The Cardinal Hume Centre strives towards a society where everyone has a safe place to live and the opportunity to reach

their full potential. We do this by enabling young people, children and their families to overcome poverty and avoid homelessness. We:

- Provide a home with support for up to 39 young people
- Support children and families in housing or other need
- Offer housing and welfare rights advice to help people keep or find a stable home and to manage their money
- Advise and coach people to find work, learning or training
- Provide immigration advice to help people secure their legal right to remain in the UK to access homes, work and benefits.

## HOW WE WORK

We welcome and listen, giving clients time to work with us on the right package of support. Our breadth of services allows us to provide the bespoke and integrated help that is so often needed to help people out of poverty and to move away from homelessness.

## AT THE CENTRE WE LIVE OUR VALUES TO:

- Value each person
- Welcome and include
- Encourage potential
- Work together
- Learn, reflect and improve

# OUR YEAR IN NUMBERS

## HOUSING

- 48** Young people lived with us in our accommodation
- 17** Moved on to independent living
- 18** Average age of someone moving into our hostel
- 75%** Percentage of residents who were in education, training or employment
- 96** Clients supported to secure successful housing outcomes including eviction prevention, solving disrepair issues and obtaining accommodation to meet immediate housing needs

## MONEY AND WORK

- 97** Clients increased their income through benefit applications, the resolution of existing benefit issues and/or grants awarded
- £600,116** Financial gain for clients through assistance with benefit claims
- 45** Clients supported with a range of out-of-work and in-work advice and support, including support with job applications and work placements
- 28** Clients supported to gain or sustain employment
- 51** Clients supported into training or volunteering

## BASIC NEEDS

- 380** Clients issued with foodbank vouchers
- 355** Supermarket vouchers issued
- £14,360** Supermarket vouchers issued total
- 593** Christmas gift vouchers for children, **255** people helped with food and **200** donated toys

**1,362 clients supported**  
(12% increase on 2021/22)

**560 new clients welcomed**  
(30% increase on 2021/22)

**546 families helped**

**282 children and young people supported**

## IMMIGRATION

- 170** Clients supported to secure or extend their right to remain in the UK

## WELLBEING AND LEARNING

- 14** UASCs receiving intensive language support all under 24 and including 2 children
- 1159** Number of family services places taken up during the year
- 124** Children attending regular family services programmes including holiday and homework clubs

<sup>1</sup> Number of households by type of temporary accommodation provided in England, 31 December 2022, Department for Levelling Up, Housing and Communities. <sup>2</sup>Trust for London, London's Poverty Profile 2023. <sup>3</sup>Shelter analysis of official homelessness figures January 2023. <sup>4</sup>Provision of Temporary Accommodation to meet needs of Homeless Households, Westminster Council Committee Report, March 2023.



Crafting in the Family Services play area.

## OUR FINANCES

| VOLUNTARY INCOME       |  | £000's       |
|------------------------|--|--------------|
| Trusts                 |  | 637          |
| Individuals            |  | 548          |
| Major Donors           |  | 570          |
| Community Groups       |  | 164          |
| Corporates             |  | 156          |
| Legacies               |  | 326          |
| Shop                   |  | 21           |
| <b>Total Voluntary</b> |  | <b>2,422</b> |

| NON-VOLUNTARY INCOME       |  |              |
|----------------------------|--|--------------|
| Statutory Income           |  | 690          |
| Income from Activities     |  | 436          |
| Other Income               |  | 62           |
| <b>Total Non-Voluntary</b> |  | <b>1,188</b> |
| <b>Total Income</b>        |  | <b>3,610</b> |

| EXPENDITURE              |  |              |
|--------------------------|--|--------------|
| Direct Charitable        |  | 2,955        |
| Fundraising              |  | 510          |
| <b>Total Expenditure</b> |  | <b>3,465</b> |

## HOW YOU GAVE YOUR SUPPORT

As a charity, over 65% of our income comes from our supporters. Our work is only made possible because of the incredible generosity of donors. Statutory funding from Westminster City Council (WCC) also enables us to provide essential services to our clients.

### HOW YOU GAVE YOUR HELP

|                               |                   |
|-------------------------------|-------------------|
| Legacies                      | £326,000          |
| Donations                     | £2,075,000        |
| Charity Shop                  | £21,000           |
| <b>TOTAL VOLUNTARY INCOME</b> | <b>£2,422,000</b> |

### OTHER CENTRE INCOME

|                     |                   |
|---------------------|-------------------|
| Statutory Income    | £690,000          |
| Earned Income       | £498,000          |
| <b>TOTAL INCOME</b> | <b>£3,610,000</b> |

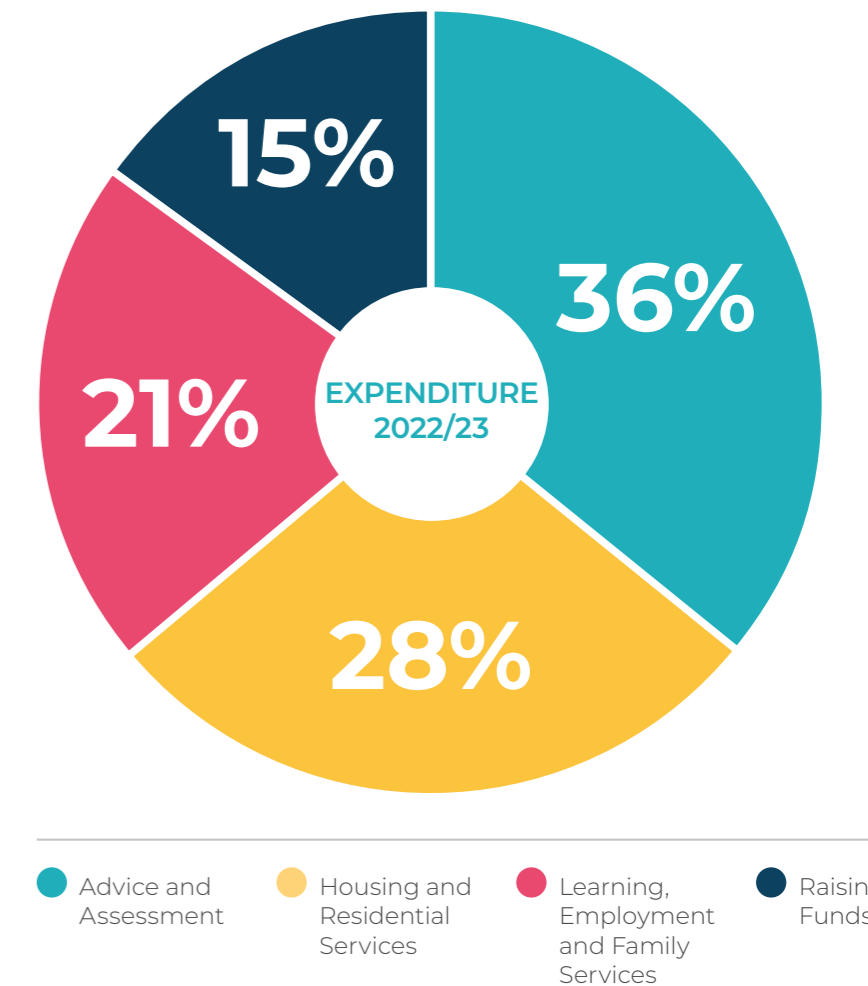
### OUR DONATIONS



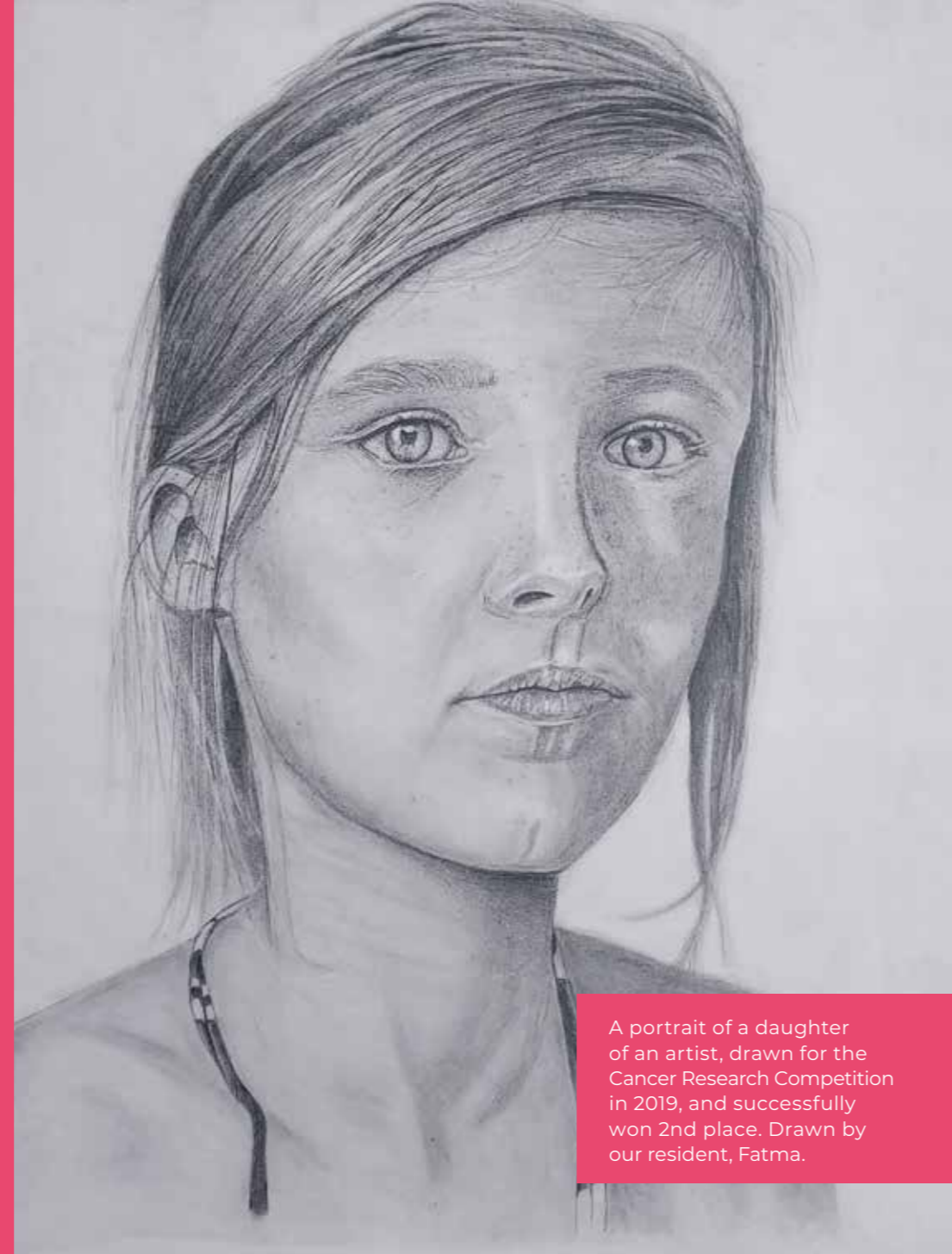
For every **£1 donated**, **85p is spent** on service delivery.

### HOW YOUR MONEY IS SPENT

Our expenditure in 2022/23 was £3.5M, of which 85% was spent on delivering services. The chart below shows where this was spent across our core activities.



# OUR REVIEW OF 2022/23



A portrait of a daughter of an artist, drawn for the Cancer Research Competition in 2019, and successfully won 2nd place. Drawn by our resident, Fatma.

## FOREWORD

At the Cardinal Hume Centre we see the value in each individual and nurture potential, helping young people, children and their families to thrive. Our aim is to tackle homelessness, poor housing and poverty at a young age, and break its cost and cycle into later life.

This ambition is rooted in an essential fact. Something our founder Cardinal Basil Hume reminded the Centre of in 1994. Speaking at an open evening he said “Each person matters. No human life is ever redundant”.

This simple but profound belief grounds every piece of the Centre’s work. The fact that each person has equal value, each person has potential. That dignity is innate, not earned nor conferred.

Yet living with dignity means living a life free from poverty. It means having a safe and secure home. It means having the opportunity to make the most of your potential.

Right now, we face a housing and child poverty challenge. It’s one exacerbated by global uncertainty and a cost-of-living crisis. Children and families are not living in dignity; their potential is being undermined.

We know around one in four Westminster children live in poverty. Around 1,800 families with 3,600 children from Westminster are homeless and living in temporary accommodation. That is more than a 25% increase in children in just two years. Thousands of children are living in insecure, substandard or overcrowded housing.

Child poverty and homelessness are inextricably linked. Homelessness and poor housing is both a cause and consequence of poverty. The biggest indicator of future homelessness risk as an adult is poverty as a child.

Particularly at a young age, homelessness or severe poverty affects educational attainment and employment prospects. At its most acute it can risk people being drawn into criminal justice, social care or health systems for the rest of their lives.

At the Cardinal Hume Centre we’re serious about getting under the skin of the housing crisis and doing this by acting early to tackle poverty and prevent future homelessness. By focusing on young people, children and their families. By providing targeted, comprehensive support.

It is essential work, and we are determined always to improve. It is only possible through the incredible professionalism of our staff and the generous support of our volunteers, donors and funders. With this and the combined strength of our client community, we are confident we can make a difference. On behalf of our clients and their future lives, we’re hugely grateful for your support.



  
Robert Arnott,  
Chair of Trustees



  
George O'Neill,  
Chief Executive

# TACKLING POVERTY, PREVENTING HOMELESSNESS

The evidence is clear, the biggest indicators of future risk of homelessness are childhood poverty and adverse experiences in childhood. This is a complex problem and requires a comprehensive response.

We provide support through a breadth of services, and take a trauma-informed, whole family approach. We welcome and listen to our clients, taking the time that's needed to bring about change. This year 1,362 people used our services, through them we supported 546 families and 282 children and young people.

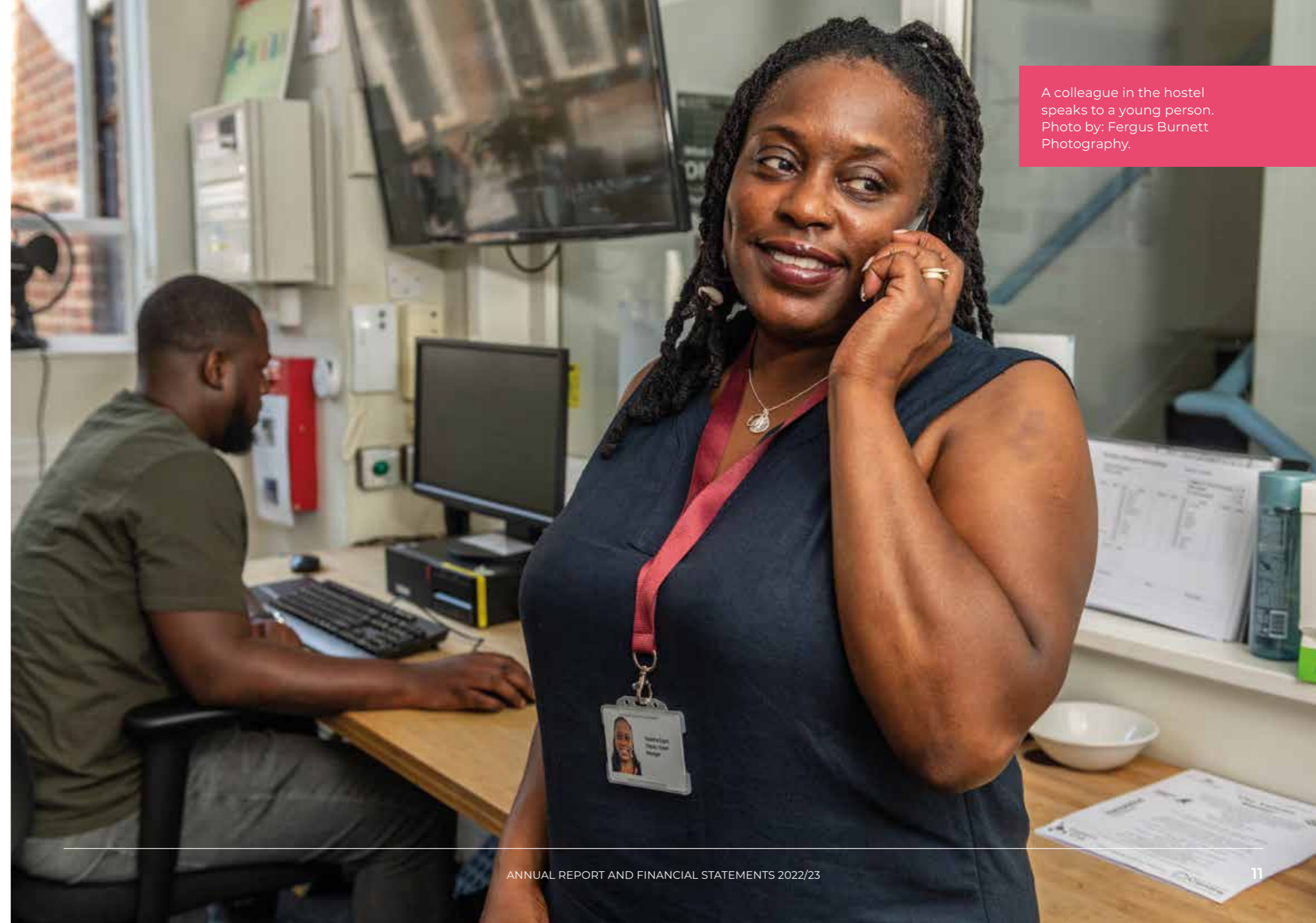
We have high-support residential accommodation for young people and through our Family Centre provide support for parents and children. We offer advice and advocacy services in welfare rights, housing and immigration, and provide employment advice and learning support to young people, children and parents.

We work to enable our clients to stabilise their lives at times of crisis, and to build on their potential and secure strong outcomes over the longer term.

| CRISIS OUTCOMES  | LONG TERM OUTCOMES  |
|--|---|
| <p><b>Housing:</b> averting homelessness, meeting immediate needs</p> <p><b>Money:</b> immediate financial position stabilised</p> <p><b>Immigration:</b> stabilising and regularising status</p> <p><b>Basic needs:</b> emergency food and relational support</p> | <p><b>Housing:</b> suitable accommodation, manageable rents, improved security of tenure</p> <p><b>Money:</b> economic stability, sustainable employment</p> <p><b>Learning:</b> school readiness and support for children, enhanced literacy and employment skills for adults</p> <p><b>Wellbeing:</b> strengthened family relationships, increased self-confidence and efficacy</p> |

We use evidence and learning to inform our approach. We have a Theory of Change<sup>5</sup> which we review regularly. We monitor our work and listen to our clients. Our aim is to evolve to meet the changing needs of clients and to continually improve to be even more effective.

<sup>5</sup> See the Cardinal Hume Centre's Theory of Change for a comprehensive evidence base. <https://www.cardinalhumecentre.org.uk/about-us/what-we-do/our-approach>



A colleague in the hostel speaks to a young person. Photo by: Fergus Burnett Photography.

# HOUSING:

## AVERTING HOMELESSNESS, LONGER-TERM SECURITY

### SUPPORTED ACCOMMODATION FOR YOUNG PEOPLE IN A TIME OF CRISIS

At any one time the Centre provides a home for up to 39 young people; among them young care-leavers, those with refugees' status (who arrived in the UK as unaccompanied children), and those unable to remain at home with their family.

Aged 16 -25, our residents have typically experienced trauma in their lives. This can result in significant depression, anxiety or anger. We therefore provide high levels of support 24 hours a day, drawing on both the expertise across the Centre and specialisms available through partner organisations.

Each resident has a personal key worker who co-ordinates and shapes a plan of support with each resident. Our aim is to ensure there is integrated and individual help to enable our residents to build

on their strengths, achieve their goals and thrive in adult life.

As part of this, we work to help our residents to find greater confidence and independence. Significantly, we enable them to move away from the supported accommodation we provide into more independent housing.

To do this, we identify move-on options with each resident and work to ensure our residents build the foundations they

need to live more independently. Education and securing the skills to build a successful career are integral to this, and despite the many challenges our residents face, 75% of the young people we work with are in education, training or employment.

Our accommodation includes five self-contained flats, in Basil Hume House which neighbours our Centre. These provide young people with the opportunity to live more independently whilst still maintaining contact with the Centre's key workers and facilities. These flats mean residents can stay with us for around a further 12 months, during which time we support them to find suitable longer-term accommodation. When residents move into an independent home, we will provide resettlement support in the community, after they have left the Centre.

**This year the Centre provided a home for 48 individuals. Their average age at the time they moved in was 18. We helped 17 to move on successfully to a more permanent home.**

*“Comfortable, relaxed and relieved. Life has been better since I stepped foot into Cardinal Hume.”*

# JAMES'S STORY

In February 2021 James\* was living at the Centre. He helped us with our 2021 Lent appeal by writing about the difficult time that had led to him living in the hostel. We're delighted to share his progress to date in his words:

“Before I came here I had been abused, so I was always on edge and didn't trust people. I didn't really look after myself because I didn't care about my life. I just thought, 'It's already bad so it can only get worse.'

For a while, because I was thinking 'Why am I in a hostel?' I was really isolating myself.

My keyworker is Malcolm. [We have] a good relationship now, we talk about things that aren't just living in the hostel. He also held me accountable for looking after my room, and it makes me feel good that someone acknowledges I'm doing better. I've been able to let go of being wary of people. Now I'm a lot more relaxed. I cut my hair, I wash clothes every couple of days and I'm bettering myself as a person.”

After two years living in the main hostel, James moved into Basil Hume House (BHH) the Centre's independent-living flats. BHH is a stepping stone between the Centre's main hostel and completely independent living. Young people increase their independence while still having the consistency of support just round the corner and regular check-in's with their support worker.

“I have a studio flat with a bedroom, my own kitchen and living room, and my own toilet and shower. The only thing I share is the washing machine and dryer with four other people. I prefer the flat, it's more independent, and I've always tried to be independent.”

James's key worker Malcom has seen the difference since James moved into BHH. Malcom says:

*“My advice for my 19 year old self: 'Talk more.' You have to see these people you live with in a hostel everyday. So share with them and be nice to them, try to build relationships.”*

*Don't be shy to talk to people if you need help. Accept that you might not be moving out straight away. When you come here, it's like self-discovery, learning how to do things for yourself.”*



*A guided trip to the countryside for young people from the hostel.*

“James's confidence has really grown in his time in BHH, he can practice independence while knowing support staff are around the corner, he and I still meet regularly. We recently matched him with a personal trainer and you can see the huge difference to his well-being and confidence. James now wants to find a job, so we introduced him to our employment officer Sarah and he's now working with her to take steps towards paid employment. That's what is unique about the Centre that when a young person is ready we can be there to help them with that next step.”

\*name changed to protect identity.

## HOUSING ADVICE TO PREVENT HOMELESSNESS AND ADVOCATE FOR MORE SUITABLE HOUSING

This year we worked with 239 clients who faced serious housing issues that required our support. London is in the midst of a severe housing affordability crisis at a time when the financial

pressures on low-income Londoners has perhaps never been greater. Councils are accepting more people as homeless whilst the availability of emergency temporary accommodation is shrinking.

The problem has been made worse by rising rents, benefit shortfalls, the acute shortage of affordable housing and a sharp reduction in the supply and cost of private

rented homes. The rent for more than 95% of privately let homes in London last December, exceeded the level beyond which the Government provides benefit support.

Our advisors report long delays in Council decisions on homelessness and often situations where clients are forced to continue to live in unsuitable, poorly maintained or overcrowded homes.

The housing situation means achieving positive outcomes can be challenging. It makes things hard for our clients and hope is sometimes hard to find. Our team have sometimes been required to advocate for families who have been made homeless and have had to meet their children at the end of the school day without a home to go to. Despite all the challenges, the team have worked hard to ensure each client gets their entitlement under the law and achieved positive outcomes for 96 clients.

Our advisory team perceives an increase in the proportion of clients who are homeless, or at severe risk, as a result of violence or the threat of violence. The team support these clients through very difficult issues and through a process where housing options are severely limited.

**Our housing advisors worked with 239 clients and achieved positive outcomes for 96 – including eviction prevention, solving disrepair issues and obtaining accommodation to meet immediate housing needs.**

## HOMELESS FAMILIES IN TEMPORARY ACCOMMODATION – TACKLING THE CAUSES AND CONSEQUENCES

This year we published our research into the lived experience of families living in temporary accommodation. We worked in partnership with Home-Start Westminster, Kensington & Chelsea and Hammersmith & Fulham, funded by the Westminster Foundation.

The research gave strong evidence of the harms flowing from the experience of being homeless and living in temporary accommodation. The recommendations for mitigation were endorsed by The Childhood Trust, Justlife, Citizens Advice Westminster and Westminster Befriend a Family.

Taking these recommendations forward will be a critical part of the Centre's focus in the coming years. We intend to pilot and develop a new model of integrated and targeted support to mitigate the harm to children from living in temporary accommodation. Also, with our partner Justlife, we are working on the creation of a local Temporary Action Group, one of a small number across the country, to lobby for local and national systemic change.

### WHY DOES THE INCREASING USE OF TEMPORARY ACCOMMODATION MATTER?

- **Living in temporary accommodation is harmful.** Its impact can be long-term. The impact spans areas such as health, education child development and a family's financial security, extending well beyond being a housing problem.
- **It is both a cause and consequence of inequality, and a cause and consequence of trauma.** Women, black and minority ethnic families, refugees and those living with a disability are all at increased risk. Nearly a third of those we interviewed for the research cited the need to escape violence as the immediate tipping point into homelessness.
- **Homelessness and poverty is too often cyclical.** Homelessness at a young age is frequently repeated in later life. Childhood poverty is a powerful predictor of adult homelessness. There is strong evidence of the impact of trauma or childhood difficulties on future life chances, and an emerging argument that homelessness itself should be considered an 'adverse childhood experience'.

# SARAH AND ALEX'S STORY

Sarah, Alex and their two children were homeless for 17 years, sleeping at the homes of friends and helped by their church community to stay afloat.

"My name is Alexander. I met my wife Sarah when we were on the same 171 bus one evening, I was coming back from church. We married in 2009 and had our daughter and son, who are now 12 and 10. We have had a lot of challenges because we didn't have the right visa for a number of years. It was difficult. You don't have any access to work. You don't have any access to do anything."

Sarah and Alex were sofa-surfing for years, staying in different friends' homes.

"The church was our main backup. They give to the needy. We were volunteering taking care of the church, doing some handiwork, cleaning up and going to the church early and opening it up. They helped us with a stipend and a place to sleep. They knew our problems and challenges. Months and years went by".

Sarah: "Even though we had help it's not the same as when you are in control of your life: you wake up in the morning, you know what you want to do, you know what you want to get. At someone else's flat, you can't really be yourself".

Alex: "Where we were staying they just chucked us out. A friend of mine, Victor, said he knew an organisation called Cardinal Hume Centre. He heard that the organisation was very good."

Sarah: "It was August 2020 in the pandemic when I called and the Centre took our case. Fella worked on our immigration case for 18 months. The first thing she did was to get citizenship for my daughter. It took a year plus. The feeling was great. Happy relief. This one step was clear".

Alex: "We told Fella, sometimes we have no food she gave us some clothes for us and the children. She gave us supermarket vouchers".

In April 2022, immigration status was granted for the whole family. It was emotional for Sarah and Alex because the waiting had come to an end.

Sarah: "Fella got immigration status for our whole family. We felt relief. I was looking at the email, I was looking at my phone like I have gold in my hands".

But now they entered the unknown territory of how to access their new rights. Fella advised them how to access help with housing and benefits.

Alex: "Now that we have the right immigration status, we were able to approach the council and they gave us temporary accommodation. We were a bit panicked when we move in because it is temporary and we don't know when we might be moved. But my daughter is so happy that she has a room. She danced when she got her own private room and said 'This is my room!' This is just a temporary accommodation, so we are working with a local agency to help us obtain a permanent accommodation".

Sarah and Alex were also referred to the Centre's Learning and Employment team who helped them onto Health and Social Care NVQ courses to prepare for jobs in the care sector.

Alex: "At Cardinal Hume Centre it is a place where they take you as a family. They embrace you to see how [they can] help".



Sarah and Alex at the Centre.

## INCOME AND WORK:

### TACKLING POVERTY, FINANCIAL STABILITY

#### EMERGENCY AND WELFARE RIGHTS SUPPORT

The Centre is here for anyone at a time of financial crisis. Whilst our primary aim is to support people over the longer term, we know that in an emergency we have to help people meet their own and their family's immediate needs.

Our Assessment team is on hand for all visitors to the Centre. The team takes time to meet, listen and understand the

complexity of people's problems. This work is essential to building trust with those who use our services. The Assessment team is the first to welcome clients, welcoming each person as an individual and giving them time to share their story and explore the reasons they need the Centre's support.

This year the team saw 565 clients and the Centre registered 560 new clients – a 30% increase on last year. The team can support clients

with more straightforward benefit or advice queries, this year 29% per cent were referred to the Centre's specialist teams and others referred to partner organisations who can provide more appropriate help.

In a time of crisis the Assessment team provide emergency supermarket vouchers or refer clients direct to our local food bank. This year the Centre issued 355 emergency supermarket vouchers amounting to £14,360 and made 380 referrals to a local foodbank. The team also supports some clients to make emergency grant applications to other charities for essential household needs or furniture.

Given increasing need, the Centre expanded its Assessment team in March 2023, adding two trainee advice workers to build the Centre's capacity to provide further crisis support. This was made possible through a Westminster City Council emergency cost of living fund. These are roles we hope to sustain if suitable future financial support can be secured.

To provide more complex benefits advice, the Centre has three specialist advisors. Their work is often around challenging incorrect decisions or helping clients if their claim or circumstances are complex. Much of their work includes securing the correct entitlement for housing costs, therefore helping clients to maintain tenancies and avoid losing their home.

**In the last 12 months the specialist welfare advice team helped Centre clients secure increased, additional income of over £600,000 to which they were fairly entitled.** This included increased annual entitlements of £287,000, £291,000 in awarded back payments and £22,000 in the recovery of incorrectly claimed overpayments.

## FINDING AND SECURING SUSTAINABLE WORK

For most people, having a steady, sustainable job is an essential part of independent life. At any one time our employment team will be working with up to 70 clients helping them to identify and secure employment or the means to improve their skills through education, training or volunteering. Our aim is to help people reach their potential through sustainable and fulfilling work.

**This year the team helped 28 clients find a job and 51 secure training or a volunteering opportunity to improve their employment prospects.** The team saw an increase in referrals as more people in low-paid, part-time or zero-hour contracts looked for more secure or better-paid employment. It also saw an increase in referrals from young people and therefore our advisors spent a greater proportion of their time helping with college and university applications with positive results.

In previous years, our Employment team created a fast-track mentoring scheme to match job-seeking clients with volunteer, corporate coaches. This year the programme marked its 2nd successful year and we celebrated by inviting partner mentors from BNP Paribas, Landsec and Landbay to a summer tea. Fifteen clients were given a chance to pursue their goals and build their careers with advice from their professional mentors on tap – to support them with job-hunting, interview practice and professional scenarios. Seven clients successfully obtained work including one in analytics, another as a scientist in a laboratory and a third as a fibre-optics installer with a cable company. This 19-year old mentee explained;

“My mentor made me a better employee and professional. I am now doing a job I love in fibre-optics with a cable

company and my mentors’ advice helped me not only in the interview stages but throughout my journey into work.”

A further five clients who were part of the mentoring scheme were supported into further education or vocational training. Another explained why she feels the mentoring program is so valuable;

“I will never be able to put into words how much help and support I received from my mentor. He gave me so much time and opened doors I know I wouldn’t have gone through without him. The feedback I received has helped me to identify the skills I still need and the training I should undertake to progress in the future. Today, I am working for an international company and believe in myself in a way that I never did before. I love wearing a suit and being part of the 9-5 office world. Thank you so much!”

“I have taken the decision to go to university after taking time to really consider what I am passionate about and after rediscovering the excitement of learning new information. I have been inspired to take this step because I know I am ready to embrace the full university experience and have the confidence to gain a degree.”

# YING’S STORY

**Ying\* wanted to share her story for our Lent and Easter appeal this year so that others could receive the same help she has had. Ying and her three-year old son, Chen\*, came to London seven years ago, supported by a charity for victims of human trafficking. Their story highlights how precarious vulnerable families’ situations are.**

I originally came to the UK to study Environmental Science, and I had my son in Wales, and we came to London when my son, Chen, was 3 and half supported by a charity for women who are victims of trafficking. I was homeless and so scared. I didn’t know what was happening to me so when me and my son were offered a roof to stay under in 2016 I didn’t know that the place I accepted was unsuitable housing. I was trapped by my benefits and housing situation. Living there made my mental health worse.

The trafficking charity knew I needed experts in housing and benefit issues and put me in touch with the Cardinal Hume Centre at the start of the pandemic. One of the first things Sarah at the Centre did was to help me show the council that my housing was bad for us. It was a painful journey. It has taken nearly two years for Westminster to accept that my housing was not suitable. Sarah was pushing and challenging them, and explaining it to me at every stage. It is the first time in my life I knew my housing rights.

So now I start the long process of bidding. It has given me some hope that one day that I might have somewhere better for me and my son.

Then Angela helped me to appeal for benefits that had been stopped. Recently, Angela went to court with me, the judge gave me PIP [Personal Independence Payment] for three years. They said these three years will help me to get through the housing challenges and give a bit of rest to me and my son.

With my housing and benefits settled a little bit I started working after the pandemic. I just started at a florists. I like it, I love flowers. It’s quite physical, and you have to pay attention to make the nice end product.

It’s the first time I felt a little bit of relief, but when one problem finished another problem popped up. Just before Christmas my landlords said they’re going to increase the rent. Even though I work now, increasing living costs mean I have even less money than before. Sarah is going to help me negotiate with the landlord and the council.

For myself, I want to feel I can have a choice in my job or go back to study, right now there are lots of limitations. I want Chen to go to university, to keep his kind nature and be confident as a young man.

Hopefully in the future I can work in horticultural, something in nature, it gives me a sense of healing after what has happened to me. Because I feel myself and my value was broken into pieces, so to reconnect through flowers and ecology, relearn the knowledge, and give me comfort.

\*name changed to protect identity.



(Ying not pictured) A family services practitioner and child playing.



Scarecrows made by children in gardening club.  
Photo by: Lewis Neck, a young person who lives in our hostel.

## IMMIGRATION ADVICE:

### REGULARISED STATUS, CITIZENSHIP AND BELONGING

#### PROVIDING THE RIGHT ADVICE TO THOSE WHO NEED IT MOST

The most problematic barrier to secure housing and employment can stem from an individual's immigration status. Without Leave to Remain in the UK, individuals and children can stay trapped in poverty and vulnerable to exploitation and abuse.

Accredited by the Legal Aid Agency and the Office of the Immigration Service Commissioner, the Centre's Immigration team primarily helps undocumented migrants - people who may have lived in the UK for years but have no right to work or benefit support, a bank account or to receive NHS treatment other than for emergencies. It also helps refugees with asylum claims.

Our clients often experience significant delays in the consideration of their case by the Home Office. This has left many in limbo, unable to plan for their future and trying to manage on very low incomes, often in the worst accommodation. Many of these clients have needed us more than ever, requiring access to food and other essentials while our Immigration team worked on their cases.

Our Immigration team works in partnership with other organisations to help the Centre reach clients who may otherwise find it difficult to access the Centre's services. These include Latin American Women's Rights Service, which refers cases

where there are often domestic violence issues, Haringey Migrants Support Centre, and Housing Justice, where the Centre provides specialist advice to clients in their hosting scheme.

We also have an agreement with The Passage to supervise its specialist immigration solicitor and with the Project for the Registration of Children as British Citizens (PRCBC), to enable them to both work under our Legal Aid Contract and to extend the reach of our service further. The Legal Aid Agency this year peer reviewed the whole team, and its work was graded 'excellent', the team also achieved the London Legal Support Trust's Certificate of Excellence.

This year we extended our team to recruit a specialist advisor to work on child citizenship claims. This followed the successful outcome of a PRCBC case that led to the Home Office granting fee waivers to children with a valid citizenship case. Previously the £1,012 fee was unaffordable for our clients. The advisor has started on a backlog of cases known to the Centre. Our aim is to ensure each child secures the security of citizenship in the UK and the full ability to complete their further and/or higher education and to find secure employment in their future.

**This year the Centre supported 333 clients through its specialist immigration advice, 170 were able to extend their right to remain in the UK.**

# ROSAPHINE'S STORY

**Rosaphine\* kindly shared her story for our Christmas appeal this year. She tells how rebuilding her confidence after homelessness, and coping with setbacks, means she can give back the kindness she has received.**

My name is Rosaphine and in 2013 I was homeless. Social Services put me and my two year old daughter into a mixed hostel.

I had been a nurse in my home country for four years.

Migrants can't do anything in the UK without the right immigration status. At this time my confidence level was zero and I didn't believe in myself. At that time, my focus was on sorting out my problems. For me and my daughter I thought there would be no Christmas.

The Cardinal Hume Centre Immigration team took on my case. At first I got 30 months visa to stay in the UK, and they fought for me to get recourse to public funds.

After I got my immigration sorted the Centre connected me to Jeanita in the Employment team to help me get into work. Jeanita had so much confidence in me. I don't know what it is she saw in me but she really persevered to help me in my job hunt. After investigating we realised I couldn't practice as a nurse here with the immigration status I had.

So Jeanita came up with a plan so I could work in the health sector. It still wasn't easy, my first application was refused. Jeanita encouraged me to apply again and I was able to get in the NHS as a healthcare assistant.

Being a healthcare assistant in a hospital setting I get to meet different people or patients on daily basis. I help them settle down and reassure them, some of them are really nervous because they are going in for surgery. I help them with feeding, personal care and monitoring their vital signs. I get to practice kindness everyday which is really fantastic.

As a migrant in the UK with no family the Cardinal Hume Centre has made me feel very cherished. My kids came to the Cardinal Hume Centre during Christmas, normally you'd go to family for dinner, but Cardinal Hume Centre is our family. That's how special the Centre is.

Most of families really struggle during [school holidays] to take our kids to all these fancy places because it's very expensive. But no matter what it is we're always looking forwards to Christmas because of the Cardinal Hume Centre. It takes the worry off our shoulders.

Even during Covid the Cardinal Hume Centre met our needs and sent all of us vouchers to get stuff for our kids which was amazing and fantastic.

\*name changed to protect identity.



A music workshop for the Easter holiday club.

Half term visit to Crystal Palace Park.

## FAMILY SUPPORT, LEARNING AND WELLBEING:

### BUILDING CONFIDENCE, STRENGTHENED RESILIENCE

#### FAMILY SUPPORT, TRUST AND SAFETY

For many families, especially those living on low incomes, in overcrowded, poor-quality homes or hotels, the Centre is a vital place of trust and safety. The Cardinal Hume Centre provides regular support to children and their parents in its Family Centre, offering a full schedule during term time and the school holidays. Our aim is to help alleviate family stress, link families with financial and other advice or support and promote children's learning and development.

We work hard to reach those who are at greatest risk, and aim to provide help early. We remain the lead voluntary sector partner in Westminster City Council's Bessborough Family Hub in the South of the borough – a model other councils seek to replicate. We are an integral part of the Council's coordination of its early help for children in our area, participating actively in its Integrated Leadership Team, Family Panel, Children in Need meetings and also its team to support asylum-seeking families living in hotels.

The Centre's strength is its ability to respond to immediate or emerging need, and as part of this we reviewed and extended our services to provide additional support through

the cost-of-living crisis. This included extending sessions in the Family Centre to provide lunch for children and families, opening the Centre for parents to find a warm place to meet and gather with others, providing more substantial snacks and food in after school activities, and creating a new uniform bank with Bessborough Family Hub and our local youth centre partner St Andrew's Youth Club. We also host cooking sessions twice a week for families with children who currently live in hotels in bedrooms with no access to other kitchen facilities.

The Centre also provides a full programme during the school holidays, organising activities and trips for school-age children and ensuring they had access to healthy food. This year we provided additional activities for children who were transitioning to secondary school including kayaking, trapeze flying, a tour of Chelsea football stadium and drama workshops.

**Currently 124 children regularly attend activities offered by the Centre's family services team, finding a place of welcome, safety and trust.**

## LEARNING OPPORTUNITIES AND ATTAINMENT

We know it's imperative to support children's learning in their early years. If children fall behind in their development before school, there is strong evidence that it is difficult to catch up with peers. One of our key aims is to support school readiness for children under five years through engagement with their parents, Stay and Play sessions and more dedicated support.

Our Family Services team runs homework clubs for primary school children and for the first time this year, with the help of our Employment team, a Study Club for secondary aged children – including residents living in our supported accommodation. Each student benefits from dedicated, typically 1-to-1 support with a volunteer specialist tutor, helping build their confidence and attainment at school or college. An Employment Advisor supports these sessions and is on hand for older children to offer careers advice and support when thinking through work experience or placement opportunities.

We provide bespoke English tuition for 14 young people seeking safety and asylum in the UK. We began individual and small group ESOL (English for Speakers of Other Languages) for parents in our Family Centre helping them learn English and build their confidence in a familiar and safe setting. This is vital work supporting families who are often facing unfamiliar challenges such as understanding school reports, navigating our health systems, or needing help from social workers or domestic violence support.

Our Life-Skills worker supports both residents in our accommodation and young people in the Family Centre. Helping residents with independent living skills including cooking and budgeting. She also organises trips and activities, and supports the Study Club for older children, helping young people build a path to greater independence.

## WELLBEING AND RESILIENCE

Our services seek to address key barriers to wellbeing. For residents in our supported accommodation, we encourage the young people to access a local gym, sports and dance classes. Through partner agencies there is personal financial management training, support if necessary for alcohol or substance misuse, and workshops on personal relationships and mental health. We work closely with the Council's Changing Futures programme for residents facing complex and multiple needs, and who might otherwise not get the support they need to prevent longer term and more entrenched problems.

A further key part of our wrap around support is the provision of 'in-reach' psychological support to residents in our accommodation. This year we were able to extend this service – delivered by our partners in Brett Grellier Psychological Services – for a further three years. Given nearly all our residents have experienced traumatic or chaotic childhoods in their earlier lives, it provides easily accessible essential support, through the provision of

qualified psychological therapists who visit our supported accommodation twice a week.

We are building on this experience by piloting music therapy with parents, pre-school aged children and our young residents with the support of the music therapy charity Nordoff & Robbins.

Families visiting our Centre also regularly enjoy regular gardening activities, growing plants and vegetables in our small, beautiful garden. Often, we have seen children who might be timid or reluctant to go outside become excited to explore the garden and help pick the fruits of their work.

To bring essential moments of enjoyment, build confidence and develop a sense of belonging, we also organise trips and activities including family trips to Kew Gardens, Westminster Abbey, theatre and pantomime shows, the National Gallery, Broadstairs, Greenwich and Bekonscot Model Village. These trips would otherwise be unaffordable for the families we help, and open up the cultural capital in and around London to help tackle feelings of isolation or exclusion. They give children the ability to answer more confidently the question 'What did you do over the school holiday?' when they return to school.

*“The fact our residents can come out of their room, turn left and the psychologists are right there is amazing. They can come as they are, they are in a safe place.”*  
Natasha Esprit, Deputy Manager, Supported Accommodation

National gallery workshop.



# SHARON'S STORY

**Sharon\* tells her story of how working, caring for her son and his disabilities, and having her own health problems left her unable to take on the benefits system alone.**

I'm 38, married, and have two children. One of my own children has special needs and I'm his carer. I have my own health complications, and chronic pain from a shoulder injury from carrying him around.

I work three days a week as an outreach worker for a charity for parents with kids with special needs. When I speak to people and advise them, I'm a strong person. But when it comes to myself I need help. My brain is always whizzing around, I have so much going on and I forget a lot of things.

I need encouragement from someone who knows what I'm going through. That was the most important thing for me because I could just lose everything so fast. At one point I felt like I couldn't go forward but Angela helped me to get through that.

I was trying to apply for Personal Independence Payments (PIP) for my illness and Disability Living Allowance (DLA) for my son, but the DWP said if I was carer how could I apply for PIP. And you think they are the experts so I thought they were right. But Angela at the Centre explained to me that just because I'm a carer doesn't mean I couldn't claim PIP for my own health. We started applying in January 2022 (a year ago).

I try to be as positive as possible, but the PIP and applying for DLA for my son really brings you down. My main thing is my anxiety. I get anxiety even opening letters from places like DWP. Every single post I think there's going to be bad news, and the way they word things is really upsetting. It's very blunt, no empathy, and straight away you feel embarrassed and like you can't fight it any more. I would have given up without encouragement and support.

Before the tribunal I thought I was going to back away. I couldn't even look through my PIP application form, I'd written so much and it overwhelmed me even looking at it. It went well. The DWP person wasn't there, just a doctor, the judge and someone else. I was the last person they were seeing of the day. It was emotional, when they asked how could I care for him whilst having all these conditions, I cried. I would care for my son no matter what.

\*name changed to protect identity.

*“When I found out that they gave me five years of PIP (£13,000). I was overwhelmed but more than anything I was relieved that it was over. I'm sleeping better now but I still worry about the review dates they've set for me in 2024.”*



*Families taking a trip in the school holidays.*

# ANNUAL CLIENT SURVEY

In May 2023 we distributed our second Annual Client Survey to over 900 clients who received support from the Centre in the last 12 months. It was made available in different languages to give everybody the opportunity to respond, and clients could complete it online or in person at the Centre.

## WHO WE HEARD FROM

210 clients responded. At the time of completion 56% of the respondents were currently receiving support from the Centre. 59% first started using our services in the last three years.

## WHAT WE LEARNT

**96%** would tell other people about the Centre if they needed help

**88%** felt better able to meet their own/their family's needs

**84%** felt less worried about their own/their family's future

**87%** felt their overall wellbeing has improved

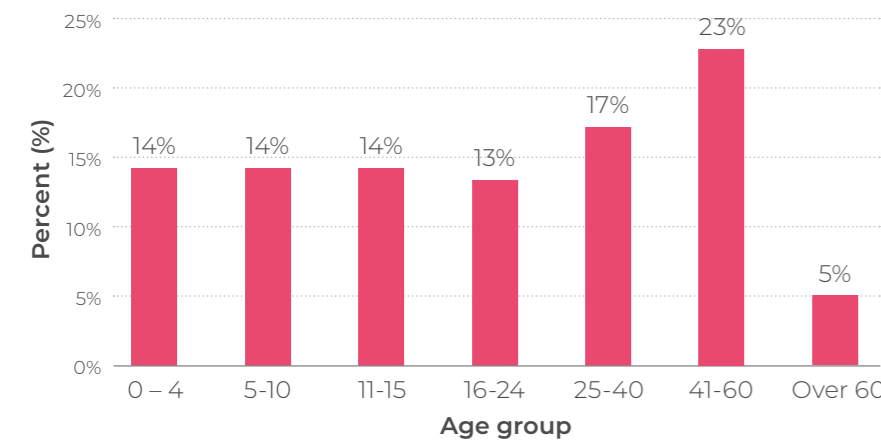
## HOW WE HAVE ALREADY USED FEEDBACK FROM LAST YEAR'S SURVEY

This is the second client survey the Centre has carried out, the last one was done in March 2022. Here is a short summary of how the Centre built on the feedback:

- We are working harder to make sure more people and other organisations know about the Centre and its full range of services – including the recruitment of a specialist communications role later in 2023.
- We are working to give Centre clients a greater say in how we run our services. We created a Client Forum and involved clients in our annual staff meeting to make us more responsive to feedback.
- We continue to strengthen the Centre's ability to welcome, listen and include all our clients in shaping their support. All our staff received training to build their knowledge of taking trauma-informed approaches to their work.
- We are working to further strengthen the Centre's understanding of how it supports our clients' wellbeing. As part of this we are looking at the feedback clients can give when the support from one of our teams ends. We have also enhanced the provision of therapeutic services in our accommodation and our family services.

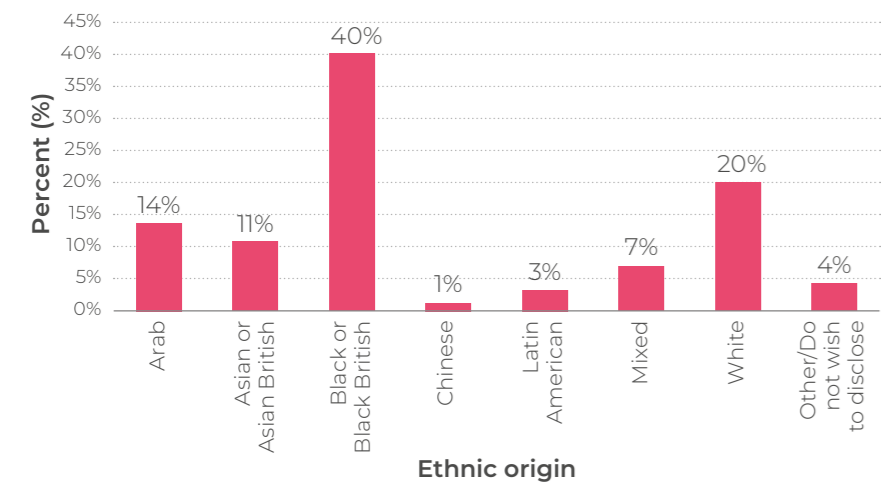
# WHO WE WORKED WITH

## AGE



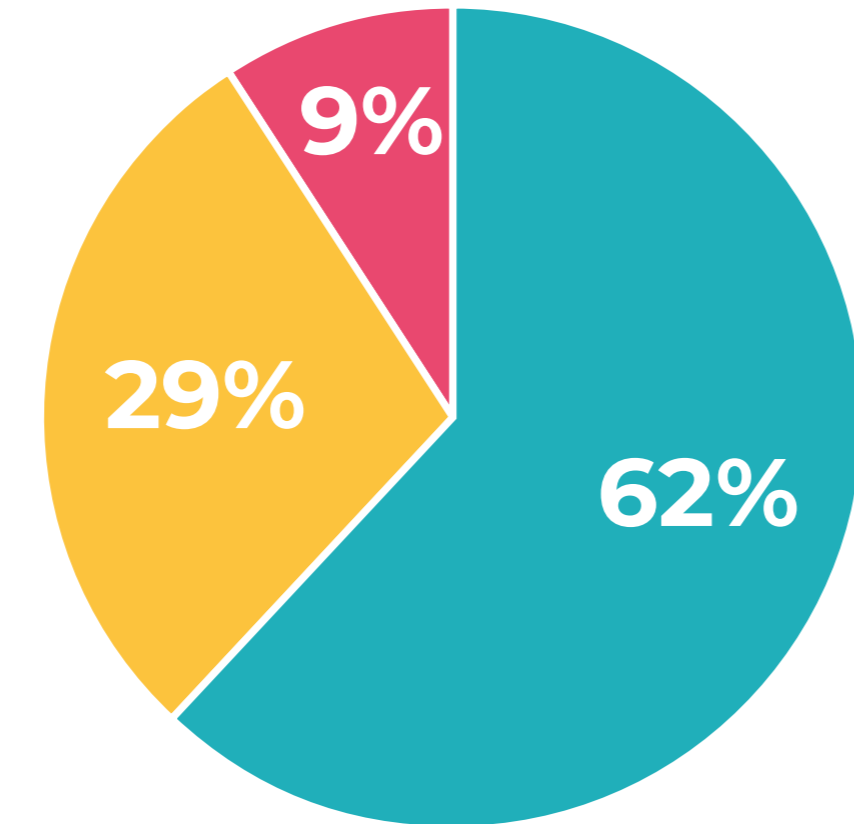
This graph is based on the data we have both for the clients we have worked with directly, as well as the children and young people (0-24) we have supported indirectly through our support of the whole family (a total of 2114 clients and their dependants).

## ETHNIC ORIGIN



Based on 805 clients (66% of all clients worked with).

## GENDER



Female Male Not recorded/Unknown

Based on 1106 clients (92% of all clients worked with).

# OUR VOLUNTEERS

We have a range of volunteers that work across the Centre's client services and in our shop to raise valuable funds to support our mission. For instance we have dedicated volunteers who work with some of our clients learning English in one-to-one lessons. These bespoke lessons meet the needs of the students and clients' whilst supporting the work of the employment team, advice teams and the family centre.

In family services, we regularly benefit from volunteers to help deliver our service including in our homework and study clubs. Our volunteers come from a range of different backgrounds and enjoy sharing their skills and knowledge with staff and clients. Together our volunteers provide vital time to help the Centre provide a breadth of support to help our clients. The Centre is so incredibly grateful for their help and commitment.

*It's a real privilege to be involved in the amazing work I experience at the Cardinal Hume Centre.*  
Angela, one of our family services volunteers

Helping at study club.  
Photo by: Fergus Burnett  
Photography.



# STRATEGIC REPORT



Playing and learning in the safety of the Centre's garden.

## MEASURING PROGRESS AGAINST OUR BUSINESS PLAN 2020-23: YEAR THREE

This financial year marked the final year in our three-year Business Plan, which renewed the Centre's focus on children, young people and families. Our aim is to tackle homelessness, poor housing and poverty at a young age to break its cycle into later life. We want to see the value in each individual and nurture potential, helping young people and families to thrive.

The reasons for this approach are backed by clear evidence that:

- Homelessness and poverty are experienced by a significant number of children, young people and families.
- The risks of homelessness and poverty are interrelated.
- Childhood experiences of poverty and homelessness as well as other adverse experiences play a significant part in determining one's future risk of both poverty and homelessness.
- Without access to immediate and sustained support, people may be at risk of repeated homelessness and/or long term (and potentially intergenerational) poverty.

Therefore, the Centre has three strategic goals:

1. Support young homeless people to reach their full potential, equipped to thrive in adult life.
2. Prevent homelessness and improve outcomes for young people by providing tailored support to families at risk.
3. Welcome and help people in crisis to secure effective support.

The last goal was created in recognition that we want to remain a place of welcome and hospitality. While more of our work is becoming focused on children, young people and families, where capacity allows we will remain committed to provide emergency advice and crisis support for those who are in acute need and cannot be helped more effectively elsewhere.

Our strategic goals give us our external focus. But the Centre needs to constantly develop itself to improve our impact and effectiveness and so work to deliver two enabler goals:

1. Harness evidence and insight to improve long-term outcomes for vulnerable children, young people and families.
2. Maximise the Centre's efficiency and effectiveness.

Balancing a more focused approach on young people, children and their families, while maintaining emergency support for those in acute need has been critical through the pandemic and now a cost-of-living crisis. Yet despite this challenge we continued to make steps towards achieving our Business Plan goals to deliver our mission for young people and families with children.

# PERFORMANCE AGAINST OUR STRATEGIC GOALS

## OUR CLIENTS – HELPING MORE CHILDREN, YOUNG PEOPLE AND FAMILIES

In 2022/23 the Centre supported 1,362 (2022: 1,208) clients in order to increase their financial security and reduce their risk of homelessness.

This included:

- 546 families (2022: 587)
- 281 children and young people who received direct support (2022: 233)
- 560 new clients (2022: 430)

Over the three year duration of our Business Plan, overall client numbers increased by 17% (1,163 in 2020-2021 – 1,362 in 2022-2023), the number of families supported by 17% (465 - 546) and the number of children and young people by 39% (202 - 281).

The outcomes we achieved this year to support our clients are detailed in page 5 of the report.

To further support our strategic aims this year:

- We increased our advice team, with an additional welfare rights advisor, two trainee assessment advisors and an immigration advisor to focus on child citizenship applications.

- We expanded our services to meet increasing needs during the cost-of-living crisis, for instance providing additional activities for families and opportunities to cook and eat together.
- Increased the opening hours and availability of drop in appointments for initial advice and assessment.
- Secured funding for embedded psychological support for our supported accommodation residents and piloted music therapy here and in our Family Centre.
- Worked with our local Home-Start partners and Justlife to build a local action group to advocate for homeless families living in temporary accommodation and build a network to generate support.
- Worked closely with our public sector partners, particularly Westminster Council, to highlight the challenge of temporary accommodation, and to strengthen links around early help for families in need and to build emergency advice provision.
- Played an active part in the Evening Standard's 'On the Breadline' cost of living Christmas appeal to support the Childhood Trust's fundraising for the Centre and other charities services.

# PERFORMANCE AGAINST OUR ENABLER GOALS

## HARNESS EVIDENCE AND INSIGHT TO IMPROVE LONG TERM OUTCOMES FOR VULNERABLE CHILDREN, YOUNG PEOPLE AND FAMILIES

This year we:

- Further developed our use of our Theory of Change to develop our services. Building on our use of data and monitoring to inform our work
- Used feedback from our first ever annual client survey and our new Client Forum to change and better publicise our support. Carried out a second annual survey of current clients, to enable us to better understand how our services can improve
- Further developed the Centre's understanding of what it means to offer trauma informed services through the delivery of core training to all staff
- Achieved accreditation for our housing and welfare rights services by the Advice Quality Standard, an 'excellent' rating in a Legal Aid Agency peer review of our immigration advice and were identified as a Centre of Excellence by the Legal Support Trust
- Used the recent Temporary Accommodation research to inform our own services and advocate for change. Reports by Shelter and the All Party Parliamentary Group on

Temporary Accommodation all back its key recommendation to create dedicated, wraparound support for families.

## MAXIMISE THE CENTRE'S EFFICIENCY

This year we:

- Exceeded our 2022/23 budget by almost £300K
- Increased the percentage of funds spent on service delivery from 84% to 85%
- Increased donated funds by 7% whilst reducing our cost of fundraising by £3K
- Completed the upgrade to our client database
- Supported the development of staff through a £12,000 training fund, a bespoke wellbeing survey and through the creation of a new staff forum
- Strengthened the diversity of our Board through the recruitment of new trustees
- Completed an update of our client database. Developed a project focussed on cost effective improvements to moving our IT to cloud-based operations
- Developed a new fundraising strategy, with a focus on strong stewardship of our donors and an increase in multi-year support.



# FINANCIAL STRATEGY

This report covers the final year of the Centre's three year Business Plan for 2020-23. In this Plan, the Centre set the aim to reduce its deficit and to breakeven in year one (2020-21) and use this as the basis for sustained income growth in years two to three of the Plan (2021-23). The Centre has exceeded its aims in aggregate across all three years. In the final year of the plan, forecast income was exceeded by almost £300K resulting in a £145K surplus.

These results were achieved despite the cost of living crisis and ensuing highly challenging economic circumstances and puts the Centre in a strong position to continue to deliver on service growth in the coming year.

## EXPENDITURE

Expenditure this financial year was 3,465M (2022: 3,182M). Increased spending was partially driven by the economic environment but also by increased activity in our immigration department. The Centre had one significant case, which was taken to judicial review at the High Court and which we ultimately won, resulting in expenditure of over £150K. The expenditure was covered by our legal aid contract. We were still able to expand our services by providing an additional post within the Immigration team and welfare rights; in addition we were awarded funding from Westminster Council to cover two new posts within our Advice teams.

The Centre is continuing to invest in our infrastructure with full outsourcing of our IT function enabling us to increase our efficiency and simplify our back office structure.

## INCOME

Total income this year was £3.61M (2022, £3.432M). This exceeded our 2022-23 budget by almost £300K and this was again partially

driven by income from the High Court case referred to above but also a legacy receipt of £180K.

Our donated income has increased this year as has our income from charitable activities with our immigration services and residential income returning to normal levels. The Centre's contract to provide supported accommodation to young people and young adults was extended until March 2023, and we are pleased that discussions are currently in progress with Westminster to extend the current contract for a further two years to March 2025.

Voluntary income receipts this year indicated that the Centre is continuing to strengthen its ability to access public funds and Charitable Trusts.

Our legacy income has again exceeded our historical average of £150K per year due to a legacy gift of £180K. The pipeline of anticipated legacies remains strong with further material sums expected over the next 24 months; in the 23-24 financial year we have anticipated a slight uplift in legacy income in our budgetary forecast and we expect to use our legacy equalization fund to smooth variations in receipts.

## LOOKING AHEAD

The Board is choosing to release £0.13M from restricted and designated funds (with all funds being used for the required purposes) growing and developing our client services and setting a budget for 2023/24 forecasting income of circa £3.37M and expenditure of £3.50M allowing for investment in growth to further develop our client services.

Notwithstanding the challenging economic outlook, we are confident in our ability to fund this investment. Opportunities are opening up for additional statutory funding; we have been successful in achieving

additional statutory funding of approximately £55K from Westminster Council to support two new advisory posts. Our three year fundraising forecasts are constructed on a strong understanding of our donor base and stewardship of our supporters and we therefore believe that our targets are sustainable and achievable.

The development of our Designated Reserve Funds over the last three years continues to give the Centre ability to invest in future growth. The Covid fund has now been released and this, coupled with a stronger than expected financial performance, means that £196K remains in our Centre Growth Fund as well as £140K of restricted funds to be spent on services in the forthcoming year.

Our Client Fund was created to meet the direct needs of our clients such as support for food or other necessities. It is there to give us the confidence to respond immediately to urgent client need. The release of our Covid fund has enabled us to replenish this fund to ensure further monies are available to clients if required.

## TOTAL FUNDS

Total funds at March 2023 are £3.366M which is an increase of £145K on the previous year.

## AVAILABILITY OF FUNDS

General Funds are available for normal operating purposes. These are unrestricted and, at March 2023, the balance of £803K is more than three months of normal operating expenditure, in line with the trustees' reserve policy.

Designated Funds are held for specific purposes as described above. At March 2023, these totalled £2.423M. The Fixed Asset fund represents the net book value of total assets less the cost of long

term financing. These funds are not available for any other purpose and at March 2023 the value was £1.8M.

Restricted funds are donations for specific purposes. The value at March 2023 of £140K represents funds available for spending on posts in advice and employment.

Trustees, led by the Treasurer, review the reserves to ensure the organisation continues to generate the appropriate level of cash reserves.

## GENERAL FUNDS

The Board retains a focus on preserving our General Fund. At the end of 2022/23 this has increased to £803K, which is £106K higher than the figure for the previous year mostly due to the release of remaining funds from the designated Covid fund. This is within the trustees' reserves target equivalent to 2-4 months operating costs, which the Board considers is an appropriate minimum level of General Funds after considering the risk factors that the organisation is exposed to and its capability to respond to these. Normal operating costs comprise total expenditure, less costs covered by statutory income and Restricted Funds at 31st March, which for 2022/23 equates to £2,634K for the year/£220K per month (2022: £2,589K/£216K).

## INVESTMENT POLICY

The Centre's investment policy covers the investment of all monies held by the Centre, including those that are surplus to the immediate day-to-day operating needs. The investment policy seeks to balance financial return with security, liquidity, and ethical integrity. On 31st March 2023, invested monies were held in the form of cash deposits with several main financial institutions.

# FUNDRAISING APPROACH

At the Cardinal Hume Centre we are committed to raising the income we need to fulfil our founding mission in ways that are transparent, cost-effective and appropriate to our Benedictine ethos. We are registered with the Fundraising Regulator and adhere to the Fundraising Code of Practice in all our income generation activities. To support our work, the Cardinal Hume Centre raises funds from individuals, companies, schools, parishes, religious orders, grant-making trusts and statutory agencies.

We write to people who are already supporting us or who have expressed interest in our work, between four and six times a year. We do not call or write to people who are not connected to our work. We email only those people who ask to receive marketing emails from us. We ensure that the way we collect and look after personal information about our supporters complies with the UK data protection legislation. The Donor Privacy Notice, on our website, sets out how we collect, use and retain information about supporters.

At the Centre, we have staff and volunteers working on fundraising activities, under the supervision of the Director of Fundraising. We do not employ third parties to fundraise on our behalf. We continue to develop our online fundraising offers to support the widening of our donor audience profile. The Centre uses recognised web-based giving platforms: Just Giving, Crowdfunder and Big Give.

We regulate the amount of contact with donors to protect vulnerable people and the general public from unreasonable behaviour. We do not write to former clients regarding fundraising activity without them requesting to hear about our work. Our aim is to provide an authentic and engaging supporter experience using stories from our clients and residents, and statistics and quotes gathered from our Annual Client Survey.

In 2022-23 we received five fundraising complaints. One in response to an appeal mailing to all regular givers, in this instance we apologised and changed the individual's contact preferences. One complaint expressed dissatisfaction that we were not linking the Centre more closely to our Catholic roots, challenging our data protection, wages and cost of communications and one was opposed to the Centre's links to the Catholic Church. In these two instances we provided fuller explanations to the points individuals raised and did not hear back. There were two further complaints about difficulties donating caused by the website and telephone system. We apologised to each person and tested the systems to try to identify the issues. The telephone system is to be changed when the current contract expires. We also received one Fundraising Preference Service request to suppress all communications.

# STRUCTURE, GOVERNANCE AND MANAGEMENT

## PUBLIC BENEFIT

The Cardinal Hume Centre meets its public benefit obligation by reaching out and giving practical help to those in greatest personal, social and economic need. After our strategic review in 2020, we continue to build our focus on services for young people, children and families. Our aim is to tackle homelessness, poor housing and poverty at a young age to break its cycle into later life.

In providing access to its services, the Centre does not discriminate on the basis of religion, or any other protected characteristic. We are committed to equality of access to all our services and there is no faith bias towards the people whom we welcome and support. We do, however, enjoy close relationships with key figures in the Catholic Church and receive financial and material support from the Catholic donor community. The Centre is an independent charity as well as a company limited by guarantee.

## OUR VISION

The Centre strives towards a society where every individual has a safe place to live and the opportunity to reach their full potential.

## OUR MISSION: EACH PERSON MATTERS

The Cardinal Hume Centre enables families, children and young people to overcome poverty and avoid homelessness.

## OUR VALUES, AT THE CENTRE WE WILL:

- Value each person
- Welcome and include
- Encourage potential
- Work together
- Learn, reflect and improve

## ORGANISATIONAL STRUCTURE

The company is a charitable company limited by guarantee established under a Memorandum and Articles of Association. At the year-end there were eight members (2022: 8), set out on page 66, who were each liable to contribute £1 in the event of the company being wound up. The Centre is governed by the Board of Trustees who are also the Directors for the purposes of Company Law. The Board meets up to five times annually. The Archbishop of Westminster approves the appointment of one Trustee and the remaining trustees are elected by the Company Members at the Annual General Meeting. The Board may also appoint a trustee to serve until the next Annual General Meeting, at which time he or she would cease to hold office but would be eligible for election.

The current composition of the Centre's Board of Trustees is set out on page 66. Two trustees reached the end of their term in office and one trustee resigned during the period due to other commitments. One trustee has been recruited during the year with a further trustee identified and due to be added in the 23/24 financial year.

On appointment, trustees are encouraged to participate in an all Centre induction to become familiar with the activities of the Centre. They also receive relevant information relating to the Centre and their responsibilities as trustees. They are invited to attend training to keep abreast of changes in charity governance that may affect the Centre. They serve on one or more of the sub-committees listed below. They are invited to form a working relationship with members of the Senior Management Team. The following sub-committees meet regularly to monitor the following areas:

- Service Development
- Finance
- Risk and Compliance
- Fundraising and Communications
- Personnel and Staffing
- Board Development

Committee membership includes Trustees, Company Members, external consultants and senior staff. The day-to-day management of the Centre is delegated to the Chief Executive and Senior Management Team, which consists of the Director of Finance and Operations, Director of Fundraising and Communications and Head of HR. Two new Heads of Service will be appointed to lead our client service teams in 2023. Pay grades and scales are reviewed by the Personnel and Staffing sub-committee and ultimately the Board of Trustees.

## PARTNERSHIPS

In pursuing its aims and objectives, the Centre seeks to have collaborative relationships with local and national organisations

and networks. Particularly at the service delivery level it has close connections with other organisations that provide services relating to tackling homelessness and poverty. Significant partnerships over the year are set out on pages 69-70.

## INTERNAL CONTROL AND RISK MANAGEMENT

The Trustees have overall responsibility for the Centre's systems of internal control. There is a clear delegation of the Trustees' authority through the Chief Executive to the rest of the organisation. The Centre operates a three-year financial planning cycle with annual revenue and capital budgets being approved by the Trustees. Significant changes to budget are subject to specific approval. Our financial reporting system compares results with the budget on a monthly basis together with forecasts of the expected year-end results.

The Risk and Compliance Committee oversees the organisational risk framework and ensures that the approach to risks identified in the company risk register is appropriate and safeguards the Centre's long-term sustainability. The risk register records identified risk and is a live, operational management tool. With the support of its Risk and Compliance Committee the Board reviews this register and the management of key risks facing the Centre at each of its meetings.

The Centre has continued to keep its internal financial management controls under review. Cash and expense management has been strengthened and this year with additional staff being recruited to bring increased depth of experience. During the year, the Centre changed its finance management system to increase transparency, permitting improved cost control and management reporting.

All our IT systems are now cloud based or used through remote access to our server. This server and all our critical services are protected by two-factor authentication. We intend to make further changes in this coming year to strengthen our security and interoperability through the introduction of SharePoint. That will enhance our team's ability to work flexibly and from different locations, preparing us for a future where we want to be able to work effectively from different locations.

Our health and safety policy and processes are subject to external review by specialists through our insurance broker. Our Risk and Compliance Committee oversees progress on any required changes. The Centre also reviewed its safeguarding policies and processes again this December, making some minor changes. This follows a more extensive external audit, by SafeCIC, in 2020. We have commissioned an external review of our GDPR policies and practices and expect to make some changes in 2023/24.

To further assure the quality of our client services, the Centre's Immigration Team is accredited by the Legal Aid Agency's Specialist Quality Mark and we secured accreditation for our housing and welfare rights advice under the Advice Quality Standard. The Centre is also accredited by the London Youth Quality Mark.

## FINANCIAL RISK

The organisation has identified the risk to its income streams, both voluntary and statutory, with regular review by its Finance Committee and the Board. A key risk identified is reductions in voluntary donations as a result of a longer term economic downturn.

Risk mitigation includes:

- A continuous process of donor relationship management
- Ensuring that effective processes and policies are in place to capture and record all income streams
- Regular budgetary reviews including:
  - Review of major contracts
  - Assessment of reserves and fund management
  - Liquidity review
  - Stress testing our reserve levels at least annually to ensure that levels are sufficient.

The reserves policy ensures the organisation has sufficient savings to ensure long-term sustainability. Quarterly financial reports are monitored by both the Finance sub-committee and the Board in order to assess performance. Service Development is closely monitored against available funding sources to ensure that any growth is sustainable.

## BUSINESS RISK

The organisation recognises the need for a resilient leadership team that can approach the dynamic environment through proactive management. The recruitment and retention of key personnel able to meet the changing needs and add value to the Centre is a key factor in our long-term success. This year the Centre has welcomed a new Director of Finance and Operations. Later this year we will recruit new leaders to support and manage our client service teams. Our strategy for the next five years to 2028 is based around a financially sustainable plan and a change management work plan, led by our senior team to manage the challenges we face.

## CAPITAL PROJECTS

There have been no significant capital projects undertaken in 22-23. Investment is planned in our IT infrastructure and building security for 23-24.

## STAFF AND VOLUNTEER RECRUITMENT AND RETENTION

The Centre is an equal opportunities employer and applies objective criteria to assess merit. It aims to ensure that no job applicant or employee receives less favourable treatment. We are committed to the Mindful Employer charter and Disability Confident Scheme, as well as being committed to pay the Living Wage Foundation's Living Wage.

Selection criteria and procedures are reviewed to ensure that individuals are selected, promoted and treated equally on the basis of their relevant merits and abilities. All employees receive equal treatment and, where appropriate and possible, special training to enable them to progress both within and outside the organisation. The Centre is committed to staff training and development backed this year by a £19K budget. This year the Centre took active steps to build the diversity of the Centre's Board through recruitment exercises in the spring and autumn.

The Trustees would like to take this opportunity to thank the Centre's staff team for their professionalism and commitment to working with clients to achieve their goals and to ensure the Centre has the resources it needs to work effectively in response to need.

## STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also Directors of Cardinal Hume Centre for the purposes of company law) are responsible for preparing

the Trustees' report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Centre and of the income and expenditure of the Centre for that period. In preparing these financial statements, the Trustees are required to:

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

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

Each of the Trustees confirms that:

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

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

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

Approved by the Trustees and signed on their behalf by:

A handwritten signature in black ink, followed by a date '20/9/23.' written in black ink. The signature is stylized and appears to be 'R. Arnott'.

Robert Arnott,  
Chair of Trustees

# FINANCIAL REPORT



Playing at the Centre.  
Photo by: Lewis Neck, a  
young person who lives  
in our hostel.

## INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF CARDINAL HUME CENTRE

### OPINION

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

In our opinion, the financial statements:

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

### BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in

accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### CONCLUSIONS RELATING TO GOING CONCERN

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

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

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

### OTHER INFORMATION

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. 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.

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 course of 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 Trustees' report, which is also the directors' report for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' report, which is also the directors' report for the purposes of company law, has been prepared in accordance with applicable legal requirements.

## MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit,

we have not identified material misstatements in the Trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

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

## RESPONSIBILITIES OF TRUSTEES

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

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees

either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

## AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

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

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

## HOW THE AUDIT WAS CONSIDERED CAPABLE OF DETECTING IRREGULARITIES INCLUDING FRAUD

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

- the engagement partner ensured that the engagement team collectively had the appropriate competence,

capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;

- we identified the laws and regulations applicable to the charitable company through discussions with management, and from our commercial knowledge and experience of the sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charitable company, including the Charities Act 2011, Companies Act 2006, data protection legislation, anti-bribery, employment, safeguarding and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

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

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

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

- performed analytical procedures to identify any unusual or unexpected relationships; tested journal entries to identify unusual transactions;

- assessed whether judgements and assumptions made in determining the accounting estimates set out in the accounting policies were indicative of potential bias; and
- used data analytics to identify any significant or unusual transactions and identify the rationale for them.

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

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of trustee meetings;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing any available correspondence with HMRC and the company's legal advisors (although none was noted as being received by the charitable company).

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

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

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

### USE OF OUR REPORT

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



29 September 2023

Edward Finch,  
(Senior Statutory Auditor)

For and on behalf of Buzzacott LLP  
Statutory Auditor  
130 Wood Street  
London EC2V 6DL

# ACCOUNTING POLICIES

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

### BASIS OF PREPARATION

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

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

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) (Charities SORP FRS 102) the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102. The accounts are presented in sterling and are rounded to the nearest thousand pounds.

### CRITICAL ACCOUNTING ESTIMATES AND AREAS OF JUDGEMENT

Preparation of the accounts requires the Trustees and management to make significant judgements and estimates. The items in the accounts where these judgements and estimates have been made include:

- the estimates of the useful economic lives of tangible fixed assets used to determine the annual depreciation charge;
- estimating the amount receivable in respect of legacies where the charity has been notified of its entitlement;
- the basis on which support costs have been allocated across the various expenditure headings;
- the assumptions adopted by the Trustees and management in determining the value of any designations required from the charity's general unrestricted funds; and
- estimating the impact of various risks on the charity's income and expenditure flows for the purpose of preparing cash flow forecasts and budgets to assist in the assessment of going concern.

### ASSESSMENT OF GOING CONCERN

The Trustees have assessed whether the use of the going concern assumption is appropriate in preparing these accounts. The Trustees have made this assessment in respect of a period of one year from the date of approval of these accounts which have been prepared on the going concern basis.

In reaching this conclusion, the Trustees have considered the issues and financial strategy set out on pages 36 to 37 and drawn on modelling carried out in May 2023, and the strategic plan covering the period from April 2020 to March 2023. This showed that the Centre could sustain inflation of up to 8% per annum in addition to material reductions in voluntary income, before our reserves dropped below to the two months of normal operating expenditure minimum set by our Board. The Centre out-performed its 22-23 budget by £90K despite higher than expected inflation and is already slightly ahead of budget for the 23-24 financial year. As a result, the Centre is in a

resilient position. The creation of designated funds to support our resilience and future growth is an additional and sensible precaution. The Trustees therefore believe it is appropriate for the charity to continue to prepare its financial statements on the going concern basis, and that the uncertainty of a range of considered risk as set out above, does not cast significant doubt on that conclusion.

The Trustees believe that the charity has adequate resources to continue in operational existence for the foreseeable future, and thus, they continue to adopt the going concern basis of accounting in preparing the annual financial statements.

## INCOME

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

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

Legacies are included in the statement of financial activities when the charity is entitled to the legacy, the executors have

established that there are sufficient surplus assets in the estate to pay the legacy, and any conditions attached to the legacy are within the control of the charity. Entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably, and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity or the charity is aware of the granting of probate, but the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title of the asset having been transferred to the charity.

Grants and fee income from government and other agencies have been included as income from charitable activities where these amount to a contract for services, but as donations where the money is given in response to an appeal or with greater freedom of use, for example monies for core funding.

Items donated to the Charity for resale, and sold through the shop, are included within income when sold and no value is placed on stock of such items at the period end. Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

## EXPENDITURE

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to make a payment to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. All expenditure is stated inclusive of irrecoverable VAT. All expenditure is accounted for on an accrual's basis. Support costs, are allocated or apportioned to the applicable expenditure headings. The classification between activities is as follows:

- Expenditure on raising funds includes all expenditure associated with raising funds for the charity. This includes staff costs associated with fundraising, direct costs associated with the operation of the charity's shop, and an allocation of support costs.
- Expenditure on charitable activities includes all costs associated with furthering the charitable purposes of the charity through the provision of its charitable activities. Such costs include direct and support costs in respect to the provision of housing and residential services, advice and assessment, and learning and development services.

## ALLOCATION OF SUPPORT AND GOVERNANCE COSTS

Support costs represent indirect charitable expenditure. In order to carry out the primary purposes of the charity, it is necessary to provide support in the form of a finance function, human resources function, premises, communication and information systems support, and the contribution of the Chief Executive and Senior Management Team. Governance costs comprise the costs involving the public accountability of the charity (including audit costs) and costs in respect to its compliance with regulation and good practice. Support costs (including governance costs) are allocated to the above expenditure heading on a reasonable basis. This is further detailed within note 5 to the financial statements.

## TANGIBLE FIXED ASSETS

Tangible fixed assets comprise assets with an expected useful life of three years or more and a purchase cost of over £1000. These are stated at cost less accumulated depreciation. Depreciation is provided, once the asset has been brought into use, in order to write off the cost of each asset over its estimated useful economic life, on a straight-line basis, as follows:

- Freehold property 5 to 50 years
- Fixtures, equipment, furniture and I.T. 3 to 10 years

## INVESTMENTS

Listed investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price. Realised gains (or losses) in investment assets are calculated as the difference between disposal proceeds and their purchase value. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value at that date. Realised and unrealised investment gains (or losses) are credited (or debited) in the year in which they arise.

## DEBTORS

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

## CASH AT BANK AND IN HAND

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three

months from the date of acquisition. Deposits for more than three months but less than one year have been disclosed as short-term deposits. Cash placed on deposit for more than one year is disclosed as a fixed asset investment.

## CREDITORS AND PROVISIONS

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

The long-term loan repayable to the Westminster Roman Catholic Diocesan Trust is not discounted in accordance with the provisions set out in section 34 of FRS 102. Interest charges do not accrue on this balance and the loan is available indefinitely and not repayable on demand. The loan has not been restated to reflect the amount which would be repayable in the event of a sale of the property. As there is no intention to sell this property at any foreseeable time, neither the amount which may be realisable, nor any discount factor can be reliably determined.

## FUND ACCOUNTING

General funds represent those monies which are freely available for application towards achieving any charitable purpose that falls within the charity's charitable objects.

Designated funds comprise monies set aside out of unrestricted general funds for specific future purposes or projects.

Restricted funds represent donations received for which the donor has prescribed how these donations may be used, and these monies are only used for those specified charitable purposes.

Where funds are received to enable the Charity to acquire fixed assets for use in the delivery of its services, the funds are held as restricted income until the assets are acquired. When assets are purchased from such funds, and the asset is available for general charitable use, the restriction is regarded as discharged and the funds are transferred to the designated fund representing tangible fixed assets.

## PENSIONS

Contributions made to employees' personal pension plans are debited to the statement of financial activities in the year to which they relate.

## LEASES

Leases are classified as finance leases whenever the terms of the lease transfer substantially all of the risks and rewards of ownership to the charity. Assets held under finance leases are recognised initially at the fair value of the leased assets (or the present value of minimum lease payments if lower) at the inception of the lease. The corresponding liability to the lessor is recognised as a finance lease obligation. Lease payments are apportioned between finance charges and the reduction of the lease obligation in order to achieve a constant rate of interest on the remaining balance of the liability. Finance charges are charged to the statement of financial activities. Assets held under finance leases are capitalised and depreciated and assessed for impairment losses in the same way as owned assets.

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2023

(Incorporating an Income and Expenditure Account)

|  | Notes | Year Ended 31st March 2023   |                            |                               | Year Ended 31st March 2022   |                            |                               |
|--|-------|------------------------------|----------------------------|-------------------------------|------------------------------|----------------------------|-------------------------------|
|  |       | Unrestricted Funds<br>£000's | Restricted Funds<br>£000's | Total Funds<br>2023<br>£000's | Unrestricted Funds<br>£000's | Restricted Funds<br>£000's | Total Funds<br>2022<br>£000's |
| <b>Income From:</b>                                |       |                              |                            |                               |                              |                            |                               |
| Donations and Legacies                             |       |                              |                            |                               |                              |                            |                               |
| Donations  | 2     | 1,628                        | 447                        | 2,075                         | 1,230                        | 703                        | 1,933                         |
| Legacies   |       | 326                          | -                          | 326                           | 537                          | -                          | 537                           |
| <b>Total Donations and Legacies</b>                |       | <b>1,954</b>                 | <b>447</b>                 | <b>2,401</b>                  | <b>1,767</b>                 | <b>703</b>                 | <b>2,470</b>                  |
| Charitable Activities                              | 3     | 436                          | 690                        | 1,126                         | 316                          | 568                        | 884                           |
| Other Trading Activities                           |       |                              |                            |                               |                              |                            |                               |
| Sale of Donated Goods                              |       | 21                           | -                          | 21                            | 6                            | -                          | 6                             |
| Investments: Interest Receivable                   |       | 6                            | -                          | 6                             | -                            | -                          | -                             |
| Other Income                                       |       | 56                           | -                          | 56                            | 72                           | -                          | 72                            |
| <b>Total Income</b>                                |       | <b>2,473</b>                 | <b>1,137</b>               | <b>3,610</b>                  | <b>2,161</b>                 | <b>1,271</b>               | <b>3,432</b>                  |
| <b>Expenditure on:</b>                             |       |                              |                            |                               |                              |                            |                               |
| Raising Funds                                      |       |                              |                            |                               |                              |                            |                               |
| Donations and Legacies                             | 4a    | 453                          | -                          | 453                           | 459                          | -                          | 459                           |
| Fundraising Trading                                | 4a    | 57                           | -                          | 57                            | 55                           | -                          | 55                            |
|  |       | 510                          | -                          | 510                           | 514                          | -                          | 514                           |
| Charitable Activities                              |       |                              |                            |                               |                              |                            |                               |
| Housing and Residential Services                   | 4b    | 482                          | 499                        | 981                           | 190                          | 736                        | 926                           |
| Advice and Assessment                              | 4b    | 888                          | 373                        | 1,261                         | 737                          | 320                        | 1,057                         |
| Learning, Employment and Family Services           | 4b    | 562                          | 151                        | 713                           | 422                          | 263                        | 685                           |
|  |       | 1,932                        | 1,023                      | 2,955                         | 1,349                        | 1,319                      | 2,668                         |
| <b>Total Expenditure</b>                           |       | <b>2,442</b>                 | <b>1,023</b>               | <b>3,465</b>                  | <b>1,863</b>                 | <b>1,319</b>               | <b>3,182</b>                  |
| Net gains on Investments                           |       | -                            | -                          | -                             | 9                            | -                          | 9                             |
| Net income/(expenditure) and Net Movement in Funds | 6     | 31                           | 114                        | 145                           | 307                          | (48)                       | 259                           |
| <b>Reconciliation of Funds</b>                     |       |                              |                            |                               |                              |                            |                               |
| Total funds brought forward at 1st April           |       | 3,195                        | 26                         | 3,221                         | 2,888                        | 74                         | 2,962                         |
| <b>Total funds carried forward at 31st March</b>   |       | <b>3,226</b>                 | <b>140</b>                 | <b>3,366</b>                  | <b>3,195</b>                 | <b>26</b>                  | <b>3,221</b>                  |

## BALANCE SHEET AS AT 31ST MARCH 2023

|   | Notes | 2023<br>£000's | 2023<br>£000's | 2022<br>£000's | 2022<br>£000's |
|---|-------|----------------|----------------|----------------|----------------|
| <b>Fixed Assets</b>                                   |       |                |                |                |                |
| Tangible Assets                                       | 8     |                | 2,939          |                | 3,084          |
| Investments   | 14    |                | -              |                | 21             |
| <b>Current Assets</b>                                 |       |                |                |                |                |
| Debtors   | 9     | 429            |                | 401            |                |
| Short-Term Deposits                                   |       | 215            |                | 215            |                |
| Cash at Bank and in hand                              |       | 1,108          |                | 927            |                |
|   |       | <u>1,752</u>   |                | <u>1,543</u>   |                |
| <b>Creditors:</b> amounts falling due within one year | 10    | <u>(284)</u>   |                | <u>(366)</u>   |                |
| <b>Net Current Assets</b>                             |       |                | <u>1,468</u>   |                | <u>1,177</u>   |
| <b>Total Assets less Current Liabilities</b>          |       |                | <u>4,407</u>   |                | <u>4,283</u>   |
| <b>Creditors:</b> amounts falling due after one year  | 11    |                | <u>(1,041)</u> |                | <u>(1,061)</u> |
| <b>Total Net Assets</b>                               |       |                | <u>3,366</u>   |                | <u>3,221</u>   |
| <b>Represented by:</b>                                |       |                |                |                |                |
| <b>Funds and Reserves</b>                             |       |                |                |                |                |
| Unrestricted Funds                                    |       |                |                |                |                |
| General Funds   | 12    | 803            |                | 697            |                |
| Designated Funds                                      | 12    | <u>2,423</u>   |                | <u>2,498</u>   |                |
|   |       |                | 3,226          |                | 3,195          |
| Restricted Funds                                      | 12    |                | 140            |                | 26             |
| <b>Total Funds</b>                                    |       |                | <u>3,366</u>   |                | <u>3,221</u>   |

Approved by the Trustees  
and signed on their behalf by:

  
Robert Arnott,  
Chair of Trustees  
20/9/23.

Charity registration no. 1090836  
Company registration no. 04333875

## STATEMENT OF CASH FLOWS FOR YEAR ENDED 31ST MARCH 2023

|  | Notes | 2023<br>£000's | 2022<br>£000's |
|--|-------|----------------|----------------|
| <b>Cash flows from operating activities</b>                |       |                |                |
| Net cash provided by operating activities                  | A     | 200            | 414            |
| <b>Cash flows from investing activities</b>                |       |                |                |
| Proceeds from sale of shares                               |       | 45             | 35             |
| Investment interest received                               |       | 6              | -              |
| Purchase of tangible fixed assets                          |       | (16)           | (138)          |
| Net cash provided by (used in) investing activities        |       | <u>35</u>      | <u>(103)</u>   |
| <b>Cash flows from financing activities</b>                |       |                |                |
| Bank Loan repaid   |       | (21)           | (19)           |
| Interest paid on bank loan                                 |       | (32)           | (35)           |
| Net cash used in financing activities                      |       | <u>(53)</u>    | <u>(54)</u>    |
| <b>Change in cash and cash equivalents</b>                 |       | 181            | 257            |
| <b>Cash and cash equivalents at 1st April 2022</b>         | B     | 1,142          | 885            |
| <b>Cash and cash equivalents at 31st March 2023</b>        | B     | <u>1,323</u>   | <u>1,142</u>   |
| <b>Net income as per statement of financial activities</b> |       | 145            | 259            |
| <b>Adjustments for:</b>                                    |       |                |                |
| Depreciation charge  |       | 160            | 163            |
| Gifted Shares  |       | (23)           | (21)           |
| Bank loan interest payable                                 |       | 32             | 35             |
| Increase in debtors  |       | (30)           | (135)          |
| (Decrease) Increase in creditors                           |       | (84)           | 113            |
| <b>Net cash provided by operating activities</b>           |       | <u>200</u>     | <u>414</u>     |
| Cash in hand and at bank                                   |       | 1,108          | 927            |
| Short term deposits (less than three months)               |       | 215            | 215            |
| <b>Total cash and cash equivalent</b>                      |       | <u>1,323</u>   | <u>1,142</u>   |

## ANALYSIS OF CHANGES IN NET DEBT

|  | At 1 April 2022<br>£000's | Cash flows<br>£000's | Other non-cash changes<br>£000's | At 31 March 2023<br>£000's |
|--|---------------------------|----------------------|----------------------------------|----------------------------|
| <b>Cash</b>                                | 1,142                     | 181                  | -                                | 1,323                      |
| Loans falling due within one year          | (20)                      | (20)                 | 20                               | (20)                       |
| Loans falling due after more than one year | (722)                     |                      | 20                               | (702)                      |
| <b>Total</b>                               | <u>400</u>                | <u>161</u>           | <u>40</u>                        | <u>601</u>                 |

## 2. INCOME FROM DONATIONS

|                    | Year Ended 31st March 2023 |                  |                  | Year Ended 31st March 2022 |                  |                  |
|--------------------|----------------------------|------------------|------------------|----------------------------|------------------|------------------|
|                    | Unrestricted Funds         | Restricted Funds | Total Funds 2023 | Unrestricted Funds         | Restricted Funds | Total Funds 2022 |
|                    | £000's                     | £000's           | £000's           | £000's                     | £000's           | £000's           |
| <b>Donations</b>   |                            |                  |                  |                            |                  |                  |
| Trusts             | 236                        | 401              | <b>637</b>       | 90                         | 482              | <b>572</b>       |
| Individuals        | 548                        | -                | <b>548</b>       | 572                        | 1                | <b>573</b>       |
| Major Donors       | 570                        | -                | <b>570</b>       | 414                        | 58               | <b>472</b>       |
| Community Groups   | 149                        | 15               | <b>164</b>       | 141                        | 33               | <b>174</b>       |
| Corporates         | 125                        | 31               | <b>156</b>       | 13                         | 129              | <b>142</b>       |
| <b>Total Funds</b> | <b>1,628</b>               | <b>447</b>       | <b>2,075</b>     | <b>1,230</b>               | <b>703</b>       | <b>1,933</b>     |

## 3. INCOME FROM CHARITABLE ACTIVITIES

|                             | Year Ended 31st March 2023 |                  |                  | Year Ended 31st March 2022 |                  |                  |
|-----------------------------|----------------------------|------------------|------------------|----------------------------|------------------|------------------|
|                             | Unrestricted Funds         | Restricted Funds | Total Funds 2023 | Unrestricted Funds         | Restricted Funds | Total Funds 2022 |
|                             | £'000's                    | £'000's          | £'000's          | £000's                     | £000's           | £000's           |
| Rent and service charges    | 436                        | -                | <b>436</b>       | 316                        | -                | <b>316</b>       |
| City of Westminster Council |                            |                  |                  |                            |                  |                  |
| Supporting People           | -                          | 411              | <b>411</b>       | -                          | 399              | <b>399</b>       |
| Other Grants                | -                          | 50               | <b>50</b>        | -                          | 42               | <b>42</b>        |
| Funding for Advice Services | -                          | 229              | <b>229</b>       | -                          | 127              | <b>127</b>       |
| <b>Total Funds</b>          | <b>436</b>                 | <b>690</b>       | <b>1,126</b>     | <b>316</b>                 | <b>568</b>       | <b>884</b>       |

## 4A. EXPENDITURE ON RAISING FUNDS

|                        | Year Ended 31st March 2023 |               |                  | Year Ended 31st March 2022 |               |                  |
|------------------------|----------------------------|---------------|------------------|----------------------------|---------------|------------------|
|                        | Direct Costs               | Support Costs | Total Funds 2023 | Direct Costs               | Support Costs | Total Funds 2022 |
|                        | £000's                     | £000's        | £000's           | £000's                     | £000's        | £000's           |
| <b>Raising Funds</b>   |                            |               |                  |                            |               |                  |
| Donations and legacies | 335                        | 118           | <b>453</b>       | 352                        | 107           | <b>459</b>       |
| Fundraising trading    | 28                         | 29            | <b>57</b>        | 26                         | 29            | <b>55</b>        |
| <b>Total Funds</b>     | <b>363</b>                 | <b>147</b>    | <b>510</b>       | <b>378</b>                 | <b>136</b>    | <b>514</b>       |

## 4B. EXPENDITURE ON CHARITABLE ACTIVITIES

|   | Year Ended 31st March 2023 |               |                  | Year Ended 31st March 2022 |               |                  |
|---|----------------------------|---------------|------------------|----------------------------|---------------|------------------|
|   | Direct Costs               | Support Costs | Total Funds 2023 | Direct Costs               | Support Costs | Total Funds 2022 |
|   | £000's                     | £000's        | £000's           | £000's                     | £000's        | £000's           |
| <b>Charitable Activities</b>              |                            |               |                  |                            |               |                  |
| Housing and Residential Services          | 544                        | 437           | <b>981</b>       | 483                        | 443           | <b>926</b>       |
| Advice and Assessment                     | 771                        | 490           | <b>1,261</b>     | 562                        | 495           | <b>1,057</b>     |
| Learning - Employment and Family Services | 390                        | 323           | <b>713</b>       | 352                        | 333           | <b>685</b>       |
| <b>Total Funds</b>                        | <b>1,705</b>               | <b>1,250</b>  | <b>2,955</b>     | <b>1,397</b>               | <b>1,271</b>  | <b>2,668</b>     |

## 5. SUPPORT COSTS

|   |                               | Total 2023   | Total 2022   |
|---|-------------------------------|--------------|--------------|
|   | Principal basis of allocation | £000's       | £000's       |
| Executive Management and communications | Pro-rata to staffing costs    | 396          | 357          |
| Financial Management                    | Pro-rata to staffing costs    | 197          | 254          |
| Human Resources                         | Pro-rata to staffing costs    | 123          | 85           |
| Information Systems                     | Pro-rata to staffing costs    | 126          | 165          |
| Premises and facilities                 | Pro-rata to area used         | 501          | 496          |
| Governance costs (see below)            |                               | 55           | 50           |
|   |                               | <b>1,398</b> | <b>1,407</b> |

|                                     |  |           |           |
|-------------------------------------|--|-----------|-----------|
| <b>Governance costs</b>             |  |           |           |
| Management and administrative staff |  | 37        | 36        |
| Audit Fee                           |  | 18        | 16        |
|                                     |  | <b>55</b> | <b>52</b> |

## 6. NET INCOME AND NET MOVEMENT IN FUNDS

|                          | Total 2023 | Total 2022 |
|--------------------------|------------|------------|
|                          | £000's     | £000's     |
| Auditors Remuneration    |            |            |
| Current year             | 13         | 13         |
| Other Financial Services | 1          | -          |
| Tax Advisory Services    | 1          | -          |
| Statutory Audit Service  |            |            |
| Irrecoverable VAT        | 3          | 3          |
|                          | 18         | 16         |
| Depreciation             | 160        | 163        |

## 7. EMPLOYEES AND KEY MANAGEMENT PERSONNEL

|   | Total 2023   | Total 2022   |
|---|--------------|--------------|
|   | £000's       | £000's       |
| <b>Staff wages during the period were as follows:</b> |              |              |
| Wages and salaries                                    | 1,931        | 1,952        |
| Social security costs                                 | 202          | 191          |
| Pension costs   | 77           | 79           |
|   | 2,210        | 2,222        |
| Locums, temporary staff and other staff costs         | 194          | 90           |
|   | <b>2,404</b> | <b>2,312</b> |

Termination costs during the year were £29,788 (2022: nil).

The key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day-to-day basis the comprise the Trustees, the Chief Executive and the Senior Management Team (Page 66 trustees report).

No Trustee received any remuneration in respect of their services as Trustee (or for any other services to the charity) during the period (2022: none).

Trustee expenses reimbursed during the year were £190 (2022: £247) in respect of travel costs and subsistence.

## REMUNERATION

One employee earned between £70,000 and £80,000 in the year (2022: nil). Two employees earned between £60,000 and £70,000 in the year (2022: two). Employer pension contributions for higher paid staff totalled £8,860 in the year (2022: £6,323)

The total employment costs (being employer's national insurance, pensions and termination costs) of Key Management Personnel (KMP) was £427,633 (2022: £470,743).

The average number of employees in the Centre in the year was 62 (2022: 66).

## 8. TANGIBLE FIXED ASSETS

|                           | Freehold Property | Fixtures, Equipment, Furniture & IT | Total        |
|---------------------------|-------------------|-------------------------------------|--------------|
|                           | £000's            | £000's                              | £000's       |
| <b>Cost</b>               |                   |                                     |              |
| At 1st April 2022         | 4,139             | 419                                 | 4,558        |
| Additions                 | -                 | 16                                  | 16           |
| Disposals                 | (2)               | -                                   | (2)          |
| <b>At 31st March 2023</b> | <b>4,137</b>      | <b>435</b>                          | <b>4,572</b> |
| <b>Depreciation</b>       |                   |                                     |              |
| At 1st April 2022         | 1,150             | 323                                 | 1,473        |
| Charge for Period         | 112               | 48                                  | 160          |
| Disposals                 | -                 | -                                   | -            |
| <b>At 31st March 2023</b> | <b>1,262</b>      | <b>371</b>                          | <b>1,633</b> |
| <b>Net Book Value</b>     |                   |                                     |              |
| At 1st April 2022         | 2,989             | 96                                  | 3,084        |
| <b>At 31st March 2023</b> | <b>2,875</b>      | <b>64</b>                           | <b>2,939</b> |

In order to expand the Centre's work part of its freehold building was leased to Servite Houses, a registered housing association, at a peppercorn rent for a period of thirty years from March 2004.

Servite Houses developed the property into 32 individual residential units financed by a grant of £1,98M from the Housing Corporation with the balance provided from the Centre's own resources.

The Centre manages the property and receives income from licences granted in respect of the accommodation.

The management is regulated by an agreement between the Centre and Servite Houses.

This grant, together with certain other smaller grants, would become repayable should there be any significant change in use of the property.

There is no intention to make any such change.

## 9. DEBTORS

|                                | 2023       | 2022       |
|--------------------------------|------------|------------|
|                                | £000's     | £000's     |
| Prepayments and accrued income | 344        | 326        |
| Other Debtors                  | 85         | 75         |
|                                | <b>429</b> | <b>401</b> |

## 10. CREDITORS

|                                | 2023       | 2022       |
|--------------------------------|------------|------------|
|                                | £000's     | £000's     |
| Expense creditors              | 47         | 172        |
| Other creditors                | 90         | 87         |
| Tax and social security        | 100        | 51         |
| Financing loan - Barclays Bank | 20         | 20         |
| Accruals                       | 27         | 36         |
|                                | <b>284</b> | <b>366</b> |

## 11. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

|   | 2023<br>£000's | 2022<br>£000's |
|---|----------------|----------------|
| Loan from Westminster Roman Catholic Diocesan Trust | 339            | 339            |
| Financing loan - Barclays Bank                      | 702            | 722            |
|   | <b>1,041</b>   | <b>1,061</b>   |

Westminster Roman Catholic Diocesan Trust has agreed that the loan, which is secured on the Charity's freehold property, should remain outstanding (indefinitely and interest-free) unless the property is sold, when 50% of the net proceeds from the sale of the property will be repayable to the Trust.

See note 19 for obligations regarding the financing loan.

## 12. FUNDS

| Year Ended 31st March 2023      | At April 1st 2022<br>£000's | Income<br>£000's | Expenditure<br>£000's | Transfers and Net<br>Gains on Investments<br>£000's | At March 31st 2023<br>£000's |
|---------------------------------|-----------------------------|------------------|-----------------------|---|------------------------------|
| <b>General Fund</b>             | 697                         | 2,328            | (2,442)               | 220   | <b>803</b>                   |
| <b>Designated Funds</b>         |                             |                  |                       |   |                              |
| Fixed Asset Funds               | 1,933                       | -                | -                     | (120)   | <b>1,813</b>                 |
| Centre Growth Fund              | 196                         | -                | -                     | -   | <b>196</b>                   |
| Covid Resilience Fund           | 100                         | -                | -                     | (100)   | <b>-</b>                     |
| Client Fund                     | 29                          | -                | -                     | -   | <b>29</b>                    |
| Legacy Equalisation Fund        | 240                         | 145              | -                     | -   | <b>385</b>                   |
| <b>Total unrestricted Funds</b> | <b>3,195</b>                | <b>2,473</b>     | <b>(2,442)</b>        | <b>-</b>  | <b>3,226</b>                 |
| <b>Restricted Funds</b>         |                             |                  |                       |   |                              |
| Housing & Residential Services  | -                           | 499              | (499)                 | -   | <b>-</b>                     |
| Advice & Assessment             | 26                          | 487              | (373)                 | -   | <b>140</b>                   |
| Learning & Development          | -                           | 151              | (151)                 | -   | <b>-</b>                     |
| <b>Total Restricted Funds</b>   | <b>26</b>                   | <b>1,137</b>     | <b>(1,023)</b>        | <b>-</b>  | <b>140</b>                   |
| <b>Total Funds</b>              | <b>3,221</b>                | <b>3,610</b>     | <b>(3,465)</b>        | <b>-</b>  | <b>3,366</b>                 |

| Year Ended 31st March 2022      | At April 1st 2021<br>£000's | Income<br>£000's | Expenditure<br>£000's | Transfers and Net<br>Gains on Investments<br>£000's | At March 31st 2022<br>£000's |
|---------------------------------|-----------------------------|------------------|-----------------------|---|------------------------------|
| <b>General Fund</b>             | 620                         | 2,161            | (1,858)               | (226)   | <b>697</b>                   |
| <b>Designated Funds</b>         |                             |                  |                       |   |                              |
| Fixed Asset Funds               | 1,938                       | -                | -                     | (5)   | <b>1,933</b>                 |
| Centre Growth Fund              | 200                         | -                | (4)                   | -   | <b>196</b>                   |
| Covid Resilience Fund           | 100                         | -                | -                     | -   | <b>100</b>                   |
| Client Fund                     | 30                          | -                | (1)                   | -   | <b>29</b>                    |
| Legacy Equalisation Fund        | 0                           | -                | -                     | 240   | <b>240</b>                   |
| <b>Total unrestricted Funds</b> | <b>2,888</b>                | <b>2,161</b>     | <b>(1,863)</b>        | <b>9</b>  | <b>3,195</b>                 |
| <b>Restricted Funds</b>         |                             |                  |                       |   |                              |
| Housing & Residential Services  | -                           | 736              | (736)                 | -   | <b>-</b>                     |
| Advice & Assessment             | 67                          | 279              | (320)                 | -   | <b>26</b>                    |
| Learning & Development          | 7                           | 256              | (263)                 | -   | <b>-</b>                     |
| <b>Total Restricted Funds</b>   | <b>74</b>                   | <b>1,271</b>     | <b>(1,319)</b>        | <b>-</b>  | <b>26</b>                    |
| <b>Total Funds</b>              | <b>2,962</b>                | <b>3,432</b>     | <b>(3,182)</b>        | <b>9</b>  | <b>3,221</b>                 |

Designated funds - The fixed assets fund represents the net book value of tangible fixed property assets net of loans secured on those assets. The purpose of the other designated funds is set out on page 37. The brought forward balance on restricted funds represents unspent donated money still available for the period under review.

### 13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

| 2023 Total Funds                              | Unrestricted Funds |                  | Restricted Funds<br>£000's | Total 2023<br>£000's |
|---|--------------------|------------------|----------------------------|----------------------|
|   | General Funds      | Designated Funds |                            |                      |
|   | £000's             | £000's           |                            |                      |
| Tangible fixed assets                         | -                  | 2,939            | -                          | <b>2,939</b>         |
| Investments                                   | -                  | -                | -                          | -                    |
| Net current assets                            | 803                | 525              | 140                        | <b>1,468</b>         |
| Creditors: Amounts falling due after one year | -                  | (1,041)          | -                          | <b>(1,041)</b>       |
| <b>2023 Total funds</b>                       | <b>803</b>         | <b>2,423</b>     | <b>140</b>                 | <b>3,366</b>         |

| 2022 Total Funds                              | Unrestricted Funds |                  | Restricted Funds<br>£000's | Total 2022<br>£000's |
|---|--------------------|------------------|----------------------------|----------------------|
|   | General Funds      | Designated Funds |                            |                      |
|   | £000's             | £000's           |                            |                      |
| Tangible fixed assets                         | -                  | 3,084            | -                          | <b>3,084</b>         |
| Investments                                   | 21                 | -                | -                          | <b>21</b>            |
| Net current assets                            | 676                | 475              | 26                         | <b>1,177</b>         |
| Creditors: Amounts falling due after one year | -                  | (1,061)          | -                          | <b>(1,061)</b>       |
| <b>2022 Total funds</b>                       | <b>697</b>         | <b>2,498</b>     | <b>26</b>                  | <b>3,221</b>         |

### 14. FIXED ASSET INVESTMENTS

|                         | Listed 2023<br>£000's | Total 2023<br>£000's |
|-------------------------|-----------------------|----------------------|
| <b>Market Value</b>     |                       |                      |
| As at 1st April         | 21                    | <b>21</b>            |
| Acquisitions in year    | 45                    | <b>45</b>            |
| Change in Value in year | -                     | -                    |
| Disposals in year       | (66)                  | <b>(66)</b>          |
| <b>At 31st March</b>    | -                     | -                    |

Investments held during the year comprised shareholdings in listed equities received as donations and fully disposed of during the 22-23 financial year.

### 15. TAXATION

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

### 16. COMPANY STATUS

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

### 17. RELATED PARTY TRANSACTIONS

The Charity has a loan from the Westminster Roman Catholic Diocesan Trust, which is secured on the Charity's freehold property (see note 11). Bishop Nicholas Hudson, a Trustee of the Cardinal Hume Centre, is also a Director of the Corporate Trustee for the Westminster Roman Catholic Diocesan Trust.

During the year ended 31 March 2023, donations totaling £12,642 (2022-£6,142) were made by 6 trustees of the charity to the charity and by their connected parties (2022-2023).

### 18. CAPITAL COMMITMENTS

The centre was not subject to any capital commitments at 31 March 2023 or 31 March 2022.

### 19. OBLIGATION UNDER BANK LOAN

|   | 2023<br>£000's | 2022<br>£000's |
|---|----------------|----------------|
| <b>Loan Repayments</b>                        |                |                |
| Within one year                               | 20             | 20             |
| Later than one, but not later than five years | 99             | 92             |
| Later than five years                         | 603            | 630            |
|   | <b>722</b>     | <b>742</b>     |

The Centre took out a bank loan of £800,000 in 2019 to finance the Lower Ground Floor Building works. This loan is secured on the charity's freehold premises at 3-7 Arneway Street. Capital repayments outstanding as at 31 March 2023 in respect of the loan are shown above.

# ORGANISATION DETAILS 2022/23

## TRUSTEES

- Robert Arnott (Chair)
- Mark Doran
- Philomena Egan
- Rebekah Etherington
- Amelia Fitzalan Howard (until Dec 2022)
- Samantha Flanagan (appointed Dec 2022)
- Bishop Nicholas Hudson
- William van Klaveren
- Patrick Milner (until Dec 2022)
- Heather Petch (until Dec 2022)
- Andrew Rose (Treasurer)
- Tim Walsh

## COMPANY MEMBERS

- Cardinal Vincent Nichols
- Nicholas Coulson
- John Darley
- John Gibbs
- Catherine Hickman
- Bishop Nicholas Hudson
- Philip Marsden
- Jocelyn Ridley

## PATRONS

- Cardinal Vincent Nichols
- Field Marshal, Lord Guthrie GCB LVO OBE DL
- Dom Christopher Jamison OSB

- Baroness Kennedy of the Shaws QC
- Lord Browne of Ladyton
- The Marquess of Lothian PC QC DL
- Jeremy Paxman

## SENIOR MANAGEMENT TEAM

- George O'Neill, Chief Executive
- Susannah Davis, Head of HR
- Helen Finely, Director of Finance and Operations (joined June 2022)
- Rachel Case, Director of Fundraising and Communications
- Louise Davies, Director of Services
- Hilary Nightingale, Head of Families (until August 2022)
- Suzanne Procter, Head of Young People (until August 2022)

During periods between appointments of permanent staff to key posts, the Centre engaged professional interim agency personnel and short term appointees, as cover.

## COMPANY SECRETARY

- George O'Neill

## AUDITOR

Buzzacott LLP  
130 Wood Street  
London  
EC2V 6DL

## BANKERS

The Royal Bank of Scotland  
119/121 Victoria Street  
London  
SW1E 6RA

Barclays Bank UK PLC  
Tottenham Court Road Branch  
15-17 Tottenham Court Road  
London  
W1T 1BH

HSBC Bank  
333 Vauxhall Bridge Road  
Belgravia  
Victoria  
London  
SW1V 1EJ

CCLA  
Senator House  
85 Queen Victoria Street  
London  
EC4V 4ET

## SOLICITORS

Stone King LLP  
13 Queen Square  
Bath  
BA1 2HJ

## REGISTERED OFFICE

3-7 Arneway Street  
Horseferry Road  
London  
SW1P 2BG

T 020 7222 1602

F 020 7233 2513

E [info@cardinalhumecentre.org.uk](mailto:info@cardinalhumecentre.org.uk)

W [www.cardinalhumecentre.org.uk](http://www.cardinalhumecentre.org.uk)

TW @CardinalHumeCHC

F @CardinalHumeCentre

Company No: 04333875

Charity No: 1090836



The 'Compassion Tree' at our Refugee Week event, covered in the promises and reflections of our guests.



'The threads that bind us': A quilt created by clients, visitors and staff for Refugee Week.

## MAJOR SUPPORTERS AND FUNDERS

### Major Supporters

With grateful thanks to the following organisations and individuals who gave significant support to the Centre during the year April 2022 – March 2023:

#### Organisations

- Chapel Trust Carmelite Monastery
- Church of the Holy Name
- Civil Service Choir
- Hakuna Matata
- Holy Apostles, Pimlico
- Junior League of America, London
- Little Company of Mary
- Marist Sisters Generalate
- Messenger of St Anthony UK
- Order of Friars Minor
- Our Lady of Victories, Kensington
- QCL – Queen's College London
- Sacred Heart of Jesus parish, Kilburn

- Society of the Holy Child Jesus
- Society of the Sacred Heart Provincialite
- Sisters of the Holy Cross Charitable Trust
- St John Fisher, Chorleywood
- St Mary's Church, Hampstead
- St Thomas More School
- The Emmanuel Kaye Foundation
- Westminster Cathedral
- Westminster Cathedral Choir School
- Westminster Under School
- Woldingham School

#### Individuals

- Alastair & Lynwen Gibbons

- Brendan Hemming
- Chris & David Perrett
- Christopher & Frances Kemball
- Damien Byrne Hill
- Dirk & Thea Lievens
- Evelyn & Patrick O'Sullivan
- Gerard Smith
- Harry Fitzalan Howard
- Justin & Helene Read
- Lady Howard de Walden
- Lady Maria Carmela Hambleden
- Lady Sarah Gough
- Margaret Ainscough & Stephen Pollard
- Mary Scherer
- Oliver & Emma Pawle

- Paul Marsden
- Philip Marsden Family Charitable Trust
- Simone & Paola Verri
- Sir George & Lady Tessa Bull
- The Hickman family
- The Lyon Family Charitable Trust
- Tristan Hillgarth
- Vivienne Muffty

*With sincere thanks to those donors who choose to remain Anonymous.*

*With humble thanks to all those who remembered the Cardinal Hume Centre through leaving a Gift in their Will.*

### Trusts

With grateful thanks to the following funders who contributed £5,000 or more during the year April 2022 - March 2023:

- Charles Hayward Foundation
- City of Westminster/Young Westminster Foundation
- City of Westminster Charitable Trust
- Drapers' Charitable Fund
- EBM Charitable Trust
- European Social Fund

- Garfield Weston Foundation
- GLA Mayor's Young Londoner's Fund
- Holbeck Charitable Trust
- Hyde Park Place Estate Charity Fundraising
- John Lyon's Charity
- Kerbascol Trust

- Northwick Trust
- Peter Stebbings Memorial Charity
- Sir Harold Hood's Charitable Trust
- St Giles and St George's Education Charity
- Strand Parishes Trust
- Swire Charitable Trust

- The Access to Justice Foundation
- The Childhood Trust
- The Mercers' Company
- The 29th May 1961 Charity
- Trust for London
- Westminster Almshouses Foundation
- Westminster Foundation

## COMPANIES AND PARTNERS

We are delighted to have worked with the following companies or partner organisations which supported the Centre's work during the year April 2022 – March 2023

- Abbey Community Centre
- Advice UK
- Bessborough Family Hub
- BNP Paribas
- Breaking Barriers
- Brett Grellier Psychology Services
- British Red Cross
- Care 4 Calais
- Caritas
- Capital City College
- CAP (Christians Against Poverty)
- Coram CLC
- CSAN (Caritas Social Action Network)
- Catholic Bishops Conference of England & Wales
- Celtic FC Foundation
- Centrepoint Partnering
- Channel 4
- Citizens Advice Westminster
- City Lit
- Conscient Limited
- Construction Youth
- Department for Work and Pensions
- Depaul UK
- Dr Hickey's Surgery
- ELATT
- Ember Yard
- ERSAs (Employment Related Services Association)
- Family Lives
- Felix Project
- Free2Learn
- Glasspool Charity Trust
- Groundwork
- Grow Wild
- HA Marks
- HRP Community Access Scheme – Kensington Palace
- Haringey Migrants Support Centre
- Home-Start WKCHF
- House of St Barnabas
- Housing Justice
- Imperial College London
- Insight Westminster – Blenheim CDP
- Intuit Quickbooks
- Kings College, London
- Jobskilla
- Justlife
- Kairos Europe
- Landaid Charitable Trust
- Landbay
- Landsec
- Laptops4Learning
- Latin American Women's Rights Service
- LHA London
- LMP Education
- London Youth
- Mary Ward Legal Centre
- Metropolitan Police – Safer Neighbourhood Team
- National Gallery
- New Horizon Youth Centre
- NHS Whittington Health Trust
- South Westminster CMMH
- One Westminster (including Social Prescriber team)
- Paddington Development Trust
- Park Plaza Hotel
- Pimlico Toy Library
- Pret a Manger
- Prince's Trust
- RAGU (Metropolitan University)
- REAP (Refugees in Effective & Active Partnership)
- Refugee Action
- Refugee Council
- Refugees into Jobs
- Renaisi
- Royal Palaces Community Engagement
- SASH
- Smartworks
- South Westminster CMMH
- St Andrew's Youth Club
- St Mungo's
- St Patrick's, Soho Square
- St Vincent's Family Project
- StreetSmart
- Suited & Booted
- Tate Britain
- The Berkeley Hotel
- The Clement James Centre
- The Connection at St Martins
- The Passage
- The Royal Borough of Kensington and Chelsea Employment Service
- The Science Museum (community engagement programme)
- Think Ahead
- Vicar's Relief Fund
- Victoria BID
- Westminster Abbey
- Westminster Adult Education Service
- Westminster Befriend a Family
- Westminster City Council
- Westminster Foodbank
- Westminster Virtual School
- Wigmore Hall
- Young Minds
- Young Roots
- Young Westminster Foundation
- Z2K
- ZSL London Zoo





Cardinal Hume Centre | 3-7 Arneway Street | Horseferry Road | London SW1P 2BG  
Company Number 04333875 | Registered Charity Number 1090836

Cardinal Hume Centre residents on a summer hike.

 **Cardinal Hume  
Centre**  
Each Person Matters

**CARDINAL HUME CENTRE**

England & Wales - Charity number 1090836

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# Accounts

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# EACH PERSON MATTERS

ANNUAL REPORT AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022

Company Number 04333875 | Registered Charity Number 1090836

 Cardinal Hume  
**Centre**  
Turning Lives Around

“Every individual must be given every opportunity to live a life in which his or her basic needs are provided for, and in which so far as is reasonably possible, his or her full potential is realised. Each person matters. No human life is ever redundant.

Cardinal Basil Hume, Centre Open Evening, March 1994

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Cover photo: Music in our Family Centre. Photo by a young person who lived in our hostel, Lewis Neck.



The Cardinal Hume Centre supports homeless young people, badly housed families with children, and people from the local community with little or no income. We help people identify the skills, tools and confidence they need to break out of poverty and build the lives they want.

# EACH PERSON MATTERS

The Spring of 2022 should have marked a threshold. One where we hoped we would see the country emerge strongly from the global health crisis. We hoped it might mark a moment to rebuild lives and futures as the country could begin to recover from all the problems caused by the Coronavirus pandemic.

But tragically the threshold we actually face is different. Increased global uncertainty means the country faces significantly higher inflation. There is a new and deep cost of living crisis that increases the risk to people's future and potential. At greatest hazard are those who find themselves on the margins, and without effective action the chances homelessness will increase and poverty will become further embedded are high.

The Cardinal Hume Centre is here to act. Our work starts with one simple belief. Each person matters, each person has potential. At the very root of this is the understanding that the dignity of every individual is innate and not earned. Yet living with dignity means living a life free from poverty, it means having a safe and secure home.

Right now in Westminster, thousands are homeless or living in insecure, overcrowded or substandard accommodation. Nearly thirty percent of all Westminster children live in poverty, more than 3,000 children are housed in temporary accommodation that risks their wellbeing, health, education and life chances.

We can and must do better and the Centre is here to play its part. Last year over 1,200 people secured our support – including 587 families. We want to ensure people have a suitable home, sustainable income levels, the opportunity to build their learning and improved wellbeing. Outcomes you will read more about in this report.

Our aim is to tackle homelessness, poor housing and poverty at a young age and break its cycle into later life. In short we want to see the value in each individual and nurture potential, helping young people and families with children to thrive and lead full lives.

This current set of circumstances is not easy and the demand for our services will grow. It may require us to continue to innovate and sometimes work differently. It certainly requires us to reflect and learn, to question how we can have the biggest impact. But thanks to the incredible commitment of our supporters, staff and volunteers and the strength of our community of clients, we are confident we can succeed.

With huge gratitude for all you do at the Cardinal Hume Centre,



Robert Arnott,  
Chair of Trustees



George O'Neill,  
Chief Executive

A handwritten signature in black ink, appearing to read 'Robert Arnott'.

A handwritten signature in black ink, appearing to read 'George O'Neill'.

# THE CENTRE AT A GLANCE

## WHO WE ARE

The Cardinal Hume Centre has supported local people facing poverty and at risk of homelessness for over 35 years. We stick proudly to the ethos of our founder, Cardinal Basil Hume. We provide a place of welcome, sanctuary and support to everyone who comes to the Centre.

Based in Westminster, we respond to need in our community with a focus on young people and families with children. The latest available figures disclose:

- 3,514 of children living in Westminster are housed in temporary accommodation
- 28% of children live in poverty in Westminster
- In 2021, young people's unemployment in London rose by 4% to 20%

## WHAT WE DO

The Cardinal Hume Centre strives towards a society where everyone has a safe place to live and the opportunity to reach their full potential. We do this by enabling families, children and young people to overcome poverty and avoid homelessness. The Centre provides advice and support with income, housing, employment, education or training, immigration and asylum issues and we have a Family Centre that offers a safe space for children to play and learn.

## HOW WE WORK

We welcome and listen, giving our clients the time needed to properly understand how we can help. The breadth of our services allows us to provide the wrap-around support that is so often needed to help people out of poverty and homelessness.

## AT THE CENTRE WE LIVE OUR VALUES TO:

- Value each person
- Welcome and include
- Encourage potential
- Work together
- Learn, reflect and improve

- **1,208** clients supported
- **430** new clients welcomed
- **587** families helped
- **233** children and young people supported

# OUR FINANCES

| VOLUNTARY INCOME           |  | £000's       |
|----------------------------|--|--------------|
| Trusts                     |  | 572          |
| Individuals                |  | 573          |
| Major Donors               |  | 472          |
| Community Groups           |  | 174          |
| Corporates                 |  | 142          |
| Legacies                   |  | 537          |
| Shop                       |  | 6            |
| <b>Total Voluntary</b>     |  | <b>2,476</b> |
| NON-VOLUNTARY INCOME       |  |              |
| Statutory Income           |  | 568          |
| Income from Activities     |  | 316          |
| Other Income               |  | 72           |
| <b>Total Non-Voluntary</b> |  | <b>956</b>   |
| <b>Total Income</b>        |  | <b>3,432</b> |
| EXPENDITURE                |  |              |
| Direct Charitable          |  | 2,668        |
| Fundraising                |  | 514          |
| <b>Total Expenditure</b>   |  | <b>3,182</b> |
| CARRIED FORWARD            |  |              |
| Net Current Assets         |  | 1,177        |
| Restricted Funds           |  | 26           |
| Free Reserves              |  | 697          |



Holiday club in our Family Centre.

# OUR YEAR IN NUMBERS

In 2021/22, we supported **1,208** clients in order to increase their financial security and reduce their risk of homelessness. We welcomed **430** new clients to the Centre, including **19** young people who moved into our supported accommodation services.

## FINANCIAL AND ECONOMIC SECURITY

**550** clients were supported by our Assessment and Advice team; **300** were supported by our Welfare Rights and Employment team.

**365** outcomes were achieved to support **209** clients to improve their financial and economic security through: new benefit applications; resolving existing benefit issues; gaining recourse to public benefit; obtaining employment; or improving their employment prospects.

**213** clients received food support and **16** clients were awarded a grant or local support allowance.

**91%** of clients who responded to our Annual Survey agreed that they “feel better able to meet my own or my family’s needs”.

## STABLE, SUITABLE ACCOMMODATION

**293** clients were supported by our Housing Advice team and our Supported Accommodation services

**211** housing outcomes were achieved for **141** clients including: averting homelessness; supporting young people move into more independent living; improving housing suitability; or supporting clients to access statutory rights and entitlements under the Homelessness Reduction Act.

## STABLE AND REGULARISED IMMIGRATION STATUS

**306** clients, including 158 families, were supported by our Immigration team.

**65** clients (44 families) successfully secured or extended their right to remain in the UK.

## IMPROVED EDUCATIONAL OPPORTUNITIES AND ATTAINMENT

**29** Unaccompanied Asylum Seeking Children (UASC’s) received intensive language support.

**22** clients have been supported to access training opportunities, and **28** children have attended our homework club.

## INCREASED WELLBEING AND RESILIENCE

**51** families and **105** children benefited from our Family Service offer, providing social, cultural and educational opportunities for all.

**84%** of clients who responded to our Annual Survey agreed that their overall wellbeing had improved since receiving support from the Centre.

# HOW YOU GAVE YOUR SUPPORT

As a charity, over 72% of our income comes from our supporters. Our work is only made possible because of the incredible generosity of donors. Statutory funding from Westminster City Council (WCC) also enables us to provide essential services to our clients.

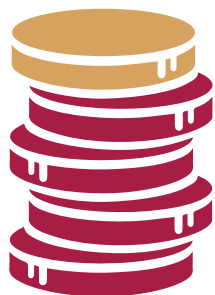
## HOW YOU GAVE YOUR HELP

|                               |                   |
|-------------------------------|-------------------|
| Legacies                      | £537,000          |
| Donations                     | £1,933,000        |
| Charity Shop                  | £6,000            |
| <b>TOTAL VOLUNTARY INCOME</b> | <b>£2,476,000</b> |

## OTHER CENTRE INCOME

|                     |                   |
|---------------------|-------------------|
| Statutory Income    | £568,000          |
| Earned Income       | £388,000          |
| <b>TOTAL INCOME</b> | <b>£3,432,000</b> |

## OUR DONATIONS

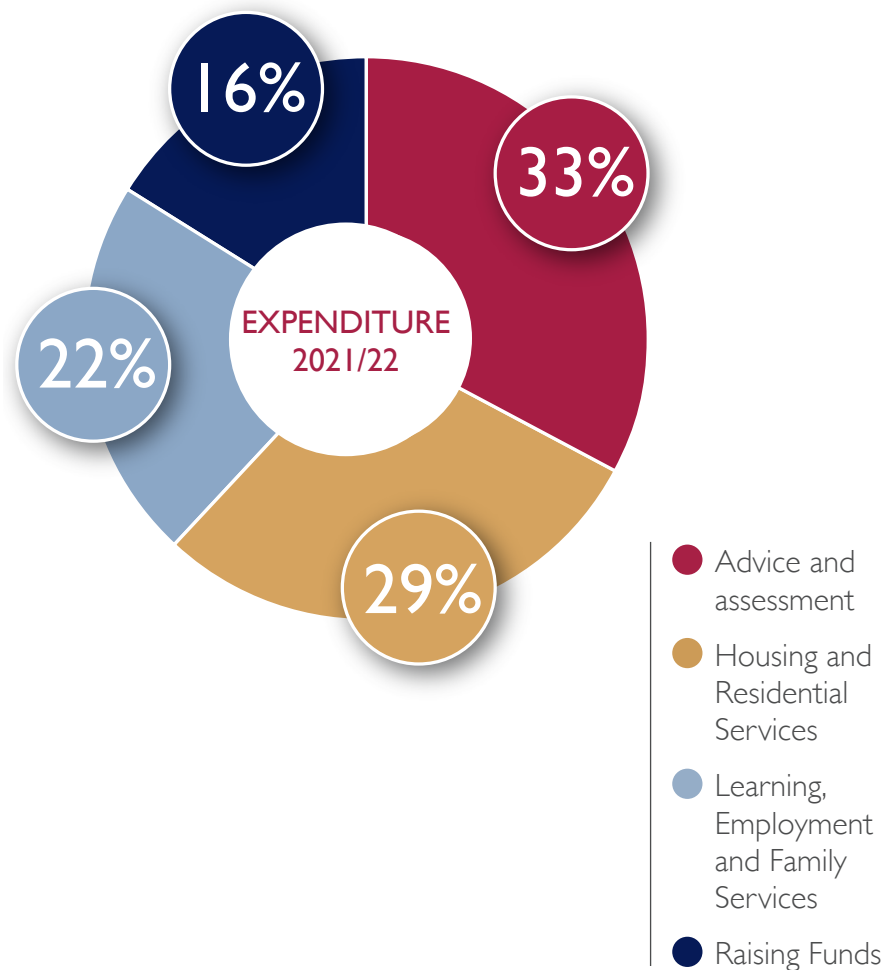


For every £1 donated,

84p is spent on service delivery.

## HOW YOUR MONEY IS SPENT

Our expenditure in 2021/22 was £3.2m, of which 84% was spent on delivering services. The chart below shows where this was spent across our core activities.



# OUR REVIEW OF 2021/22



Cooking in our hostel.

# A SECOND PANDEMIC YEAR

The country continued to bear the economic and social consequences of the pandemic in 2021/2, and while we began to feel the health benefits of the vaccine, the challenging financial climate meant demand for our services continued to grow. The country began to face a far deeper cost of living crisis that only serves to risk people's future and potential.

Given this, it was essential we kept our doors and services open. We are conscious that at greatest hazard are those who find themselves on the margins. We know there is strong evidence that homelessness at a young age is too often repeated later in life, that poverty, if not effectively tackled can become intergenerational. It was our job to remain on hand, to not only provide support at times of crisis but to enable people to build the lives they want to lead.

We were backed by our own team of staff and volunteers, but also a committed group of donors who stand alongside our community of clients. They make so much of our work possible and it is a tribute to their generosity and the strength of our clients that so much was achieved.

## **BUILDING OUR IMPACT, MAKING A DIFFERENCE**

The Centre remains open to everyone, but we're building our focus on young people and families with children. Our aim is to tackle homelessness, poor housing and poverty at a young age and break its cycle into later life.

The evidence is clear, the roots of homelessness are found in childhood poverty and other adverse childhood experiences. While homelessness and poverty should never be seen as inevitable it can be predictable and sadly certain groups are at greater risk. Unemployment, low pay or fragile employment; poor mental

health or trauma; relationship breakdown or domestic violence; poor educational attainment or experience; can all lead to an increased risk of homelessness. At a time of increasing need it is right the Centre does all it can to increase its impact and make a greater difference, to review our services to better achieve our goals. This year we developed a new Theory of Change to direct and monitor our work. It details not only the work we do to alleviate immediate crisis, but also the way we contribute to our clients' longer term ambitions. Our aim is to see the value in each individual, nurture potential and help young people, children and their families to thrive.

## **IT'S NOT JUST WHAT WE DO, IT'S HOW WE DO IT**

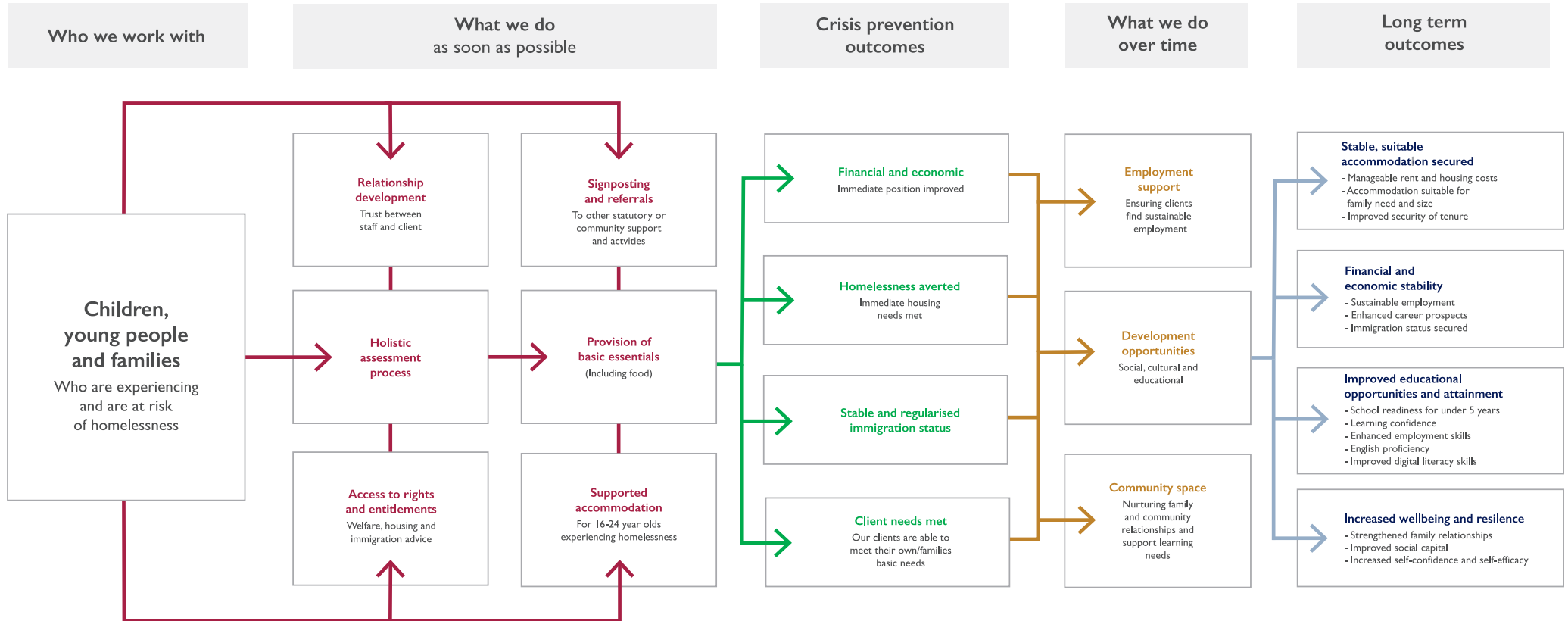
- We offer a breadth of service and specialist expertise
- We welcome and listen to our clients, and take the time that is needed to bring about change
- We seek to work in a psychologically informed way and focus on people's strength and potential
- Our building is an asset that we can use for the benefit of our clients
- We invest in effective partnerships to ensure we take account of clients' full needs
- We will use our knowledge and learning to influence the wider system for the benefit of our clients
- We are committed to continuous learning and delivering evidence informed services

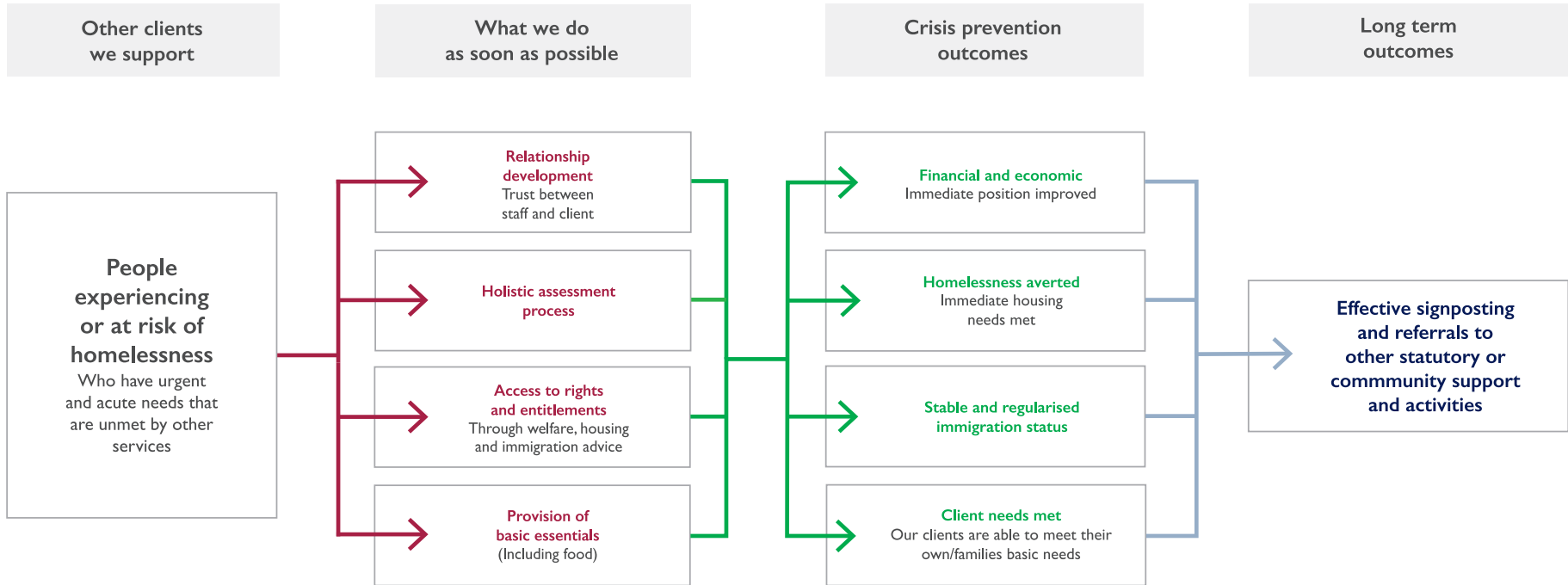
To be effective we know we have to meet people's short and long term needs. We therefore work to meet crisis prevention and long term outcomes.

The two diagrams following depict our Theory of Change, what we do and what we achieve with our client groups.

# THEORY OF CHANGE

## BREAKING THE CYCLE OF POVERTY AND HOMELESSNESS FOR OUR CLIENTS





# OUR CRISIS PREVENTION WORK

## IMPROVING OUR CLIENT'S FINANCIAL POSITION

We're here for clients in financial crisis. While our aim might be to help over the longer term, we know we need to help people meet their own and their family's immediate needs. We offer a holistic needs assessment with our experienced advisors who welcome, listen and give the time needed to properly understand the root causes of the problem.

Unemployment in London rose during the lockdowns across 2020 into 2021 and the number of people needing to draw on welfare benefits tripled in 2021. At the Centre we supported many clients who never had to navigate the benefits system before. We were successful in securing £471,824 in income through benefits for our clients last year.

Our Employment and Learning team helped 26 clients into work, immediately improving their financial position by ensuring a regular income.

67 of our clients were given rights to claim public benefits following successful claims for leave to remain or settled status through the European Union Settlement Scheme (EUSS).

“*The Cardinal Hume Centre has helped me so much with my finances and sorted out the mess I found myself in due to becoming very unwell.*  
Annual Client Survey 2022

“*I was able to find a job and take care of my family with their help.*  
Annual Client Survey 2022

## AVERTING HOMELESSNESS AND MEETING IMMEDIATE HOUSING NEEDS

Here at the Cardinal Hume Centre we want to see all of our clients in stable and suitable accommodation but we know that achieving this can be a long journey. We help young people and families take the first step.

Last year we provided a temporary home for 47 young people in our supported accommodation hostel.

During this year we converted some of our office space into emergency bed places. Its increased our ability to offer immediately available accommodation in a safe place, with support from our specialist team. The rooms are for anyone aged 16 – 24 found rough sleeping in Westminster or who are in crisis and referred to us by partner agencies (see page 18). Whilst staying with us our team can work with young people to assess their needs and provide support through our services and referrals to other agencies.

A third of clients accessing our housing advice service came to us on the verge of losing their home. Many of them had accrued significant rent arrears because they were unaware of the benefits to which they are entitled. Our specialist advisers, often working closely with other agencies, helped these clients take control and we helped 120 to avert homelessness.

“*The Cardinal Hume Centre has saved me from being evicted, has supported me without judgment.*”  
Annual Client Survey 2022

An advice session.



# KHALTOM'S STORY

"I'm 38 years old and a mother of four. My children are 19, 10, 8 and 6 years old. My husband and I couldn't stay in Kurdistan because of the war in Iraq. In Kurdistan, life was difficult. I only had the chance to go to school for two years of my life. But I am grateful that I survived – and that my family made it to the UK.

I didn't know one word of English and my husband was working all the time in a kebab shop to make ends meet. I became isolated. When I found the Cardinal Hume Centre things started to turn around.

This year [2021], the Centre has meant everything to my family. In January and February it meant the chance to meet and talk to other parents and practice my English. My children met other children, we made friends. Coming to the Centre has also meant that we have felt safe and less isolated during the pandemic. My husband has lost many hours of work in the shop and the Centre has helped us with food and essentials. We did not have a computer at home so my two daughters would come to the Centre for one-to-one computer sessions and to get help with their homework. In autumn, the Centre donated a laptop to our family – it made a massive difference because it means they can do schoolwork from home.

The six of us share a small 2-bedroom flat. We make the most out of the limited space we have, but the Centre is a safe place away from the flat, where there is enough space for my children to play, read, and learn about gardening, how things grow and cooking. It's a place where they can access learning materials, and where the children actually think it's fun to learn! Beyond the support with food, the homework support has been the most meaningful for us. It has helped the children understand their homework and engage better with their learning at home. They need someone who speaks fluent English and knows the subjects well enough to help them.

To be honest, it means a lot for my own well-being too. The staff are so nice and supportive. I honestly don't know where I'd go if I didn't have the Centre, or what I would do if I lost it."



Planting seeds in the garden.



Climbing and playing in the outdoor play area.

Left photo: Cardinal Hume Centre  
Right photo: Lewis Neck

*"This year [2021], the Centre has meant everything to my family. In January and February it meant the chance to meet and talk to other parents and practice my English.*

## HELPING PEOPLE MEET THEIR IMMEDIATE AND BASIC NEEDS

We provide immediate support with basic essentials such as nappies, clothes and food vouchers. Last year we helped over 480 clients providing £15,274 to help them feed and clothe their families. We have excellent relationships with our local foodbanks and regularly refer our clients to these supplying foodbank vouchers to 118 people.

Our work with Westminster Council's Bessborough Family Hub, where we are a lead voluntary sector partner, is key to our work. As the Government rediscovers the value of

family centres to local communities, this is an area of developing national policy. This partnership was vital throughout the pandemic and especially during lockdown when it referred the most vulnerable families to us so that we could support with some basic essentials and in-depth support.

*“Thanks to Cardinal Hume Centre I never skipped a meal.*

Annual Client Survey 2022

We support many families living in local hotels, this including refugees from Afghanistan. Between November and March, we ran 17 sessions which were attended by 65 children and 30 parents living in one Central London hotel. In collaboration with other local charities Little Village and Companions of the Order of Malta we provided clothing and toiletries for families who fled Afghanistan with only the clothes they travelled in.

Refugee families have access to the Centre's kitchen each Wednesday to cook a familiar meal to take back to their hotel. We ran 10 cooking sessions at the Centre which were attended by 15 parents. This was hugely appreciated and as Manager of the Westminster Connects told us: “Being able to prepare and cook their own food has been transformative for the families.”

Our Assessment Team also support people by helping them to apply for grants such as Local Support Payments. Many of our clients do not have computers or access to the internet so we provide these in our Assessment Hub for our clients to use to apply for grants online.

*“Help me with toys for Elham. Help with superhero clothes for world book day. Help me with pencils paper. Help with cooker and sometimes food from their food bank.*

Annual Client Survey 2022

# NEW STUDIO FLATS TACKLE ROUGH SLEEPING

In response to the increase in rough sleeping as a result of the pandemic – (The London Assembly reported a 47% increase in the number of young people rough sleeping in 2020), we fundraised for and renovated two new emergency studio flats to help tackle youth homelessness.

These new rooms improve the Cardinal Hume Centre's ability to offer immediately available safe accommodation to young people who otherwise might sleep on the streets. For many young people this may be their first experience of supported accommodation, and young people with mental health issues exacerbated in shared living environments, will benefit from a private space to help them to adjust.

The two studios each have their own private bathroom and kitchenette. Residents will benefit from the 24-hour care and specialist support of our staff and a thorough assessment of each young person's support needs will ensure that suitable long-term accommodation is found for them.

Research from Depaul reports that young people continue to make up nearly half of those accessing homeless accommodation services and are very likely to experience re-traumatisation and become homeless again unless they receive support.

**Above right: One of the new emergency flats to get young people off the streets.**

Photo: Cardinal Hume Centre

**Right: Making a bed for a new resident in our hostel.**



# HELPING MEET LONG-TERM AMBITIONS

## SECURING SAFE AND SUITABLE ACCOMMODATION

In Westminster there is a real shortage of social housing, particularly for families; average waiting times for a permanent 3-bed home is 16 years and for 4-bed properties is 34 years (Westminster Housing Needs Analysis, 2019). The costs of

renting a home privately can be prohibitive. This means that clients usually have a very long wait before they are able to move into a long-term home.

Therefore, we work with clients to help minimise the impacts of poor and insecure housing whilst advocating for change. As so many of our clients face living in temporary accommodation often for long periods we believe that we need to work to ensure that this accommodation is of an acceptable standard and people have access to the support they need from services. Last year the Cardinal

Hume Centre commissioned research into the experience of families living in temporary accommodation to better understand their needs. This report is being published later in 2022 (see page 30).

Our Housing Advice Team support over 300 people each year who need help with their housing. 40% of these clients are living in accommodation that is unsuitable. We hear accounts

of overcrowded homes in a state of extreme disrepair. We advocate for clients with their landlords to resolve these issues and 70 of our housing advice service clients took a step towards securing more suitable accommodation last year.

We refer to our hostel and move on accommodation as 'supported accommodation'. This is because we provide wrap-around support to prepare our residents for independent living. We work closely with other agencies to help our young people move from our high support, to the next step in independence and in the longer term, more suitable accommodation.

In our hostel our Life Skills Coordinator engages residents in a wide and varied range of activities. We offer 1 to 1 support in healthy lifestyle planning which involves designing and cooking nutritious and tasty meals. Food is shared together at brunches, BBQ's and themed dinner nights. This encourages collaboration through the sharing of culinary ideas. We provide guidance in budget and wider life management.

The pandemic has left many of our residents feeling more reluctant to get involved in hobbies or activities so we spend time exploring their interests and research where they can get involved locally.

*“The Cardinal Hume Centre has made my life easier in helping me deal with welfare, housing and housing repair issues. Which was a huge burden on my shoulders.*

*Annual Client Survey 2022*

Our garden space offers opportunities to plant and tend flowers and vegetables. It is also a relaxing environment where residents can socialise and build relationships.

There is also support for residents who have moved on. We keep in touch by visiting them in their new accommodation and giving more occasional and targeted support where necessary and appropriate. This support has been particularly important for two young women who became mothers last year. We provided on-going support through our Family Centre and ensured they accessed services near their new homes.

*“It’s consistency... [My keyworker] has never let me down like other professionals have...”*

Resident feedback  
June 2021

In the last year we have seen positive move-ons through our partnerships with other organisations such as LHA London, Centrepont and Depaul UK and 25 of our residents were able to move on successfully last year.

We also secured stable and secure accommodation

for 23 non-residential clients. This included private rented and social housing homes.

### **BUILDING LONGER TERM FINANCIAL STABILITY**

Our team work together across our services to support clients to reach economic stability so that they can move out of poverty and escape the threat of homelessness.

Having a secure and better paid job is critical to this, and last year our Employment Team helped 31 clients to achieve financial and economic stability through supporting them to secure a pay rise or to stay in employment for six months or more. They helped another 70 clients progress towards this through volunteering and training.

*“I have had a lot of help considering my future career and how to work about getting there. The extra support is very beneficial to me because after I left my job I had no idea which direction to go from there. My happiness, well-being and interests are being considered which is so important. Getting help from the Centre was one of the best decisions I have ever made.”*

Annual Client Survey 2022



Children experiencing more of the city on trips.

Photo: Cardinal Hume Centre

When clients are unable to work we support their financial security by ensuring they have access to the benefits they are entitled. Some clients suffer with ill health or have children with medical conditions that require regular care at home. Often the process of securing the appropriate benefits is not straightforward and regularly involves disputing the level of benefit payment, its termination or suspension; our Welfare Rights advisers spent 70% of their time last year fighting wrong and unfair benefit decisions.

### **STABLE AND REGULARISED IMMIGRATION STATUS**

Last year 49% of our immigration clients had No Recourse to Public Funds (NRPF) due to their lack of immigration status. This means they have no entitlement to the majority of benefits, including income support, housing benefit and a range of allowances and tax credits. This results in extreme hardship with many clients left unable to feed or clothe their family. Children often struggle to keep up at school because they have no access to a computer or the internet. It is therefore imperative that we help these clients to secure stable and regularised immigration status to help them move out of poverty and avoid long-term homelessness.

We are a Centre of Excellence under the London Legal Support Trust Scheme, and we provide free immigration advice to those in the most need.

In 2021/22 we secured stable and regularised status for 128 clients and helped a further 18 begin the journey towards gaining the ability to remain in the UK indefinitely, a journey that can take many years and one that we will remain with them throughout.

“ I was undocumented, homeless, destitute, depressed, suicidal when Cardinal Hume Centre took me under its wing... Prior to that, my life was quite simply a living hell as access to employment, housing, benefits and a myriad other life essentials was closed. My mental health was clearly in depletion also, and compounded with the deep sense of failure, despair and loss of respect, it all got way too much to cope and so attempted suicide but ended up awake in hospital! Nevertheless, with the immeasurable help, love and support of Cardinal Hume Centre I am fully documented, fully qualified... and work... None of this would have been possible without the incredibly hard work, loving kindness and support of the amazing... immigration team at Cardinal Hume Centre!! Maximum Respect to you all! Thank you.

Annual Client Survey 2022

These cases are always complex due to the many steps involved but progress was even more challenging during the pandemic due to significant backlogs at the Home Office. Last year 20% of our applications were through the European Union Settlement Scheme that required EU citizens to apply for the right to continue living in the UK.

At the Centre we are ready to find new ways of supporting those in need of our services. This year we partnered with Depaul UK and New Horizon Youth Centre providing specialist immigration advice at an emergency hotel for young homeless people. We also partnered with Housing Justice to provide legal advice to non UK nationals who need a safe space but have no right to housing and are therefore being hosted by people in their homes.

“Cardinal Hume Centre has helped me gain my independence and empowered me as a woman. The solicitor helped me regulate my immigration status and that alone took away the barriers of limitations and living in fear of not being able to provide for my family. The Centre has taken away that financial burden and worry of seeking legal advice and services to regulate my immigration requirements needs.  
Annual Client Survey 2022





Study support for children taking GCSE's.

## IMPROVING EDUCATIONAL OPPORTUNITIES AND ATTAINMENT

At the Cardinal Hume Centre we offer many varied educational opportunities tailored to support young people and families to attain the skills and knowledge they need to support themselves. We seek to foster a love and appreciation of learning by continually finding innovative approaches.

Our Employment and Learning team support clients into employment by providing in-house training in job seeking skills or access to external vocational training which is often accredited and attractive to employers. During the pandemic higher redundancies particularly in the hospitality sector saw many new clients coming to us for support in re-training. We helped 41 clients in this way last year. A further 6 clients developed new skills by engaging in voluntary work secured by our team.

Once in employment we support our clients to be successful in their new roles by providing in-work coaching, some clients also work with mentors. These mentors include volunteers from our corporate partners and we are very grateful to Landsec, BNP Paribas and Landbay for this invaluable support.

“ I have taken part in an employability skills group and through my employment advisor I was able to participate in a Prince's Trust course, both of which were very helpful for me in getting a better understanding of soft skills and getting to practice communication within a group which is something my autism makes difficult for me.

Annual Client Survey 2022

# LARA'S STORY

Lara\*, a single mother from Italy living in the UK was made redundant from her job as a part-time retail assistant of 15 years.

Lara heard about the Centre through a friend, "I had a very challenging time. I was very worried about losing my job and money, and I was homeschooling during the lockdowns. Carla, my employment advisor, was always there ready to help me whenever I needed it. She always had the ability to understand my feelings and believe in me. She especially encouraged me not just to apply for any job, but to pursue what I like to do the most."

"At first, I worried about going through the redundancy process by myself. Really, I was no longer enjoying my job but it paid the bills, and I didn't believe in myself enough to try to do anything else.

With Carla's help, I was prepared for redundancy meetings, and received compensation for the termination of my job. And I was thinking about my future with a clearer mind."

Carla says; "I emotionally supported Lara by meeting face-to-face, building her confidence and preparing for the redundancy meetings. Once the redundancy process was finished, Lara started being more optimistic about her future and ready for new challenges".

"I was a dental nurse back in my home country, Italy, but I felt like I was out of practice. I was struggling with so little money, and very worried. Carla referred me to the Welfare Rights Team in the Centre and they helped me to be more financially stable."

"I always received the best service in terms of support from the centre and got help with Council tax support, Benefits advice, English lessons, food vouchers and help with my employment situation".

I kept getting turned down for dental nurse jobs because I needed flexibility for my childcare. It is so important to be able to speak to someone like Carla who understood how disheartening it could be. But finally after 20 months working with Carla, and five interviews for dental nursing jobs, I got a part-time job

*"I always received the best service in terms of support from the centre and got help with Council tax support, Benefits advice, English lessons, food vouchers and help with my employment situation."*

as a dental nurse assistant, with an employer who gives me flexibility for childcare and my nursing course."

"Although I am in work I am still in contact with Carla and I cannot thank her enough for what she has done for me and my child. Cardinal Hume Centre is the best helpful place I know since I am in London. Thank you all for what you are doing"

Lara\* has been part of the EQUIP programme since the project started in 2021. The employment team are delivering this programme in partnership with Paddington Development Trust. The aim of the programme is to support people onto accredited training or into paid employment.

Due to the pandemic restrictions and lockdowns, the Cardinal Hume Centre employment team had an influx of new referrals, especially from individuals who were going through redundancy.

\*Client's name has been changed to protect their identity



*Volunteer Kathy supporting the immigration team.*

# BANA'S STORY

Bana\*, originally from Eritrea, moved into the Cardinal Hume Centre in May 2021. She had come to the UK a few months before seeking asylum at 18 years old. She is very shy and, because of adverse experiences, cautious with new acquaintances. Since coming to the Centre she has flourished academically and socially, and has grown considerably in confidence.

With Gail, our Life Skills co-ordinator she has learned to cook a wide range of dishes, from curry to homemade pizza and stroganoff. When she asked Gail to teach her how to roast a chicken, a memorable hostel event followed with a full roast dinner enjoyed by eight residents.

When ESOL teacher, Jenny, realised Bana was keen to learn how to cook lasagne, she arranged a lesson based around cooking vocabulary. The end result was growing trust, new English vocabulary and a delicious lasagne to fill Bana's fridge.

"Having Life skills and ESOL help in the same place is really good. Not having to travel helps and I feel they are connected."

As trust grew, Bana reached out to Jenny and asked for help with her Functional Skills English Reading exam. These exams are essential for young people preparing for studying and work. Having already failed it twice, Bana needed to pass on her third sitting,

"I was struggling to pass my functional reading exam and Jenny helped me. It was very hard for me to understand the questions. Once I had help from Jenny I felt so much more confident and passed. Also, she helped me with my assignment. She is very helpful."

With the continued support of Amy; her keyworker in the hostel, Gail and Jenny, Bana continues to push through life's challenges and gain valuable life skills along the way, "In the future I want to be a nurse, particularly a diabetic nurse. To be able to help people like me."

\*Client's name has been changed to protect their identity

*"I was struggling to pass my functional reading exam and Jenny helped me. It was very hard for me to understand the questions. Once I had help from Jenny I felt so much more confident and passed. Also, she helped me with my assignment. She is very helpful."*



*Learning skills to live independently.  
(Bana not pictured).*

We provide bespoke English tuition for young people seeking safety and asylum in the UK. During lockdown this provision moved online and we are very proud of the resilience and commitment demonstrated by this group of young people. Seventeen reached their targets and a further six moved up a level at college.

When many services, including schools had to close their doors during lockdowns we stayed open; providing a space for families to come and continue to play and learn together. Due to social distancing, we would often work with one family at a time providing

several sessions across the day; intentionally focusing our attention on the most vulnerable and youngest children in order to prevent them from falling too far behind. We know how imperative it is to support children's learning in their early years, evidence shows that it is incredibly difficult for children living in poverty to ever catch up with their better off peers if they fall behind in their development before they start school. We were able to offer more than 40 families opportunities to learn

together at our group Stay and Play sessions and a further 87 in 1 to 1 sessions.

Clients have also appreciated some support improving their digital skills over the last year. We provide 1 to 1 tailored sessions so that they can receive the specific help they need whether this is helping them get online to support their child's learning or downloading and using an app needed to run their lives more easily.

*“The playgroup has helped my little one [improve in] confidence and language skills.*

Annual Client Survey 2022

## IMPROVING WELLBEING, INCREASING RESILIENCE

Our services are designed to address key barriers to wellbeing – homelessness and poverty. Our clients tell us the support we provide to help them find their way through a housing emergency or secure a job can completely change how they are feeling.

Everyone's wellbeing was challenged during the pandemic, but for our families and young people it has been an incredibly difficult period. Many of our families live in cramped accommodation often without any access to cooking facilities. Here at the Centre we have adapted the way we provide our services and use our building to do our best to support our clients' wellbeing and resilience.

In addition to opening up our kitchen for refugee families we took our family Play and Learn sessions into one of the local hotels where refugee families had been temporarily housed. These sessions gave the families a time to come together and relax a little and for the children to have the space to play, learn and laugh.

Our families really enjoy regular gardening activities. Parents are beginning to decide on what to grow and nurture and we see children who were timid and reluctant to go outside, now excited

*“Without the Centre's help and support I would have had a nervous breakdown they supported me in every way they could. I appreciate all the support I received which I know very well without them I would have not been able to do alone. Thanks so much.*

Annual Client Survey 2022

“The only place that parents can gather together to socialise with their children and each other is in the dining room apart from when they come to your group. It's lovely to see the parents relaxing and the children happy.

Westminster City Council  
Volunteer Co-ordinator

As the world opened up again, we took families on a range of trips from the Cartoon Museum, to theatres, galleries, the seaside and even Kew Gardens. It is this cultural capital that so many of our families miss out on and this can lead to feelings of isolation and exclusion. These activities would be un-affordable without the Centre and the support of our donors that make them possible. It makes the world of difference to a small child to have fun with their friends at the pantomime and be able to answer 'what did you do over the holidays' question in their diary work when back at school.

to explore the garden and help pick vegetables and herbs. Families planted wheat and later harvested it together. For refugee families in particular, this was a great success, generating much discussion and conversations about home.

We work closely with local partners to find ways to support our clients' wellbeing. For example we refer children who need access to more activities and opportunities to develop friendships to St Andrew's Youth Club. We were pleased to learn that children referred last summer are attending the club regularly, have grown in confidence and have moved up to the senior club.

Very often problems caused by unsuitable accommodation lead to a negative impact on a client's wellbeing, so when our advisers can make a change to this, the positive impact on their wellbeing follows. For example, we can support clients to argue for a review of the suitability of their accommodation if they are struggling with their mental wellbeing. We gather evidence from mental health professionals and/or social workers and provide evidence to the Council to press for improved housing.

Many young people living at the Centre have experienced multiple traumas. Some arrived in the UK alone, still children after a precarious journey from a country where they were unsafe. Others were forced from their homes by parents no longer willing or able to provide a home. Our keyworkers work with these residents to develop a support plan that is tailored to them and this includes planning a journey to wellbeing and resilience. For some this might include regular sessions with our on-site psychologist or support from the local mental health team. Others keep well and happy by taking advantage of the free gym memberships we are able to offer thanks to Westminster City Council.

We know that feeling safe and receiving a warm welcome is really important to our clients because many have experienced a range of challenges and have had to face them alone. Our team are all trained and experienced in working with trauma and we do our best to ensure that our Centre is a safe, welcoming and inclusive place for all.

87% of respondents to our Annual Client Survey agreed that support from the Cardinal Hume Centre had improved their wellbeing.

# DAN'S STORY

Dan approached the Centre in late September. He was 19 years old and struggling with his mental health, finances and housing, and he was finding living in shared accommodation very difficult. His case highlights the challenges faced by young people, who receive only £257.33 per month (£59.38 per week) in their standard allowance, and whose rent allowance only allows for a room in a shared house.

My name is Dan\*, I'm 19 and I produce music, and occasionally game, I also do martial arts.

I was bullied from a really young age in school and my teachers didn't take it seriously. When I was 18, a friend of mine was stabbed and I was attacked not long after. Mine and my mum's relationship was strained and in the end she told me I had to leave.

I will never feel safe in my hometown, so I moved to London with my girlfriend at the start of 2021. It fell apart really quickly. I told my landlady that I had nowhere to go, and she felt sorry for me and let me stay in a shelter in her garden. The choice was between that or being on the street. It was only supposed to be temporary, it had no hot water or no electricity, but I ended up staying there for two and half months.

Over the next nine months I lived in flat shares. Flat sharing was really hard, for example; some of my housemates weren't following any Covid restrictions and were hosting parties at our flat. Others stayed up until 4am and I couldn't sleep. The stress unlocked all this negative stuff that I had been holding back, it just came out all at once and I started having panic attacks. I lost two jobs in the space of a month and the landlord served me with notice to leave the flat share. My mental health was at one of the lowest points then, I was close to becoming homeless.

My doctor told me to go to the Cardinal Hume Centre for help with my benefits. I mentioned to my caseworker Jenny how bad things were and she told me about the hostel. The psychotherapist who visits the Cardinal Hume

“*Having Clare's help in the hostel was really good. I feel calm talking to her, and I trust that she knows how to respond to me. Lots of people aren't able to talk to me properly about what I'm going through.*”



*Young people living in our hostel team are supported by 24 hour care.*

Centre is the main reason I wanted to come to this hostel. Mental health support is really hard to get.

Having Clare's [psychotherapist] help in the hostel was really good. I feel calm talking to her, and I trust that she knows how to respond to me. Lots of people aren't able to talk to me properly about what I'm going through.

When I got help with my mental health it felt like relief.

In the short-term, I want to move towards more independence and know that I could cope if something negative happens. I'm optimistic about it.

# LIVED EXPERIENCE OF FAMILIES LIVING IN TEMPORARY ACCOMMODATION

In April 2021, we partnered with Home-Start Westminster, Kensington & Chelsea and Hammersmith & Fulham (WKCHF) and the Westminster Foundation to commission a piece of research exploring the lived experience of families living in temporary accommodation.

Over 3,000 children live in temporary accommodation provided by Westminster City Council. We wanted to better understand the impact this has on their lives.



“We are living a very unsettled life and not enjoying [it]. I try to look for a better job but I don't know where to apply. It's disorganising mentally and emotionally in every way. I hope to get out [of temporary accommodation] as soon as possible.

Sadly, our findings confirm a growing evidence base that demonstrates the harmful impact that living in temporary accommodation can have on children and families. It is far more than a housing problem; it impacts on health, education and child development. It adds financial pressures and it is a cause and consequence of inequality. During the research, we heard about the upheaval and trauma that so often accompanies moving into temporary accommodation, and we heard how families lacked a plan or realistic hope of moving out of this extremely challenging situation. As such, we learnt that the experience is, very often, not 'temporary' and it prevents families from realising their idea of home.

### RECOMMENDATIONS AND NEXT STEPS

Over the coming year, we intend to act on the four key recommendations that came out of the research.

1. Develop a targeted support offer for families moving into, and living in, temporary accommodation

2. Work collaboratively with statutory and voluntary sector partners to ensure the best use of our collective resources
3. Continue to invest in our trauma-informed service provision
4. Find ways to use our voice at a local and national level to amplify the experiences of families living in temporary accommodation.

The research, which was carried out by Becky Rice an independent researcher, will be published later in 2022.

“A home which is for you... you feel like living in this home forever. You don't need to change and move again. You get familiar; you make local connection to that place without fear of moving and make your home... the most suitable place for you and your needs.

# ELLIE'S STORY

My name is Ellie and I'm the mother of three beautiful children, they're nine, six and three.

I came to London with my husband in 2016, when we only had two of the children. I was working as a hairdresser but things were tough. I left my husband because he was violent.

When I left him, I didn't have a penny, and no family I could ask for help. Things were very, very tough on us. I don't know where to start. Some nights I would go to sleep so I could forget how hungry I was.

We would often go to bed without food. All I could think about was my kids: 'What can I feed them? How can I dress them? Where can we live?' It hurts me to remember this time.

Coming to the Centre changed everything for us. I gave my documents for help with my immigration status, and I also asked, 'Can we have some food?' She {the advisor} took me to the food bank and she said I could take as much as we want. Then she arranged food vouchers for us.

I can remember the day of my court hearing, again the Centre helped me with the money for transport there. Debbie {the advisor} managed to get me leave to remain with my kids and we were entitled to benefits which we were not before. I could open a bank account. We now have food. I can afford to buy them clothing.

Once my immigration status was sorted out, I was talking to a lady, she opened up to me and she also had three kids, I said to her, 'I know a place for you, when you go there you forget about all your problems.' And she came to the Centre too.

Every family has a different story but each knows the fear of not being able to put food on the table and a roof over your head. My hope for my children is for a better life and that we never go back to those days where there's no food on the table. If not for Debbie and the Centre, we would still be in that mess.

“All I could think about was my kids: 'What can I feed them? How can I dress them? Where can we live?' It hurts me to remember this time.



Ellie as depicted in our Christmas 2021 appeal.



Immigration advice plays an essential role in ensuring that individuals are able to protect their rights.

# VOLUNTEERING

Klair has volunteered at the Centre for five years teaching English. She's helped clients to pass assessments and exams, and now teaches an informal class, for mums whose children can play in the safety of the Centre at the same time.

[Klair]: My name is Klair I have been at Cardinal Hume Centre for the past five years doing voluntary teaching.

I now work at Medway Council teaching in the Adult Centre. I volunteer because both my parents were very giving people. I was brought up in a religious background and giving has stuck with me.

Sometimes there's no reason, it's just as my mum would say, 'step out in faith'.

Volunteering was good for me too. I wanted a job teaching for a while, but until recently I was a cook. So it kept my skills up-to-date, I knew the core curriculum, what is to be expected and more about learners in their different forms. It gives me that flexibility to accommodate whatever is needed.

I have to really admire people that I teach here. They come from all walks of life, I've had a number of learners who are on the streets. For people to come in and to want to further themselves even though they haven't got a stable place, for me that is really admirable.

Cardinal Hume Centre have the added touch that if they think if you're capable of a particular role they will ask you. For example, they asked me to speak at one of their annual conferences in front of everyone. And they asked if I could sit in on an interview. They were interviewing for a particularly high role and they wanted input from all sectors of the centre not just management. I thought that was really, really astonishing because I would never dream that an organisation would say 'you're a volunteer, come on sit on a panel and have your view heard'. I'm glad as well it makes you think they actually thought of me beyond the volunteering. It's a feeling of worth they make you feel valuable.

Volunteering is about all the things that come with it. It opens up your eyes to a whole new different world that you would not think about the people that you meet whether it's staff or the people you're volunteering with.

When you see that you help somebody it's a reward that you can't really put into words, it's a satisfying feeling more than anything I will go home and think I've done my good deed for the day, I'm happy.



“The sessions are always very lively and numbers have gone up since they started. Klair is always really enthusiastic about her sessions and committed to helping people learn in a creative way and this has a very positive effect on the women who attends.

Jan Lemmon, Manager of Employment and Learning

# LISTENING TO OUR CLIENTS' VOICE

This year we reviewed our client feedback processes to ensure we continue to improve our services and to capture evidence of the outcomes clients achieve.



## ANNUAL CLIENT SURVEY MARCH 2022

In March 2022, we distributed our Annual Client Survey to over 1,500 clients who had accessed our support since April 2019. It was available in English, Arabic, French, Spanish and Tigrinya to ensure that everyone had an opportunity to respond, and clients could complete it online or by hand in the Centre.

## WHO WE HEARD FROM

336 clients responded. At the time of completion, 53% of respondents were currently receiving support from the Centre, whilst 47% had used the services at some point in the last 3 years. We received responses from a diverse range of clients and 36% had received support from more than one service area.

## WHAT WE LEARNT

- **96%** would tell other people about the Centre, if they needed help.
- **94%** or more agreed that our staff listen, make them feel welcome and take enough time to fully understand their needs.
- **Over 80%** agreed that their overall wellbeing has improved and that they feel clearer about the options they have for their future.

“...They have been a lifeline for me at a time when I was most vulnerable... Their services are absolutely essential.”

## OUR CENTRE FORUM FOR CLIENTS

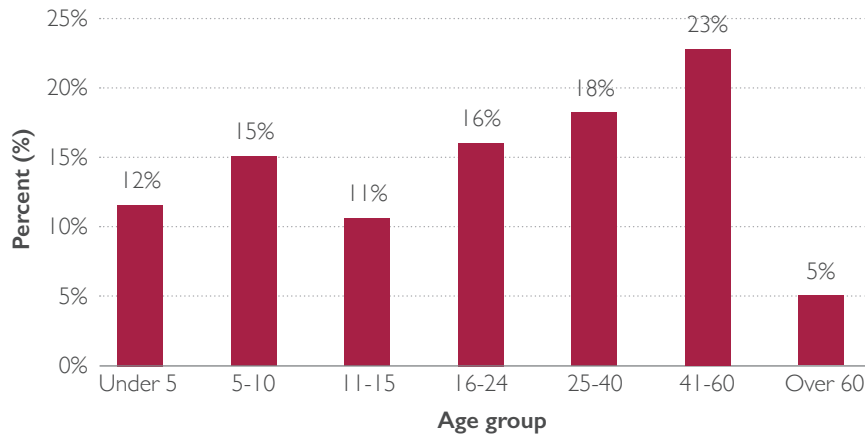
We not only want to help our clients move on from the problems that caused them to come to us for help, we also want them to work with us to improve and develop our services. So we include our clients wherever possible in our work. We are now setting up a more formal way for clients to do this; through our Centre Forum for Clients and Residents. This group will work closely with our team, providing us with insight into the proposals for projects and services. It will meet quarterly and help guide the decisions that we take as an organisation.

“Cardinal Hume Centre has made my life easier in helping me deal with welfare, housing and housing repair issues, which was a huge burden on my shoulders. The Centre helped me with... getting benefits for my unwell son and helped me with trying to deal with my child's schooling issues... Where they haven't been able to help, they referred me to external services...”

“

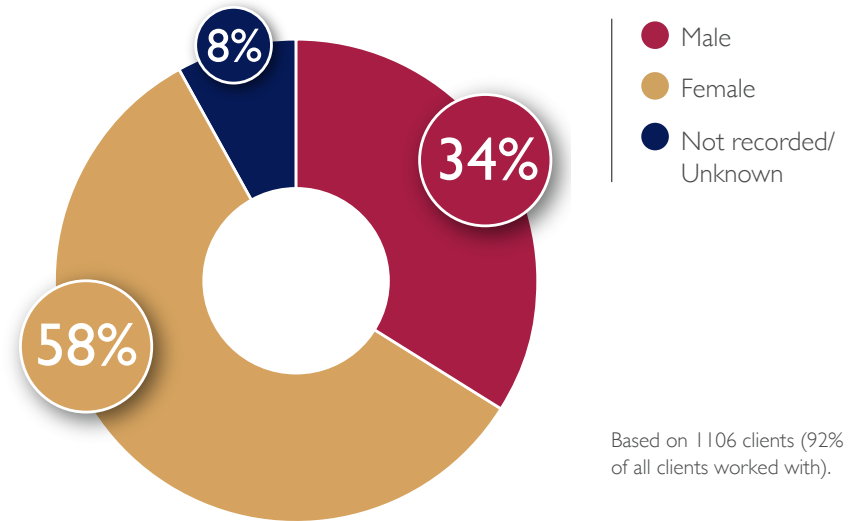
# WHO WE WORKED WITH

## AGE



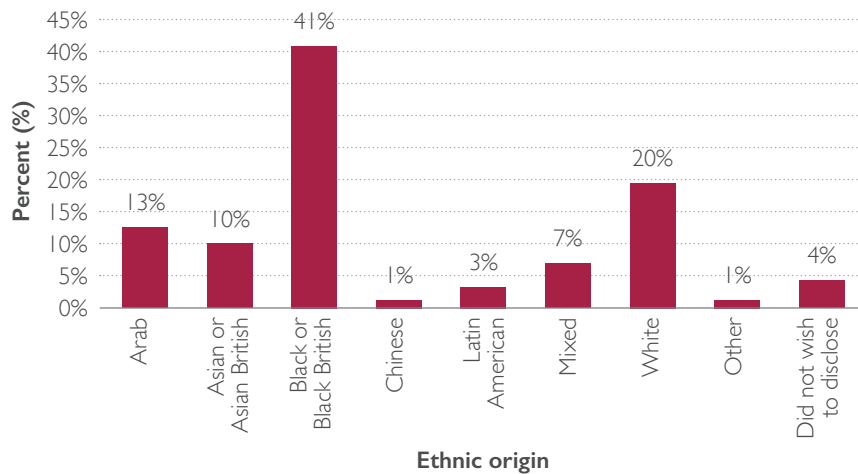
This graph is based on the data we have both for the clients we have worked with directly, as well as the children and young people (0-24) we have supported indirectly through our support of the whole family (a total of 2114 clients and their dependants).

## GENDER



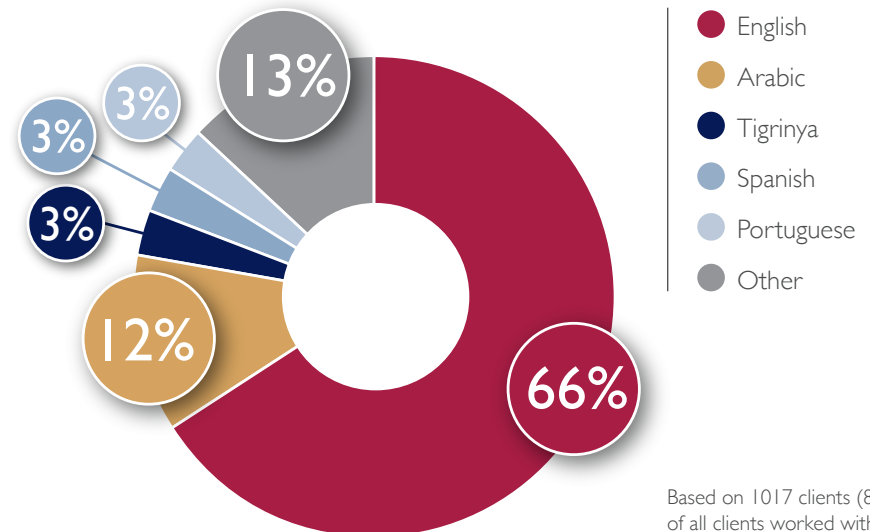
Based on 1106 clients (92% of all clients worked with).

## ETHNIC ORIGIN



Based on 805 clients (66% of all clients worked with).

## PREFERRED LANGUAGE

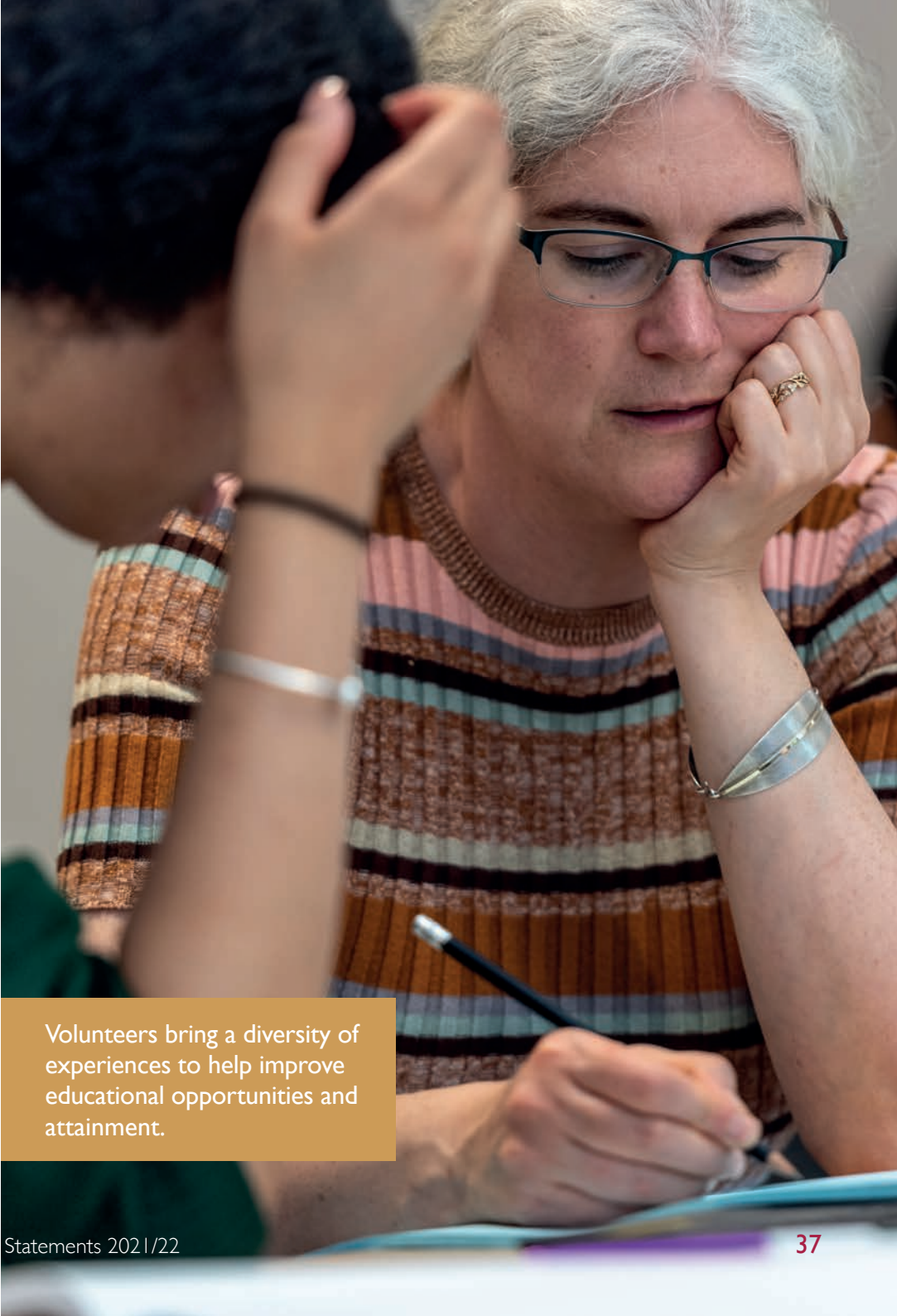


Based on 1017 clients (84% of all clients worked with).

# OUR VOLUNTEERS

Our volunteering programme is coming back to life, and we are so fortunate to have many of our volunteers return and continue supporting our work. From greeting clients in the Hub, helping children with their homework, raising essential funds in our shop to supporting clients to improve their English and their work prospects, it's been wonderful to welcome them back.

We are also grateful to our corporate partners for their volunteering support over the last year. Activities have included a craft workshop with children in family services, Christmas decorating, clearing and planting in our community garden and support of our professional mentoring programme. A special thanks to Landbay, Landsec and BNP Paribas for their ongoing volunteering support.



Volunteers bring a diversity of experiences to help improve educational opportunities and attainment.

# STRATEGIC REPORT



We use our community space to help nurture family and community relationships.

# MEASURING PROGRESS AGAINST OUR BUSINESS PLAN 2020-23: YEAR TWO

This financial year marked the second in our three-year Business Plan which renewed the Centre's focus on children, young people and families. Our aim is to tackle homelessness, poor housing and poverty at a young age to break its cycle into later life. We want to see the value in each individual and nurture potential, helping young people and families to thrive.

The reasons for this approach are backed by clear evidence that:

- Homelessness and poverty are experienced by a significant number of children, young people and families.
- The risks of homelessness and poverty are interrelated.
- Childhood experiences of poverty and homelessness as well as other adverse experiences play a significant part in determining one's future risk of both poverty and homelessness.
- Without access to immediate and sustained support, people may be at risk of repeated homelessness and/or long term (and potentially intergenerational) poverty.

**Therefore, the Centre has three strategic goals:**

1. Support young homeless people to reach their full potential, equipped to thrive in adult life.
2. Prevent homelessness and improve outcomes for young people by providing tailored support to families at risk.
3. Welcome and help people in crisis to secure effective support.

Our strategic goals give us our external focus. But the Centre needs to constantly develop itself to improve our impact and effectiveness and so work to deliver two enabler goals:

1. Harness evidence and insight to improve long-term outcomes for vulnerable children, young people and families.
2. Maximise the Centre's efficiency and effectiveness.

Balancing a more focused approach on young people, children and their families, while maintaining emergency support for those in acute need has been critical during the second year of the global pandemic. Yet despite the ongoing challenge of the global health and economic crisis, we continued to make steps towards achieving our Business Plan goals to deliver our mission for young people and families with children.

# PERFORMANCE AGAINST OUR STRATEGIC GOALS

## OUR CLIENTS – HELPING MORE CHILDREN, YOUNG PEOPLE AND FAMILIES

In 2021/22 the Centre supported 1,208 (2021: 1,163) clients in order to increase their financial security and reduce their risk of homelessness. This included:

- 587 families (2021: 465)
- 233 children and young people age received direct support (2021: 202)
- 93 were between 0-15 years old and 140 age 16-24
- 388 other individuals requiring emergency support

In addition, 942 children and young people indirectly benefited from the Centre's support through help provided to other members of the family or household.

72% of new cases opened were from the Centre's 'target' group and 43% of clients benefited from the support of more than one of the Centre's services in the financial year.

## IMPROVING OUR UNDERSTANDING OF NEED:

The Centre is improving its capturing of data of the main presenting needs of its clients and by way of illustration:

- 73% of our Welfare Rights actions (since October 2021) have been around disputing or resolving benefit issues.
- 50% of new Welfare Rights cases (since October 2021) have been related to Insufficient Income as the main presenting need.
- 52% of our new Immigration cases have been around applying for an extension to leave.

- Over a third of new Housing cases (since October 2021) have been related to Unsuited Accommodation; a third have been related to clients being at risk of homelessness.
- 51% of residents in our Supported Accommodation services have mental health support needs; 60% were in Care or Care Leavers; 45% had substance misuse needs; over a third (36%) were classed as Not in Education, Employment or Training (NEET).
- 63% of our new employment cases are with clients who have been unemployed for 6 or more months

This year the Centre developed a new Theory of Change identifying outcomes around housing, economic security, learning and wellbeing as a means to monitor the achievement of our strategic objectives. The table opposite details the Centre's achievement of these.

| CLIENT OUTCOMES  | CHILDREN, YOUNG PEOPLE AND FAMILIES |  | VULNERABLE ADULTS                 |   |
|--|-------------------------------------|--|-----------------------------------|---|
|  | TOTAL NUMBER OF OUTCOMES ACHIEVED*  | TOTAL NUMBER OF HOUSEHOLDS WE ACHIEVED OUTCOMES FOR* | TOTAL NUMBER OF OUTCOMES ACHIEVED | TOTAL NUMBER OF HOUSEHOLDS WE ACHIEVED OUTCOMES FOR |
| <b>Stable, suitable accommodation</b>  |                                     |  |                                   |   |
| Immediate housing need met/risk of homelessness averted <sup>1</sup>                   | 121                                 | 104  | 21                                | 16  |
| Step towards stable accommodation (e.g. accepted on Council Waiting List)              | 9                                   | 9  | 4                                 | 4   |
| Housing secured/ housing situation improved or sustained <sup>2</sup>                  | 45                                  | 43   | 11                                | 11  |
| <b>Financial and Economic Security</b>   |                                     |  |                                   |   |
| Employment obtained  | 13                                  | 13   | 7                                 | 7   |
| Employment situation improved (e.g. increased hourly rate; accessed training)          | 47                                  | 19   | 23                                | 12  |
| Benefit decisions successfully resolved/amended  | 112                                 | 58   | 52                                | 24  |
| New benefits awarded / Recourse to public benefit granted                              | 68                                  | 53   | 13                                | 22  |
| Total financial gain per year:   | £180,610                            | 29   | £61,589                           | 15  |
| Total backdated money awarded:   | £164,603                            | 45   | £65,022                           | 19  |
| Grants awarded (including LSP, DHP)  | 22                                  | 17   | 7                                 | 6   |
| <b>Stable, regularised immigration status</b>  |                                     |  |                                   |   |
| Secured or extended the right to remain in the UK <sup>3</sup>                         | 103                                 | 50   | 25                                | 15  |
| <b>Improved educational opportunities and attainment</b>                               |                                     |  |                                   |   |
| Educational support (e.g. 121 language support; homework club)                         | 80                                  | 80   | /                                 | /   |
| Child development support (e.g. Stay & Play, Family Friday's & Saturday's)             | 63                                  | 63   | /                                 | /   |
| Training secured   | 15                                  | 9  | 6                                 | 4   |
| <b>Increased wellbeing and resilience</b>  |                                     |  |                                   |   |
| Food support (e.g. foodbank or supermarket vouchers issued)                            | 307                                 | 124  | 174                               | 80  |
| Access to social & cultural activities (e.g. family outings; school holiday programme) | 75                                  | 75   | /                                 | /   |
| % of clients <sup>4</sup> who agree we have had a beneficial impact on their wellbeing | 85%                                 |  | 84%                               |   |
| % of clients who feel better able to meet their own/their family's needs               | 83%                                 |  | 78%                               |   |

\*The Centre often achieves more than one outcome for each household or individual. <sup>1</sup>This figure includes supported accommodation provided. <sup>2</sup>This figure includes positive move on's from our Supported Accommodation Services.

<sup>3</sup> This figure includes Biometric Residents Permit received. <sup>4</sup>This is based on our Annual Survey; a total of 336 clients responded.

# PERFORMANCE AGAINST OUR ENABLER GOALS

## HARNESS EVIDENCE AND INSIGHT TO IMPROVE LONG TERM OUTCOMES FOR VULNERABLE CHILDREN, YOUNG PEOPLE AND FAMILIES

### **This year we:**

- Completed our Theory of Change, using this to further develop our client services.
- Agreed a new monitoring framework to both evidence and improve understanding of our impact.
- Developed our first ever client survey and created a process for client feedback to be fed directly to the Board.
- Further developed the Centre's understanding of what it means to offer trauma informed services, began implementation of a development plan.
- Achieved re-accreditation of our immigration services by the Legal Aid Agency's Specialist Quality Mark (SQM). Began the process to achieve accreditation for our housing and welfare rights services by the Advice Quality Standard.
- Commissioned and completed research on the lived experience of families living in temporary accommodation.

### **Activity planned for the next financial year:**

- Continue to further develop our use of data, including improvements to help us better understand the presenting needs of our clients.
- Achieve accreditation by the Advice Quality Standard.
- Roll out trauma informed training. Build on this in the development of our services and use of our building.
- Use the findings of the temporary accommodation research to develop our services to families further.

## MAXIMISE THE CENTRE'S EFFICIENCY

### **This year we:**

- Exceeded our stated aim to achieve financial balance securing a surplus for re-investment into client services.
- Increased financial support for staff development. This was backed up by a new annual Personal Development Plan completed by employees in consultation with their line manager.
- Strengthened the diversity of our governance and leadership.
- Started a project to update our client database.
- Invested further in our IT systems to enable secure but flexible working.
- Converted two offices to provide two emergency en-suite rooms. Improving the Centre's ability to give immediate and crisis access to our accommodation.

### **Activity planned for the next financial year:**

- Achieve financial balance at the end of the next financial year.
- Further development of our IT systems. Complete upgrade to our client database. Potentially move our day-to-day IT systems to SharePoint.
- Review and further development of the Centre's Personal Development Plan for staff. Review and renewal of critical HR policies.
- Develop a new fundraising strategy, building on the opportunity of Cardinal Hume's centenary in 2023.
- Review and modify the use of some of our building given increased hybrid working to maximise the potential use for and by clients.

# LOOKING AHEAD

It is clear that the country is entering another and perhaps more difficult economic period. There is strong evidence to suggest increased risks of homelessness and poverty. If this is not effectively tackled the impact might be felt for generations.

We strongly believe that our integrated offer of support across a range of services has the potential to make a more meaningful impact and it feels right that the Centre should consider how it might grow to meet this client need.

We also want to protect the sustainability of the Centre in the long term. We want to maintain our breadth of funding and resource our client work better.

In the second half of 2022 the Centre's Board will begin consideration of the Centre's future and long term impact. It has set the following criteria for this work to ensure it is:

- Grounded in client need
- Shaped by our values
- Strengthening of our long-term sustainability.

The Board expects to agree a new Business Plan during 2022/23 to develop this strategy further, and this is backed by a strengthened financial position as outlined ahead in our Financial Strategy.

# FINANCIAL STRATEGY

## FINANCIAL STRATEGY

This report covers the second year of the Centre's three year Business Plan for 2020-23. In this Plan, the Centre set the aim to reduce its deficit and to breakeven in year one (2020 -21) and use this as the basis for sustained income growth in years two to three of the Plan (2021 -23). This Business Plan forecast income in this second financial year at £3.01m and expenditure £2.91m. The Centre has exceeded its aims in both this and the previous financial year.

While the pressure of the global health crisis has continued to challenge the Centre and its clients, this financial performance has enabled us to develop our services and improve our financial reserves. While the economic outlook is incredibly challenging, we are confident we will achieve a financial balance in 2022/23 and believe such a forecast is consistent with our overall Business Plan aims.

The Centre intends to develop a new Business Plan from April 2023. We want to increase our client impact further. Our aim is to consider how the Centre can grow its services as the country enters a new and deeper period of economic uncertainty. We believe our financial performance in the last two years gives us a strong basis to do this planning with confidence.

## EXPENDITURE

Expenditure this financial year was £3.182m (2021: £3.17m). Increased spending helped the Centre make improvements to its provision for clients, and capital expenditure included the conversion of two offices into two self-contained studios to enable the Centre to provide immediately accessible emergency accommodation for young people. There was increased expenditure to cover expansion in our immigration, housing advice and employment team, which was implemented to meet increasing client need. We also decided to further expand our welfare rights provision and increase our family services team.

The Centre has made further improvements to some of our systems. Included in this is continued investment in some IT systems to strengthen our ability to work more flexibly and to reduce time spent on some simpler back office functions. We are progressing a programme to update our client database and monitoring systems to further enhance our ability to demonstrate our impact. With the help of some pro-bono support we also updated and relaunched our website, significantly improving donor processing.

We will continue to invest in our plans for growth in the future, reviewing existing systems and processes to help us to be fit for purpose as we shape the way in which we go forward. We expect to make further investments in some of our IT and professional services to enable us to become an efficient, effective and impactful organisation.

## INCOME

Total income this year was £3.441m (2021 £3.46m) including the money we raised to cover the new hostel rooms. This exceeded our 2021/22 budget by approximately £480k.

Historic overpayments by Westminster City Council were agreed at £100k and written down and the contract to provide supported accommodation to young people and young adults has been extended until March 2023. We expect to be asked to tender for a further three (or more) year period later in 2022.

On voluntary income, evidence suggests the Centre is strengthening its ability to access public funds, and our improvements in evidencing and describing our impact are making us more attractive to Charitable Trusts to cover some of our client service costs. However, much of the income increase was this year derived through legacy income. Such income is becoming a more regular component of our funding profile and over the

past seven years it has averaged over £150k per year. Last year it was £191K and this year an exceptional £537K.

In recent years the centre has not included legacy income in its budgetary forecast assumptions in order to remove volatility from its income forecasting. We have reviewed our funding pipeline and this indicates a number of legacies to be expected although the timing of receipt of such funds cannot be easily determined due to long probate and tax protocols.

From 2022/23 we have decided to assume some legacy income in our budget forecasts to allow us to commit to a higher spending programme. This income will be allocated to non-recurrent expenditure. We have also established a Legacy Equalisation Fund to smooth the income volatility. The fund has been established at £240,000 and forms part of our Designated Funds in note 12 to the accounts.

## LOOKING AHEAD

The Board has agreed a budget for 2022/23 that forecasts income at £3.17m and expenditure at £3.296m. The difference is budgeted to be met through the use of restricted funds and through use of some of our designated growth and client funds.

Whilst there is a challenging economic outlook we are confident, due to a thorough understanding of our funding pipeline, that such a breakeven position is achievable.

We consistently monitor our available reserves and liquidity against potential stresses to income and costs and, having modelled for inflation of 8% on all costs and a risk of 15% reduction each year in total donations and legacies, are confident we are able to operate within available reserves and resources for the next two years.

## TOTAL FUNDS

Total funds at 31 March 2022 are £3.221m which is an increase on the previous year of £259k.

## AVAILABILITY OF FUNDS

General Funds are available for normal operating purposes. These are unrestricted and at 31 March 2022 the balance of £697k is more than three months of normal operating expenditure.

Designated Funds totalled £2.498m at March 2022. These funds are designated as follows:

Growth and Development Fund (2022 196k; 2021 200k) provides the Centre with the capacity to invest in the future growth of our services.

Covid Resilience Fund (2022 100K; 2021 100k) was set up to provide some resilience against the unpredictable consequences of the pandemic.

The Client Fund (2022 29k; 2021 30k) was established to meet the direct needs of our clients such as support for food or other necessities. Given the significant cost of living pressures it is most likely more of these funds will be required in 2022/23.

Legacy Equalisation Fund (240K) as described above.

Fixed Asset Funds (2022 1,933k; 2021 1,938k) represent the net book value of total assets less the cost of long term financing. These funds are not available for any other purpose.

Restricted funds are donations for specific purposes. The value at March 2022 of £26k represents funds available for spending on posts in advice and employment.

Trustees, led by the Treasurer, review the reserves to ensure the organisation continues to generate the appropriate level of cash reserves.

## GENERAL FUNDS

The Board retains a focus on preserving our General Fund. At the end of 2021/22 we have built this to £697K, which is £77K higher than the figure for the previous year. This represents over three months of normal operating costs, which is within the target the Centre sets itself to hold general reserves of between two and four months, which the Board considers is an appropriate minimum level of General Funds after considering the risk factors that the organisation is exposed to and its capability to respond to these. Normal operating costs comprise total expenditure, less costs covered by statutory income and Restrictive Funds at 31st March, which for 2021/22 equates to £2,589k for the year/£216K per month (2021: £2,679K/£223K).

The Board is confident that this level of General Fund is sufficient, particularly given the existing Designated Growth, Covid and Client Funds, the creation of the Legacy Equalisation Fund and the agreement of a balanced budget for 2022/23.

## INVESTMENT POLICY

The Centre's investment policy covers the investment of all monies held by the Centre, including those that are surplus to the immediate day-to-day operating needs. The investment policy seeks to balance financial return with security, liquidity, and ethical integrity. On 31st March 2022, invested monies were held in the form of cash deposits with several main financial institutions.

It is the Centre's policy not to hold equity investments. On 31st March 2022 the Centre held investments with a value of c£21K which were donated in the year and were sold in April 2022.

# FUNDRAISING APPROACH

At the Cardinal Hume Centre we are committed to raising the income we need to fulfil our founding mission in ways that are transparent, cost-effective and appropriate to our Benedictine ethos. We are registered with the Fundraising Regulator and adhere to the Fundraising Code of Practice in all our income generation activities. The Cardinal Hume Centre raises funds to do our work from individuals, companies, schools, parishes, religious orders, grant-making trusts and statutory agencies.

We write to people who are already supporting us or who have expressed interest in our work, between four and six times a year. We do not call or write to people who are not connected to our work. We email only those people who ask to receive marketing emails from us. We ensure that the way we collect and look after personal information about our supporters complies with the Data Protection Act 2018. You can read about how we collect, use and retain information about supporters in our Donor Privacy Notice on our website.

At the Centre, we have staff and volunteers working on fundraising activities, under the supervision of the Director of Fundraising and for the early part of 2020-2021, with a gap before recruitment of a new Director of Fundraising, under the guidance of the CEO. We do not employ third parties to fundraise

on our behalf. Our online fundraising activities continued to grow as Covid restrictions and social distancing meant that fewer in person events were taking place. The Centre uses recognised web-based giving platforms: Just Giving, Virgin Money, Crowdfunder and Big Give.

We regulate the amount of contact with donors to protect vulnerable people and the general public from unreasonable behaviour. We do not write to former clients regarding fundraising activity without them requesting to hear about our work. During 2021-22 we reviewed our welcome and stewardship of new and existing donors to ensure we were providing an authentic and engaging supporter experience.

In 2021-22 we received four fundraising complaints. Two of those were in response to appeal mailings when those donors should not have been contacted. There were two further complaints about administrative errors in December and March. We apologised to them, tightened selection processes for mailings, altered donation reports to reduce human error interpreting the data, and reconfirmed the process of noting any contact details directly into the CRM system when taking calls from supporters with the staff team. We also received one Fundraising Preference Service request to suppress all communications.

# STRUCTURE, GOVERNANCE AND MANAGEMENT

## PUBLIC BENEFIT

The Cardinal Hume Centre meets its public benefit obligation by reaching out and giving practical help to those in greatest personal, social and economic need. After our strategic review in 2020 we continue to build our focus on services for young people, children and families.

In providing access to its services, the Centre does not discriminate on the basis of religion, or any other protected characteristic. We are committed to equality of access to all our services and there is no faith bias towards the people whom we welcome and support. We do, however, enjoy close relationships with key figures in the Catholic Church and receive financial and material support from the Catholic donor community. The Centre is an independent charity as well as a company limited by guarantee.

## OUR VISION

The Centre strives towards a society where every individual has a safe place to live and the opportunity to reach their full potential.

## OUR MISSION: TURNING LIVES AROUND

The Cardinal Hume Centre enables families, children and young people to overcome poverty and avoid homelessness.

## OUR VALUES, AT THE CENTRE WE WILL:

- Value each person
- Welcome and include
- Encourage potential
- Work together
- Learn, reflect and improve

## ORGANISATIONAL STRUCTURE

The company is a charitable company limited by guarantee established under a Memorandum and Articles of Association. At the year-end there were eight members (2021: 8), set out on page 74 who were each liable to contribute £1 in the event of the company being wound up. The Centre is governed by the Board of Trustees who are also the Directors for the purposes of Company Law. The Board meets up to five times annually. The Archbishop of Westminster approves the appointment of one Trustee and the remaining trustees are elected by the Company Members at the Annual General Meeting. The Board may also appoint a trustee to serve until the next Annual General Meeting, at which time he or she would cease to hold office but would be eligible for election.

The current composition of the Centre's Board of Trustees is set out on page 74. At the end of 2022 two trustees will reach the end of their term of office. In preparation for this, in 2021 the Board commissioned an external review to consider if greater diversity in its membership would make it stronger. As a result of this a process has begun to recruit more members from minoritised groups and to secure better representation of those with lived experience of the challenges the Centre's clients face.

On appointment, trustees are encouraged to participate in an all Centre induction to become familiar with the activities of the Centre. They also receive relevant information relating to the Centre and their responsibilities as trustees. They are invited to attend training to keep abreast of changes in charity governance that may affect the Centre. They serve on one or more of the sub-committees listed below. They are invited to form a working relationship with members of the Senior Management Team. The following sub-committees meet regularly to monitor the following areas:

- Service Development
- Finance
- Risk and Compliance

- Fundraising and Communications
- Personnel and Staffing
- Board Development

Committee membership includes Trustees, Company Members, external consultants and senior staff. The day-to-day management of the Centre is delegated to the Chief Executive and Senior Management Team which consists of the Director of Services, Director of Finance and Operations, Director of Fundraising and Communications, Head of HR and two Heads of Service. Pay grades and scales are reviewed by the Personnel and Staffing sub-committee and ultimately the Board of Trustees.

## PARTNERSHIPS

In pursuing its aims and objectives, the Centre seeks to have collaborative relationships with local and national organisations and networks. Particularly at the service delivery level it has close connections with other like-minded organisations that provide services relating to tackling homelessness and poverty. Significant partnerships over the year are set out on page 78.

## INTERNAL CONTROL AND RISK MANAGEMENT

The Trustees have overall responsibility for the Centre's systems of internal control. There is a clear delegation of the Trustees' authority through the Chief Executive to the rest of the organisation. The Centre operates a three-year planning cycle with annual revenue and capital budgets being approved by the Trustees. Significant changes to budget are subject to specific approval. Our financial reporting system compares results with the budget on a monthly basis together with forecasts of the expected year-end results.

The Risk and Compliance Committee oversees the organisational risk framework and ensures that the approach to risks identified in the company risk register is appropriate and safeguards the Centre's long-term sustainability. The risk register records identified risk and is a live, operational management

tool. The key risks the Centre faces are reviewed at every meeting of the Board and regularly by the Senior Management Team.

Covid-19 has made greater demands for a stronger focus on some of our internal controls and allowed us to test ourselves for a sustained period. Some of our financial controls have been reviewed and strengthened with small modifications to our management of cash. There has also been a review of our mandates and approvals process and steps to ensure our hostel management systems effectively reconcile with the Centre's main accounting systems.

Throughout this year, many of our staff continued to work remotely. All our systems are now cloud based or used through remote access to our server. This server and all our critical services are protected by two-factor authentication. We intend to make further changes in this coming year to enhance our team's ability to work flexibly and from different locations, preparing us for a future where we want to be able to increase our client reach.

We have managed the health and safety challenges that Covid has presented to our working practices, and our health and safety policy and processes are regularly subject to external review by specialists through our insurance broker.

The Centre reviewed its safeguarding policies and processes again this December, making some minor changes. This follows a more extensive external audit in 2020. We also commissioned an external review of our GDPR policies and practices and expect to make some changes in 2022/23. The Centre's Immigration Team were successful in achieving reaccreditation by the Legal Aid Agency's Specialist Quality Mark and we began a process to secure accreditation for our housing and welfare rights advice under the Advice Quality Standard. The Centre was also awarded the London Youth Quality Mark.

As described in this report, we continued to provide most of our services throughout the duration of COVID, so we continue to be engaged with clients. The ability to communicate through multiple options (phone, video or in

person) means that the Centre has continued to provide advice and support, whilst always adhering to government rules. Our recent client survey demonstrates that many of our clients appreciate the ability to receive a combination of support in person and online or over the phone. We intend to maintain the ability to provide this hybrid support, albeit with increasing the return to more in-person as the pandemic subsides.

## FINANCIAL RISK

The organisation has identified explicitly the risk to its income streams, both voluntary and statutory (see page 45). These risks include reductions in voluntary donations as a result of a longer term economic downturn.

Risk mitigation includes:

- A continuous process of donor relationship management
- Ensuring that processes and policies are in place to capture and record all income streams
- Continuous review of services to ensure they are aligned to funding streams
- Expenditure and budgetary management
- Regular review of major contracts
- Setting an annual budget that matches expenditure to forecast income
- Reserve and fund management
- Stress testing our reserve levels to a number of scenarios, to ensure the Centre can be confident they are held at a sufficient level.

The reserves policy ensures the organisation can operate with sufficient savings to ensure long-term sustainability. There are regular financial reports that are monitored by both the Finance sub-committee and the Board. There is a continuous development of services and continuing investigation as to how to align the development of services with sources of funding which are monitored by both the Finance and the Fundraising and Communications sub-committees.

## BUSINESS RISK

The organisation recognises the need for a resilient leadership team that can approach the dynamic environment through proactive management. The recruitment and retention of key personnel able to meet the changing needs and add value to the Centre is a key factor in our long-term success. This year the Centre has welcomed a new Director of Fundraising and Communications and Head of HR. The economic climate has made it harder to recruit to some other roles, and the Centre welcomed an experienced Finance and Operations Director in June 2022. Our strategy for the three years to 2023 is based around a financially sustainable strategy and a proactive change management approach to the challenges we face.

## CAPITAL PROJECTS

In 2021/22 we invested £138k into remodelling two existing offices into self-contained en-suite accommodation to increase capacity in our hostel, and on IT equipment as part of our ongoing IT infrastructure upgrade to support greater flexibility in working.

## STAFF AND VOLUNTEER RECRUITMENT AND RETENTION

The Centre is an equal opportunities employer and applies objective criteria to assess merit. It aims to ensure that no job applicant or employee receives less favourable treatment on the grounds of age, disability, gender reassignment, marriage and civil partnerships, pregnancy and maternity, race, religion or belief, sex, sexual orientation.

Selection criteria and procedures are reviewed to ensure that individuals are selected, promoted and treated equally on the basis of their relevant merits and abilities. All employees receive equal treatment and, where appropriate and possible, special training to enable them to progress both within and outside the organisation. The Centre is committed to a staff training and development programme which this year this was backed by an increased budget. A small

number of the team have attended specialist leadership training and all managers were enrolled on ACAS led management training. This year the Centre took active steps to encourage more individuals from UK minority ethnic backgrounds to apply for senior staff roles and completed a review of the diversity of its Board.

The Trustees would like to take this opportunity to thank the Centre's staff team for their professionalism and commitment to working with clients to achieve their goals and to ensure the Centre has the resources it needs to work effectively in response to need.

### STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also Directors of Cardinal Hume Centre for the purposes of company law) are responsible for preparing the Trustees' report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Centre and of the income and expenditure of the Centre for that period.

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

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

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

Each of the Trustees confirms that:

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

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

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

Approved by the Trustees and signed on their behalf by:



Robert Arnott,  
Chair of Trustees

6 July 2022.

# FINANCIAL REPORT



Through our support, advocacy, casework and legal representation, we aim to raise clients' awareness of their rights. (Member of staff pictured)

# INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF CARDINAL HUME CENTRE

## OPINION

We have audited the financial statements of Cardinal Hume Centre (the 'charitable company') for the year ended 31 March 2022 which comprise the statement of financial activities, the balance sheet, and statement of cash flows, the principal accounting policies and the notes to the financial statements. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

## BASIS FOR OPINION

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

believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## CONCLUSIONS RELATING TO GOING CONCERN

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

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

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

## OTHER INFORMATION

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. 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.

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 course of 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 Trustees' report, which is also the directors' report for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' report, which is also the directors' report for the purposes of company law, has been prepared in accordance with applicable legal requirements.

## **MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION**

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

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

- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' report and from the requirement to prepare a strategic report.

## **RESPONSIBILITIES OF TRUSTEES**

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

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

## **AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error; and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered

material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

### **HOW THE AUDIT WAS CONSIDERED CAPABLE OF DETECTING IRREGULARITIES INCLUDING FRAUD**

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

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charitable company through discussions with management, and from our commercial knowledge and experience of the sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charitable company, including the Charities Act 2011, Companies Act 2006, data protection legislation, anti-bribery, employment, safeguarding and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

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

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

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

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates set out in the accounting policies were indicative of potential bias; and
- used data analytics to identify any significant or unusual transactions and identify the rationale for them.

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

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of trustee meetings;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing any available correspondence with HMRC and the company's legal advisors (although none was noted as being received by the charitable company).

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions,

the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

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

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

## USE OF OUR REPORT

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

other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Edward Finch  
(Senior Statutory Auditor)  
For and on behalf of Buzzacott LLP, Statutory Auditor

A handwritten signature in black ink, appearing to read 'Edward Finch', written in a cursive style.

12 July 2022

130 Wood Street  
London  
EC2V 6DL

# ACCOUNTING POLICIES

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

## **BASIS OF PREPARATION**

These financial statements have been prepared for the year to 31 March 2022 with comparative information provided in respect of the year to 31 March 2021.

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

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) (Charities SORP FRS 102) the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102. The accounts are presented in sterling and are rounded to the nearest thousand pounds.

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

Preparation of the accounts requires the Trustees and management to make significant judgements and estimates. The items in the accounts where these judgements and estimates have been made include:

- the estimates of the useful economic lives of tangible fixed assets used to determine the annual depreciation charge;
- estimating the amount receivable in respect of legacies where the charity has been notified of its entitlement;
- the basis on which support costs have been allocated across the various expenditure headings;

- the assumptions adopted by the Trustees and management in determining the value of any designations required from the charity's general unrestricted funds; and
- estimating the impact of various risks on the charity's income and expenditure flows for the purpose of preparing cash flow forecasts and budgets to assist in the assessment of going concern.

## **ASSESSMENT OF GOING CONCERN**

The Trustees have assessed whether the use of the going concern assumption is appropriate in preparing these accounts. The Trustees have made this assessment in respect of a period of one year from the date of approval of these accounts which have been prepared on the going concern basis.

In reaching this conclusion, the Trustees have considered the issues and financial strategy set out on pages 44 - 46 and drawn on modelling carried out in May 2022, and the strategic plan covering the period from April 2020 to March 2023. This showed the Centre could sustain a 15% loss across all of its voluntary income streams over two years and absorb the impact of a steep inflationary rise in its costs over the same period, before our reserves dropped to below the two months of normal operating expenditure minimum set by our Board. Since that Business Plan was drawn up, as our accounts show, our financial performance in 2020/21 and 2021/22 has significantly improved upon that plan, and in both years was better than predicted at the start of the financial year. As a result, the Centre is in a resilient position. The creation of designated funds to support our resilience and future growth is an additional and sensible precaution. The Trustees therefore believe it is appropriate for the charity to continue to prepare its financial statements on the going concern basis, and that the uncertainty of a range of considered risk as set out above, does not cast significant doubt on that conclusion.

The Trustees believe that the charity has adequate resources to continue in operational existence for the foreseeable future, and thus, they continue to adopt the going concern basis of accounting in preparing the annual financial statements.

## INCOME

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

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

Legacies are included in the statement of financial activities when the charity is entitled to the legacy, the executors have established that there are sufficient surplus assets in the estate to pay the legacy, and any conditions attached to the legacy are within the control of the charity. Entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably, and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity or the charity is aware of the granting of probate, but the criteria for income recognition have not been met, then the legacy is

treated as a contingent asset and disclosed if material. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title of the asset having been transferred to the charity.

Grants and fee income from government and other agencies have been included as income from charitable activities where these amount to a contract for services, but as donations where the money is given in response to an appeal or with greater freedom of use, for example monies for core funding.

Items donated to the Charity for resale, and sold through the shop, are included within income when sold and no value is placed on stock of such items at the period end. Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

## EXPENDITURE

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to make a payment to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. All expenditure is stated inclusive of irrecoverable VAT. All expenditure is accounted for on an accrual's basis. Support costs, are allocated or apportioned to the applicable expenditure headings. The classification between activities is as follows:

- Expenditure on raising funds includes all expenditure associated with raising funds for the charity. This includes staff costs associated with fundraising, direct costs associated with the operation of the charity's shop, and an allocation of support costs.
- Expenditure on charitable activities includes all costs associated with furthering the charitable purposes of the charity through the

provision of its charitable activities. Such costs include direct and support costs in respect to the provision of housing and residential services, advice and assessment, and learning and development services.

## ALLOCATION OF SUPPORT AND GOVERNANCE COSTS

Support costs represent indirect charitable expenditure. In order to carry out the primary purposes of the charity it is necessary to provide support in the form of a finance function, human resources function, premises, communication and information systems support, and the contribution of the Chief Executive and Senior Management Team. Governance costs comprise the costs involving the public accountability of the charity (including audit costs) and costs in respect to its compliance with regulation and good practice. Support costs (including governance costs) are allocated to the above expenditure heading on a reasonable basis. This is further detailed within note 5 to the financial statements.

## TANGIBLE FIXED ASSETS

Tangible fixed assets comprise assets with an expected useful life of three years or more and a purchase cost of over £1000. These are stated at cost less accumulated depreciation. Depreciation is provided, once the asset has been brought into use, in order to write off the cost of each asset over its estimated useful economic life, on a straight-line basis, as follows:

- Freehold property 5 to 50 years
- Fixtures, equipment, furniture and I.T. 3 to 10 years

## INVESTMENTS

Listed investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price.

Realised gains (or losses) in investment assets are calculated as the difference between disposal proceeds and their purchase value. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value at that date. Realised and unrealised investment gains (or losses) are credited (or debited) in the year in which they arise.

## DEBTORS

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

## CASH AT BANK AND IN HAND

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

## CREDITORS AND PROVISIONS

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

The long-term loan repayable to the Westminster Roman Catholic Diocesan Trust is not discounted in accordance with the provisions set out in section 34

of FRS 102. Interest charges do not accrue on this balance and the loan is available indefinitely and not repayable on demand. The loan has not been restated to reflect the amount which would be repayable in the event of a sale of the property. As there is no intention to sell this property at any foreseeable time, neither the amount which may be realisable, nor any discount factor can be reliably determined.

## FUND ACCOUNTING

General funds represent those monies which are freely available for application towards achieving any charitable purpose that falls within the charity's charitable objects.

Designated funds comprise monies set aside out of unrestricted general funds for specific future purposes or projects.

Restricted funds represent donations received for which the donor has prescribed how these donations may be used, and these monies are only used for those specified charitable purposes.

Where funds are received to enable the Charity to acquire fixed assets for use in the delivery of its services, the funds are held as restricted income until the assets are acquired. When assets are purchased from such funds,

and the asset is available for general charitable use, the restriction is regarded as discharged and the funds are transferred to the designated fund representing tangible fixed assets.

## PENSIONS

Contributions made to employees' personal pension plans are debited to the statement of financial activities in the year to which they relate.

## LEASES

Leases are classified as finance leases whenever the terms of the lease transfer substantially all of the risks and rewards of ownership to the charity. Assets held under finance leases are recognised initially at the fair value of the leased assets (or the present value of minimum lease payments if lower) at the inception of the lease. The corresponding liability to the lessor is recognised as a finance lease obligation. Lease payments are apportioned between finance charges and the reduction of the lease obligation in order to achieve a constant rate of interest on the remaining balance of the liability. Finance charges are charged to the statement of financial activities. Assets held under finance leases are capitalised and depreciated and assessed for impairment losses in the same way as owned assets.

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2022

(Incorporating an Income and Expenditure Account)

|   | Notes    | Year Ended 31st March 2022   |                            |                               | Year Ended 31st March 2021   |                            |                               |
|---|----------|------------------------------|----------------------------|-------------------------------|------------------------------|----------------------------|-------------------------------|
|   |          | Unrestricted Funds<br>£000's | Restricted Funds<br>£000's | Total Funds<br>2022<br>£000's | Unrestricted Funds<br>£000's | Restricted Funds<br>£000's | Total Funds<br>2021<br>£000's |
| <b>Income From:</b>                                       |          |                              |                            |                               |                              |                            |                               |
| Donations and Legacies                                    |          |                              |                            |                               |                              |                            |                               |
| Donations   | 2        | 1,230                        | 703                        | 1,933                         | 1,616                        | 601                        | 2,217                         |
| Legacies  |          | 537                          | -                          | 537                           | 191                          | -                          | 191                           |
| <b>Total Donations and Legacies</b>                       |          | <b>1,767</b>                 | <b>703</b>                 | <b>2,470</b>                  | <b>1,807</b>                 | <b>601</b>                 | <b>2,408</b>                  |
| Charitable Activities                                     | 3        | 316                          | 568                        | 884                           | 401                          | 417                        | 818                           |
| Other Trading Activities                                  |          |                              |                            |                               |                              |                            |                               |
| Sale of Donated Goods                                     |          | 6                            | -                          | 6                             | -                            | -                          | -                             |
| Other Income  |          | 72                           | -                          | 72                            | 231                          | -                          | 231                           |
| <b>Total Income</b>                                       |          | <b>2,161</b>                 | <b>1,271</b>               | <b>3,432</b>                  | <b>2,439</b>                 | <b>1,018</b>               | <b>3,457</b>                  |
| <b>Expenditure on:</b>                                    |          |                              |                            |                               |                              |                            |                               |
| Raising Funds   |          |                              |                            |                               |                              |                            |                               |
| Donations and Legacies                                    | 4a       | 459                          | -                          | 459                           | 436                          | -                          | 436                           |
| Fundraising Trading                                       | 4a       | 55                           | -                          | 55                            | 55                           | -                          | 55                            |
|   |          | 514                          | -                          | 514                           | 491                          | -                          | 491                           |
| <b>Charitable Activities</b>                              |          |                              |                            |                               |                              |                            |                               |
| Housing and Residential Services                          | 4b       | 190                          | 736                        | 926                           | 402                          | 601                        | 1,003                         |
| Advice and assessment                                     | 4b       | 737                          | 320                        | 1,057                         | 781                          | 240                        | 1,021                         |
| Learning, Employment and Family Services                  | 4b       | 422                          | 263                        | 685                           | 530                          | 125                        | 655                           |
|   |          | 1,349                        | 1,319                      | 2,668                         | 1,713                        | 966                        | 2,679                         |
| <b>Total Expenditure</b>                                  |          | <b>1,863</b>                 | <b>1,319</b>               | <b>3,182</b>                  | <b>2,204</b>                 | <b>966</b>                 | <b>3,170</b>                  |
| Net gains on Investments                                  |          | 9                            | -                          | 9                             | 3                            | -                          | 3                             |
| <b>Net income/(expenditure) and Net Movement in Funds</b> | <b>6</b> | <b>307</b>                   | <b>(48)</b>                | <b>259</b>                    | <b>238</b>                   | <b>52</b>                  | <b>290</b>                    |
| Transfers between funds                                   |          | -                            | -                          | -                             | -                            | -                          | -                             |
| <b>Reconciliation of Funds</b>                            |          |                              |                            |                               |                              |                            |                               |
| Total funds brought forward at 1st April                  |          | 2,888                        | 74                         | 2,962                         | 2,650                        | 22                         | 2,672                         |
| <b>Total funds carried forward at 31st March</b>          |          | <b>3,195</b>                 | <b>26</b>                  | <b>3,221</b>                  | <b>2,888</b>                 | <b>74</b>                  | <b>2,962</b>                  |

## BALANCE SHEET AS AT 31<sup>ST</sup> MARCH 2022

|   | Notes | 2022<br>£000's | 2022<br>£000's      | 2021<br>£000's | 2021<br>£000's      |
|---|-------|----------------|---------------------|----------------|---------------------|
| <b>Fixed Assets</b>                                   |       |                |                     |                |                     |
| Tangible Assets                                       | 8     |                | 3,084               |                | 3,109               |
| Investments   | 14    |                | 21                  |                | 35                  |
| <b>Current Assets</b>                                 |       |                |                     |                |                     |
| Debtors   | 9     | 401            |                     | 266            |                     |
| Short-Term Deposits                                   |       | 215            |                     | 215            |                     |
| Cash at Bank and in hand                              |       | 927            |                     | 670            |                     |
|   |       | <u>1,543</u>   |                     | <u>1,151</u>   |                     |
| <b>Creditors:</b> amounts falling due within one year | 10    | <u>(366)</u>   |                     | <u>(254)</u>   |                     |
| <b>Net Current Assets</b>                             |       |                | <u>1,177</u>        |                | <u>897</u>          |
| <b>Total Assets less Current Liabilities</b>          |       |                | <b>4,282</b>        |                | <b>4,041</b>        |
| <b>Creditors:</b> amounts falling due after one year  |       |                | <u>(1,061)</u>      |                | <u>(1,079)</u>      |
| <b>Total Net Assets</b>                               |       |                | <u><b>3,221</b></u> |                | <u><b>2,962</b></u> |
| <b>Represented by:</b>                                |       |                |                     |                |                     |
| <b>Funds and Reserves</b>                             |       |                |                     |                |                     |
| Unrestricted Funds                                    |       |                |                     |                |                     |
| General Funds   | 12    | 697            |                     | 620            |                     |
| Designated Funds                                      | 12    | <u>2,498</u>   |                     | <u>2,268</u>   |                     |
|   |       |                | 3,195               |                | 2,888               |
| Restricted Funds                                      | 12    |                | 26                  |                | 74                  |
| <b>Total Funds</b>                                    |       |                | <u><b>3,221</b></u> |                | <u><b>2,962</b></u> |

Approved by the Trustees  
and signed on their behalf by:



Robert Arnott  
Chair of Trustees

6 July 2022.

Charity registration no. 1090836  
Company registration no. 04333875

## STATEMENT OF CASH FLOWS FOR YEAR ENDING 31<sup>ST</sup> MARCH 2022

|  | Notes | 2021<br>£000's | 2021<br>£000's |
|--|-------|----------------|----------------|
| <b>Cash flows from operating activities</b>                                |       |                |                |
| Net cash provided by operating activities                                  | A     | 414            | 287            |
| <b>Cash flows from investing activities</b>                                |       |                |                |
| Proceeds from sale of shares   |       | 35             | -              |
| Bank interest received   |       | -              | 3              |
| Purchase of tangible fixed assets  |       | (138)          | (54)           |
| Net cash used in investing activities                                      |       | (103)          | (51)           |
| <b>Cash flows from financing activities</b>                                |       |                |                |
| Bank Loan repaid   |       | (19)           | (21)           |
| Interest paid on bank loan   |       | (35)           | (34)           |
| Net cash (used in) financing activities                                    |       | (54)           | (55)           |
| <b>Change in cash and cash equivalents</b>                                 |       | 257            | 181            |
| <b>Cash and cash equivalents at 1st April 2021</b>                         | B     | 885            | 704            |
| <b>Cash and cash equivalents at 31st March 2022</b>                        | B     | 1,142          | 885            |
| <b>Net (expenditure) / income as per statement of financial activities</b> |       |                |                |
|  |       | 259            | 290            |
| <b>Adjustments for:</b>  |       |                |                |
| Depreciation charge  |       | 163            | 177            |
| Gifted Shares  |       | (21)           | (35)           |
| Revaluation of shares  |       | -              | (3)            |
| Bank loan interest payable   |       | 35             | 34             |
| Decrease (Increase) in debtors   |       | (135)          | 67             |
| (Decrease) Increase in creditors   |       | 113            | (243)          |
| <b>Net cash provided by operating activities</b>                           |       | <b>414</b>     | <b>287</b>     |
| Cash in hand and at bank   |       | 927            | 670            |
| Short term deposits (less than three months)                               |       | 215            | 215            |
| <b>Total cash and cash equivalent</b>                                      |       | <b>1,142</b>   | <b>885</b>     |

## ANALYSIS OF CHANGES IN NET DEBT

|   | At 1 April<br>2021<br>£000's | Cash<br>flows<br>£000's | Other non-<br>cash changes<br>£000's | At 31 March<br>2022<br>£000's |
|---|------------------------------|-------------------------|--------------------------------------|-------------------------------|
| <b>Cash</b>                                   | 885                          | 257                     | -                                    | 1,142                         |
| Loans falling due<br>within one year          | (20)                         | (18)                    | 18                                   | (20)                          |
| Loans falling due<br>after more than one year | (740)                        |                         | 18                                   | (722)                         |
| <b>Total</b>                                  | <b>125</b>                   | <b>239</b>              | <b>36</b>                            | <b>400</b>                    |

## 2. INCOME FROM DONATIONS

|                    | Year Ended 31st March 2022 |                  |                  | Year Ended 31st March 2021 |                  |                  |
|--------------------|----------------------------|------------------|------------------|----------------------------|------------------|------------------|
|                    | Unrestricted Funds         | Restricted Funds | Total Funds 2022 | Unrestricted Funds         | Restricted Funds | Total Funds 2021 |
|                    | £000's                     | £000's           | £000's           | £000's                     | £000's           | £000's           |
| <b>Donations</b>   |                            |                  |                  |                            |                  |                  |
| Trusts             | 90                         | 482              | 572              | 200                        | 448              | 648              |
| Individuals        | 572                        | 1                | 573              | 609                        | 24               | 633              |
| Major Donors       | 414                        | 58               | 472              | 541                        | 35               | 576              |
| Community Groups   | 141                        | 33               | 174              | 163                        | 41               | 204              |
| Corporates         | 13                         | 129              | 142              | 103                        | 53               | 156              |
| <b>Total Funds</b> | <b>1,230</b>               | <b>703</b>       | <b>1,933</b>     | <b>1,616</b>               | <b>601</b>       | <b>2,217</b>     |

## 3. INCOME FROM CHARITABLE ACTIVITIES

|                             | Year Ended 31st March 2022 |                  |                  | Year Ended 31st March 2021 |                  |                  |
|-----------------------------|----------------------------|------------------|------------------|----------------------------|------------------|------------------|
|                             | Unrestricted Funds         | Restricted Funds | Total Funds 2022 | Unrestricted Funds         | Restricted Funds | Total Funds 2021 |
|                             | £'000's                    | £'000's          | £'000's          | £000's                     | £000's           | £000's           |
| Rent and service charges    | 316                        | -                | 316              | 401                        | -                | 401              |
| City of Westminster Council |                            |                  |                  |                            |                  |                  |
| Supporting People           | -                          | 399              | 399              | -                          | 399              | 399              |
| Other Grants                | -                          | 42               | 42               | -                          | 18               | 18               |
| Funding for Advice Services | -                          | 127              | 127              | -                          | -                | -                |
| <b>Total Funds</b>          | <b>316</b>                 | <b>568</b>       | <b>884</b>       | <b>401</b>                 | <b>417</b>       | <b>818</b>       |

## 4A. EXPENDITURE ON RAISING FUNDS

|                        | Year Ended 31st March 2022 |               |                  | Year Ended 31st March 2021 |               |                  |
|------------------------|----------------------------|---------------|------------------|----------------------------|---------------|------------------|
|                        | Direct Costs               | Support Costs | Total Funds 2022 | Direct Costs               | Support Costs | Total Funds 2021 |
|                        | £000's                     | £000's        | £000's           | £000's                     | £000's        | £000's           |
| <b>Raising Funds</b>   |                            |               |                  |                            |               |                  |
| Donations and legacies | 352                        | 107           | 459              | 333                        | 103           | 436              |
| Fundraising trading    | 26                         | 29            | 55               | 27                         | 28            | 55               |
| <b>Total Funds</b>     | <b>378</b>                 | <b>136</b>    | <b>514</b>       | <b>360</b>                 | <b>131</b>    | <b>491</b>       |

## 4B. EXPENDITURE ON CHARITABLE ACTIVITIES

|   | Year Ended 31st March 2022 |               |                  | Year Ended 31st March 2021 |               |                  |
|---|----------------------------|---------------|------------------|----------------------------|---------------|------------------|
|   | Direct Costs               | Support Costs | Total Funds 2022 | Direct Costs               | Support Costs | Total Funds 2021 |
|   | £000's                     | £000's        | £000's           | £000's                     | £000's        | £000's           |
| <b>Charitable Activities</b>              |                            |               |                  |                            |               |                  |
| Housing and Residential Services          | 483                        | 443           | 926              | 561                        | 442           | 1,003            |
| Advice and Assessment                     | 562                        | 495           | 1,057            | 551                        | 470           | 1,021            |
| Learning - Employment and Family Services | 352                        | 333           | 685              | 337                        | 318           | 655              |
| <b>Total Funds</b>                        | <b>1,397</b>               | <b>1,271</b>  | <b>2,668</b>     | <b>1,449</b>               | <b>1,230</b>  | <b>2,679</b>     |

## 5. SUPPORT COSTS

|   |                                      | <b>Total 2022</b> | <b>Total 2021</b> |
|---|--------------------------------------|-------------------|-------------------|
|   | <b>Principal basis of allocation</b> | <b>£000's</b>     | <b>£000's</b>     |
| Executive Management and communications | Pro-rata to staffing costs           | 357               | 285               |
| Financial Management                    | Pro-rata to staffing costs           | 254               | 168               |
| Human Resources                         | Pro-rata to staffing costs           | 85                | 225               |
| Information Systems                     | Pro-rata to staffing costs           | 165               | 130               |
| Premises and facilities                 | Pro-rata to area used                | 496               | 502               |
| Governance costs (see below)            |                                      | 50                | 51                |
|   |                                      | <b>1,407</b>      | <b>1,361</b>      |
| <b>Governance costs</b>                 |                                      |                   |                   |
| Management and administrative staff     |                                      | 36                | 37                |
| Audit Fee                               |                                      | 16                | 14                |
|   |                                      | <b>52</b>         | <b>51</b>         |

## 6. NET INCOME AND NET MOVEMENT IN FUNDS

|                         | <b>Total 2022</b> | <b>Total 2021</b> |
|-------------------------|-------------------|-------------------|
|                         | <b>£000's</b>     | <b>£000's</b>     |
| Auditors Remuneration   |                   |                   |
| Statutory Audit Service |                   |                   |
| Current year            | 13                | 12                |
| Irrecoverable VAT       | 3                 | 2                 |
|                         | <u>16</u>         | <u>14</u>         |
| Depreciation            | 163               | 177               |

## 7. EMPLOYEES AND KEY MANAGEMENT PERSONNEL

|   | <b>Total 2022</b>  | <b>Total 2021</b>  |
|---|--------------------|--------------------|
|   | <b>£000's</b>      | <b>£000's</b>      |
| <b>Staff wages during the period were as follows:</b> |                    |                    |
| Wages and salaries                                    | 1,952              | 1,868              |
| Social security costs                                 | 191                | 162                |
| Pension costs   | 79                 | 78                 |
|   | <hr/> 2,222        | <hr/> 2,108        |
| Locums, temporary staff and other staff costs         | 90                 | 220                |
|   | <hr/> <b>2,312</b> | <hr/> <b>2,328</b> |

The key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day-to-day basis comprise the Trustees, the Chief Executive and the Senior Management Team.

No Trustee received any remuneration in respect of their services as Trustee (or for any other services to the charity) during the period (2021: none). Trustee expenses reimbursed during the year were £247 (2021: £NIL) for Trustees in respect of travel costs and subsistence.

### REMUNERATION

Two employees earned between £60,000 and £70,000 in the year (2021: two). Employer pension contributions for higher paid staff totaled £6,323 in the year (2021: £7,756).

The total employment costs (including employer pension and national insurance contributions) of Key Management Personnel (KMP) was £470,743 (2021: £471,450). The average number of employees in the Centre in the year was 66 staff (2021: 63).

## 8. TANGIBLE FIXED ASSETS

|                           | Freehold<br>Property<br>£000's | Fixtures,<br>Equipment,<br>Furniture & IT<br>£000's | Total<br>£000's |
|---------------------------|--------------------------------|---|-----------------|
| <b>Cost</b>               |                                |   |                 |
| At 1st April 2021         | 4,016                          | 403   | 4,419           |
| Additions                 | 123                            | 15  | 138             |
| <b>At 31st March 2022</b> | <b>4,139</b>                   | <b>418</b>  | <b>4,557</b>    |
| <b>Depreciation</b>       |                                |   |                 |
| At 1st April 2021         | 1,043                          | 267   | 1,310           |
| Charge for Period         | 107                            | 56  | 163             |
| <b>At 31st March 2022</b> | <b>1,150</b>                   | <b>323</b>  | <b>1,473</b>    |
| <b>Net Book Value</b>     |                                |   |                 |
| At 1st April 2021         | 2,973                          | 136   | 3,109           |
| <b>At 31st March 2022</b> | <b>2,989</b>                   | <b>95</b>   | <b>3,084</b>    |

In order to expand the Centre's work part of its freehold building was leased to Servite Houses, a registered housing association, at a peppercorn rent for a period of thirty years from March 2004. Servite Houses developed the property into 32 individual residential units financed by a grant of £1.89 million from the Housing Corporation with the balance provided from the Centre's own resources. The Centre manages the property and receives

income from licences granted in respect of the accommodation. The management is regulated by an agreement between the Centre and Servite Houses. This grant, together with certain other smaller grants, would become repayable should there be a significant change in use of the property. There is no intention to make any such change.

## 9. DEBTORS

|                                | <b>2022</b>   | <b>2021</b>   |
|--------------------------------|---------------|---------------|
|                                | <b>£000's</b> | <b>£000's</b> |
| Rent and grants receivable     | -             | 57            |
| Other Debtors                  | 75            | 23            |
| Prepayments and accrued income | 326           | 186           |
|                                | <b>401</b>    | <b>266</b>    |

## 10. CREDITORS

|                                | <b>2022</b>   | <b>2021</b>   |
|--------------------------------|---------------|---------------|
|                                | <b>£000's</b> | <b>£000's</b> |
| Expense creditors              | 172           | 22            |
| Other creditors                | 87            | 79            |
| Deferred income                | -             | 10            |
| Tax and social security        | 51            | 46            |
| Financing loan - Barclays Bank | 20            | 20            |
| Accruals                       | 36            | 77            |
|                                | <b>366</b>    | <b>254</b>    |

## II. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

|   | <b>2022</b>   | <b>2021</b>   |
|---|---------------|---------------|
|   | <b>£000's</b> | <b>£000's</b> |
| Loan from Westminster Roman Catholic Diocesan Trust | 339           | 339           |
| Financing loan - Barclays Bank                      | 722           | 740           |
|   | <b>1,061</b>  | <b>1,079</b>  |

Westminster Roman Catholic Diocesan Trust has agreed that the loan, which is secured on the Charity's freehold property, should remain outstanding (indefinitely and interest-free) unless the property is sold, when 50% of the net proceeds from the sale of the property will be repayable to the Trust.

## I2. FUNDS

| Year Ended 31st March 2022      | At April 1st 2021<br>£000's | Income<br>£000's | Expenditure<br>£000's | Transfers and Net              |  | At March 31st 2022<br>£000's |
|---------------------------------|-----------------------------|------------------|-----------------------|--------------------------------|--|------------------------------|
|                                 |                             |                  |                       | Gains on Investments<br>£000's |  |                              |
| <b>General Fund</b>             | 620                         | 2,161            | (1,858)               | (226)                          |  | <b>697</b>                   |
| <b>Designated Funds</b>         |                             |                  |                       |                                |  |                              |
| Fixed Asset Funds               | 1938                        | -                | -                     | (5)                            |  | <b>1,933</b>                 |
| Centre Growth Fund              | 200                         | -                | (4)                   | -                              |  | <b>196</b>                   |
| Covid Resilience Fund           | 100                         | -                | -                     | -                              |  | <b>100</b>                   |
| Client Fund                     | 30                          | -                | (1)                   | -                              |  | <b>29</b>                    |
| Legacy Equalisation Fund        | -                           | -                | -                     | 240                            |  | <b>240</b>                   |
| <b>Total unrestricted Funds</b> | <b>2,888</b>                | <b>2,161</b>     | <b>(1,863)</b>        | <b>9</b>                       |  | <b>3,195</b>                 |
| <b>Restricted Funds</b>         |                             |                  |                       |                                |  |                              |
| Housing & Residential Services  | -                           | 736              | (736)                 | -                              |  | <b>-</b>                     |
| Advice & Assessment             | 67                          | 279              | (320)                 | -                              |  | <b>26</b>                    |
| Learning & Development          | 7                           | 256              | (263)                 | -                              |  | <b>-</b>                     |
| <b>Total Restricted Funds</b>   | <b>74</b>                   | <b>1,271</b>     | <b>(1,319)</b>        | <b>-</b>                       |  | <b>26</b>                    |
| <b>Total Funds</b>              | <b>2,962</b>                | <b>3,432</b>     | <b>(3,182)</b>        | <b>9</b>                       |  | <b>3,221</b>                 |

| Year Ended 31st March 2021      | At April 1st 2020<br>£000's | Income<br>£000's | Expenditure<br>£000's | Transfers and Net              |  | At March 31st 2021<br>£000's |
|---------------------------------|-----------------------------|------------------|-----------------------|--------------------------------|--|------------------------------|
|                                 |                             |                  |                       | Gains on Investments<br>£000's |  |                              |
| <b>General Fund</b>             | 535                         | 2,442            | (2,204)               | (153)                          |  | <b>620</b>                   |
| <b>Designated Funds</b>         |                             |                  |                       |                                |  |                              |
| Fixed Asset Funds               | 2,115                       | -                | -                     | (177)                          |  | <b>1,938</b>                 |
| Centre Growth Fund              | -                           | -                | -                     | 200                            |  | <b>200</b>                   |
| Covid Resilience Fund           | -                           | -                | -                     | 100                            |  | <b>100</b>                   |
| Client Fund                     | -                           | -                | -                     | 30                             |  | <b>30</b>                    |
| <b>Total unrestricted Funds</b> | <b>2,650</b>                | <b>2,442</b>     | <b>(2,204)</b>        | <b>-</b>                       |  | <b>2,888</b>                 |
| <b>Restricted Funds</b>         |                             |                  |                       |                                |  |                              |
| Housing & Residential Services  | 16                          | 585              | (601)                 | -                              |  | <b>-</b>                     |
| Advice & Assessment             | 6                           | 301              | (240)                 | -                              |  | <b>67</b>                    |
| Learning & Development          | -                           | 132              | (125)                 | -                              |  | <b>7</b>                     |
| <b>Total Restricted Funds</b>   | <b>22</b>                   | <b>1,018</b>     | <b>(966)</b>          | <b>-</b>                       |  | <b>74</b>                    |
| <b>Total Funds</b>              | <b>2,672</b>                | <b>3,460</b>     | <b>(3,170)</b>        | <b>-</b>                       |  | <b>2,962</b>                 |

Designated funds – The fixed assets fund represents the net book value of tangible fixed property assets net of loans secured on those assets. The purpose of the other designated funds is set out on page 45. The brought forward balance on restricted funds represents unspent donated money still available for the period under review.

### 13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

| 2022 Total Funds                              | Unrestricted Funds |                  |                  | Total 2022<br>£000's |
|---|--------------------|------------------|------------------|----------------------|
|   | General Funds      | Designated Funds | Restricted Funds |                      |
|   | £000's             | £000's           | £000's           |                      |
| Tangible fixed assets                         | -                  | 3,084            | -                | <b>3,084</b>         |
| Investments                                   | 21                 | -                | -                | <b>21</b>            |
| Net current assets                            | 676                | 475              | 26               | <b>1,177</b>         |
| Creditors: Amounts falling due after one year | -                  | (1,061)          | -                | <b>(1,061)</b>       |
| <b>2022 Total funds</b>                       | <b>697</b>         | <b>2,498</b>     | <b>26</b>        | <b>3,221</b>         |

| 2021 Total Funds                              | Unrestricted Funds |                  |                  | Total 2021<br>£000's |
|---|--------------------|------------------|------------------|----------------------|
|   | General Funds      | Designated Funds | Restricted Funds |                      |
|   | £000's             | £000's           | £000's           |                      |
| Tangible fixed assets                         | -                  | 3,109            | -                | <b>3,109</b>         |
| Intangible Fixed Assets                       | 35                 | -                | -                | <b>35</b>            |
| Net current assets                            | 585                | 238              | 74               | <b>897</b>           |
| Creditors: Amounts falling due after one year | -                  | (1,079)          | -                | <b>(1,079)</b>       |
| <b>2021 Total funds</b>                       | <b>620</b>         | <b>2,268</b>     | <b>74</b>        | <b>2,962</b>         |

### 14. FIXED ASSET INVESTMENTS

|                         | Listed 2022<br>£000's | Total 2022<br>£000's |
|-------------------------|-----------------------|----------------------|
| <b>Market Value</b>     |                       |                      |
| As at 1st April         | 35                    | <b>35</b>            |
| Acquisitions in year    | 21                    | <b>21</b>            |
| Change in Value in year | 9                     | <b>9</b>             |
| Disposals in year       | (44)                  | <b>(44)</b>          |
| <b>At 31st March</b>    | <b>21</b>             | <b>21</b>            |

The investments as at 31st March 2022 comprise shareholdings in listed equities received as donated during the financial year and disposed of in 2022/23. The investments as at 1st April 2021 comprised shareholdings in listed equities received as donated in the preceding financial year and disposed of in the current financial year.

## 15. TAXATION

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

## 16. COMPANY STATUS

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

## 17. RELATED PARTY TRANSACTIONS

The Charity has a loan from the Westminster Roman Catholic Diocesan Trust, which is secured on the Charity's freehold property (see note 11). Bishop Nicholas Hudson, a Trustee of the Cardinal Hume Centre, is also a Director of the Corporate Trustee for the Westminster Roman Catholic Diocesan Trust.

The Charity received a donation of £3,960 from the Charles Plater Trust. Richard Hopper, a Trustee of the Charles Plater Trust, is the spouse of Philomena Egan, a Trustee of the Cardinal Hume Centre. (2021: A donation of £5000 was received from the Rayne Foundation. Amelia Fitzalan Howard, a Trustee of the Cardinal Hume Centre, is also a Director of the Rayne Foundation).

During the year ended 31 March 2022, donations totalling £2,182 (2021: £6,507) were made by 7 Trustees (2021: 6) of the charity to the charity.

## 18. CAPITAL COMMITMENTS

The centre was not subject to any capital commitments at 31 March 2022 or 31 March 2021.

## 19. OBLIGATION UNDER BANK LOAN

The Centre took out a bank loan of £800,000 in 2019 to finance the Lower Ground Floor building works. This loan is secured on the charity's freehold premises at 3-7 Arneway Street. Minimum payments at 31 March 2022 in respect of the loan, representing both capital and interest are as follows:

|   | <b>2022</b>   | <b>2021</b>   |
|---|---------------|---------------|
|   | <b>£000's</b> | <b>£000's</b> |
| <b>Loan Repayments</b>                        |               |               |
| within one year                               | 20            | 20            |
| Later than one, but not later than five years | 92            | 88            |
| Later than five years                         | 630           | 652           |
|   | <b>742</b>    | <b>760</b>    |

# ORGANISATION DETAILS 2021/22

## TRUSTEES

- Robert Arnott (Chair)
- Mark Doran
- Philomena Egan
- Rebekah Etherington
- Amelia Fitzalan Howard
- Bishop Nicholas Hudson
- William van Klaveren
- Patrick Milner
- Heather Petch
- Andrew Rose (Treasurer)
- Tim Walsh

## COMPANY MEMBERS

- Cardinal Vincent Nichols
- Nicholas Coulson
- John Darley
- John Gibbs
- Catherine Hickman
- Bishop Nicholas Hudson
- Philip Marsden
- Jocelyn Ridley

## PATRONS

- Cardinal Vincent Nichols
- Field Marshal, Lord Guthrie GCB LVO OBE DL
- Dom Christopher Jamison OSB
- Baroness Kennedy of the Shaws QC
- Lord Browne of Ladyton
- The Marquess of Lothian PC QC DL
- Jeremy Paxman

## SENIOR MANAGEMENT TEAM

- George O'Neill, Chief Executive
- Susannah Davis, Head of HR (joined June 2021)
- Helen Finely, Director of Finance and Operations (joined June 2022)
- Margaret Tierney, Director of Fundraising (until May 2021)
- Rachel Case, Director of Fundraising and Communications (joined September 2021)
- Louise Davies, Director of Services
- Hilary Nightingale, Head of Families
- Suzanne Procter, Head of Young People

During periods between appointments of permanent staff to key posts, the Centre engaged professional interim agency personnel and short term appointees, as cover:

## COMPANY SECRETARY

- David French FCCA (until April 2021)
- George O'Neill (from April 2021)

## AUDITOR

**Buzzacott LLP**  
130 Wood Street  
London, EC2V 6DL

## BANKERS

**The Royal Bank of Scotland**  
119/121 Victoria Street  
London, SW1E 6RA

## Barclays Bank UK PLC

Tottenham Court Road Branch  
15-17 Tottenham Court Road  
London, W1T 1BH

## HSBC Bank

333 Vauxhall Bridge Road  
Belgravia, Victoria  
London, SW1V 1EJ

## CCLA

Senator House  
85 Queen Victoria Street  
London, EC4V 4ET

## SOLICITORS

### Stone King LLP

13 Queen Square  
Bath, BA1 2HJ

## REGISTERED OFFICE

3-7 Arneway Street  
Horseferry Road  
London, SW1P 2BG

**T** 020 7222 1602

**F** 020 7233 2513

**E** [info@cardinalhumecentre.org.uk](mailto:info@cardinalhumecentre.org.uk)

**W** [www.cardinalhumecentre.org.uk](http://www.cardinalhumecentre.org.uk)

**🐦** @CardinalHumeCHC

**📘** @CardinalHumeCentre

Company No: 04333875

Charity No: 109083



Staff pack toiletries for a client. Our other crisis prevention includes a food bank, and supermarket vouchers.



Playing in the Family Centre.

## MAJOR SUPPORTERS, FUNDERS AND TRUSTS

### Major Supporters

With grateful thanks to the following organisations and individuals who gave significant support to the Centre during the year April 2021 – March 2022:

- Chapel Trust Carmelite Monastery
- Junior League of America, London
- Liberal Jewish Synagogue
- Little Company of Mary
- Messenger of St Anthony UK
- Order of Friars Minor
- Society of the Holy Child Jesus
- Society of the Sacred Heart Provincialite
- St Joseph's School
- St Thomas Moore School
- The Emmanuel Kaye Foundation
- Westminster Cathedral Choir School
- Westminster Under School
- Woldingham School
- Alastair & Lynwen Gibbons
- Ben & Catherine Warren
- Brendan Hemming
- Celeste & Eraj Shirvani
- Christopher & Frances Kemball
- Evelyn & Patrick O'Sullivan
- Gerard Smith
- Graham Hutton
- Hermann & Victoria Bruhn
- John O'Connor
- Justin & Helene Read
- Lady Howard de Walden
- Lady Sarah Gough
- Margaret Ainscough & Stephen Pollard
- Mark & Emma Russell
- Mary Scherer
- Nicola Julius
- Oliver & Emma Pawle
- Paddington Development Trust
- Philip Marsden Family Charitable Trust
- Richard & Sheila Owen
- Simone & Paola Verri
- Sir George & Lady Tessa Bull
- The Lyon Family Charitable Trust
- The Syder Foundation
- Tristan Hillgarth

With sincere thanks to those donors who choose to remain anonymous.

With humble thanks to all those who remembered the Cardinal Hume Centre through leaving a Gift in their Will.

### Trusts

With grateful thanks to the following funders who contributed £5,000 or more during the year April 2021 – March 2022:

- Beaverbrook Foundation
- Bernard Sunley Foundation
- City Bridge Trust
- City of Westminster Charitable Trust
- EBM Charitable Trust
- European Social Fund
- French Huguenot Church of London Charitable Trust
- GLA Mayor's Young Londoner's Fund
- Holbeck Charitable Trust
- Kerbascol Trust
- London Community Response Fund, via Peabody Community Fund
- Mrs L D Rope's Third Charitable Settlement
- Northwick Trust
- Rose Foundation
- Sir Harold Hood's Charitable Trust
- St Giles and St George's Education Charity
- Strand Parishes Trust
- Streets of London
- Span Trust
- The Childhood Trust
- The Homelessness Winter Transformation Fund – Homeless Link & Housing Justice, on behalf of DLUHC
- Trust for London
- The Wolfson Foundation
- Westminster Almshouses Foundation
- Westminster Brighter Future's Fund (Young Westminster Foundation, City of Westminster & John Lyon's Charity)
- Westminster Foundation

## COMPANIES AND PARTNERS

We are delighted to have worked with the following companies or partner organisations which supported the Centre's work during the year April 2021 – March 2022

- Abbey Community Centre
- Advice UK
- Bessborough Family Hub
- BNP Paribas
- Brett Grellier Psychology Services
- British Red Cross
- CAP (Christians Against Poverty)
- Coram CLC
- CSAN (Caritas Social Action Network)
- Catholic Bishops Conference of England & Wales
- Celtic FC Foundation
- Centrepont Partnering
- Channel 4
- Citizens Advice Westminster
- Coca Cola European Partners
- Conscient Limited
- Department for Work and Pensions
- Depaul UK
- Dr Hickey's Surgery
- ERSA (Employment Related Services Association)
- Family Lives
- Felix Project
- Glasspool Charity Trust
- Grow Wild
- HA Marks
- HRP Community Access Scheme – Kensington Palace
- Haringey Migrants Support Centre
- Home Instead
- Home-Start WKCHF
- House of St Barnabas
- Housing Justice
- Insight Westminster – Blenheim CDP
- Intuit Quickbooks
- Kings College, London
- Jobskilla
- Junior League of London
- Kairos Europe
- Landaid Charitable Trust
- Landbay
- Landsec
- Latin American Women's Rights Service
- LHA London
- LMP Education
- London Youth
- Mary Ward Legal Centre
- Metropolitan Police - Safer Neighbourhood Team
- National Gallery
- New Horizon Youth Centre
- NHS Whittington Health Trust
- South Westminster CMMH
- One Westminster (including Social Prescriber team)
- Paddington Development Trust
- Peabody
- Pimlico Toy Library
- Pret a Manger
- RAGU (Metropolitan University)
- Refugee Action
- Refugee Council
- Refugees into Jobs
- Salt Yard Group
- SASH
- Smartworks
- South Westminster CMMH
- St Andrew's Youth Club
- St Mungo's
- St Vincent's Family Project
- Suited & Booted
- Tate Britain
- The Berkeley Hotel
- The Connection at St Martins
- The Passage
- The Science Museum (community engagement programme)
- Vicar's Relief Fund
- Victoria BID
- Westminster Abbey
- Westminster Adult Education Service
- Westminster Almshouses
- Westminster Befriend a Family
- Westminster City Council
- Westminster Foodbank
- Westminster Virtual School
- Wigmore Hall
- Young Roots
- Young Westminster Foundation
- Z2K
- ZSL London Zoo



Playing in the Family Centre.



 **Cardinal Hume  
Centre**  
Turning Lives Around

Cardinal Hume Centre  
3-7 Arneway Street  
Horseferry Road  
London  
SW1P 2BG

Company Number 04333875  
Registered Charity Number 1090836

Photo: Cardinal Hume Centre

Photos by Fergus Burnett Photography unless otherwise stated.

**CARDINAL HUME CENTRE**

England & Wales - Charity number 1090836

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# Accounts

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# PREVENTING AND TACKLING YOUTH AND FAMILY HOMELESSNESS THE LOCKDOWN YEAR



ANNUAL REPORT AND  
FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

Company Number 04333875 | Registered Charity Number 1090836

 Cardinal Hume  
**Centre**  
Turning Lives Around

“Every individual must be given every opportunity to live a life in which his or her basic needs are provided for, and in which so far as is reasonably possible, his or her full potential is realised. Each person matters. No human life is ever redundant.

Cardinal Basil Hume, Centre Open Evening, March 1994

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Cover: Mohsen fled Sudan at 15, read his story on page 22.

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The Cardinal Hume Centre supports homeless young people, badly housed families and people from the local community with little or no income.

We help people identify the skills, tools and confidence to break out of poverty and build better lives. People matter.



A young hostel resident learning to cook in a Life Skills session.



Having fun together in our welcoming and spacious play area during lockdown.

## A YEAR LIKE NO OTHER...

This was perhaps the most challenging year in the Centre's history. In responding to the pandemic, we knew closing the Centre was not an option, we had to remain on hand, a place for support, a home for young people.

It was the right decision. It is now clear that those living on the margins are at greatest risk of the consequences of Covid-19. Coping with homelessness or sub-standard housing, unemployment or insecure work is an incredible challenge at the best of times, but in a global health and economic crisis, those challenges are compounded. Young people and children are caught up in these consequences and it remains a risk to their learning, future wellbeing and potential.

You will see in this report how the Centre has stuck with its values, and combined this with its habitual professionalism and responsiveness. Arguably, the pandemic has brought out the best in the Centre and its team. Over the last year, we have been on hand for more than 1,100 including 465 families. We have been a safe home, housing 47 young people.

We have had to innovate and work in ways we may not have imagined previously, but we provided a proactive response to the pandemic, felt greatest by those already most in need.

Looking ahead, it is our challenge to continue to respond and where necessary innovate. As we write, the incidence of Covid-19 infections may be falling, but the economic consequences may yet get worse. Over time, many believe the consequence will be increased homelessness and worklessness. The data shows already that young people are at the greatest risk.

This means the challenge continues. It remains the Centre's priority to prevent the impact of Covid-19 from blighting its clients lives in the coming years, and into future generations. We need to continue to build tailored packages of support to enable children, young people and their families identify their own potential and skills in order to thrive. We have to work where we are our most effective and can deliver the greatest impact.

We can't do this without the continued support of our team and those who fund or advise us. You give us confidence to face the future with optimism and hope. Thank you for your support.



Robert Arnott,  
Chair of Trustees



George O'Neill,  
Chief Executive

# THE CENTRE AT A GLANCE

## WHO WE ARE

The Cardinal Hume Centre has been supporting people out of poverty and homelessness for more than 30 years.

We stick proudly to the ethos of our founder, Cardinal Basil Hume. We provide a place of welcome, sanctuary and support to everyone who comes to the Centre.

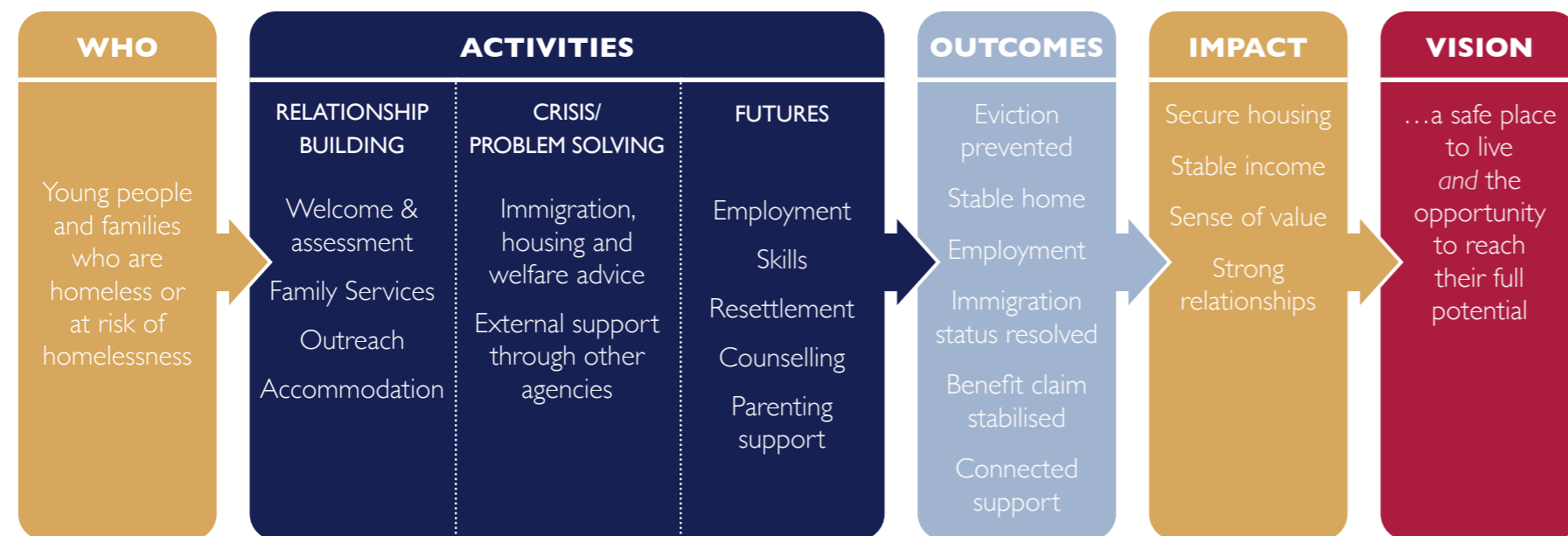
## WHERE WE WORK

We are based in Westminster, which has one of the highest levels of rough sleeping and other forms of homelessness in the UK.

- 29% of children in Westminster are living in poverty (Trust for London)
- 24% of children living in Westminster are eligible for free school meals
- 3,917 children in Westminster were living in temporary accommodation between July and September 2020 (Homelessness Statistics - GOV.UK)

## HOW WE WORK\*

We are focused on tackling the root causes of homelessness and poverty.



\*We have been thinking carefully about how we are making a difference for our clients and will be sharing a redefined Theory of Change later this year.

# OUR FINANCES

| VOLUNTARY INCOME           |  | £000's       |
|----------------------------|--|--------------|
| Trusts                     |  | 648          |
| Individuals                |  | 633          |
| Major Donors               |  | 576          |
| Community Groups           |  | 204          |
| Corporates                 |  | 156          |
| Legacies                   |  | 191          |
| Shop                       |  | –            |
| <b>Total Voluntary</b>     |  | <b>2,408</b> |
| NON-VOLUNTARY INCOME       |  |              |
| Statutory Income           |  | 417          |
| Income from Activities     |  | 401          |
| Other Income               |  | 234          |
| <b>Total Non-Voluntary</b> |  | <b>1,052</b> |
| <b>Total Income</b>        |  | <b>3,460</b> |
| EXPENDITURE                |  |              |
| Direct Charitable          |  | 2,679        |
| Fundraising                |  | 491          |
| <b>Total Expenditure</b>   |  | <b>3,170</b> |
| CARRIED FORWARD            |  |              |
| Net Current Assets         |  | 897          |
| Restricted Funds           |  | 74           |
| Free Reserves              |  | 620          |



Being creative in one of our family activities.



Preparing healthy food in our Family Services kitchen.

# OUR YEAR IN NUMBERS

In 2020/21 we helped hundreds of people increase their financial security and reduce their risk of homelessness

- 1,163** clients supported including 465 families, 202 children and young people (0 – 24 yrs) and 496 vulnerable adults
- 47** young people have been supported by our accommodation services; 12 moved on to more independent living
- 64%** of the young people living in our accommodation have been in education, training or employment
- 138** clients increased their income through benefit applications, the resolution of existing benefit issues and/or grants awarded
- 144** clients were issued foodbank vouchers; 224 clients were provided with supermarket vouchers totalling £26,625
- 66** clients were supported to secure successful housing outcomes including eviction prevention, solving disrepair issues and obtaining accommodation to meet immediate housing needs
- 166** clients were supported to secure or extend their right to remain in the UK
- 59** clients were supported with a range of out-of-work and in-work advice and support, including support with CVs, supporting statements, interview practice and work-based placements.
- 28** clients were supported to gain or sustain employment; 16 clients were supported into training or volunteering
- 36** Unaccompanied Asylum Seeking Children (UASC's) have received intensive language support
- 35** of our most vulnerable families, including their 72 children, received regular phone calls from our Family Services team
- 37** of our most vulnerable children attended our School Holiday programme and/or our Family Saturday's offer
- 174** staff and volunteers
- 93%** of staff agree that they enjoy the work they do and 91% are proud to work at the Centre

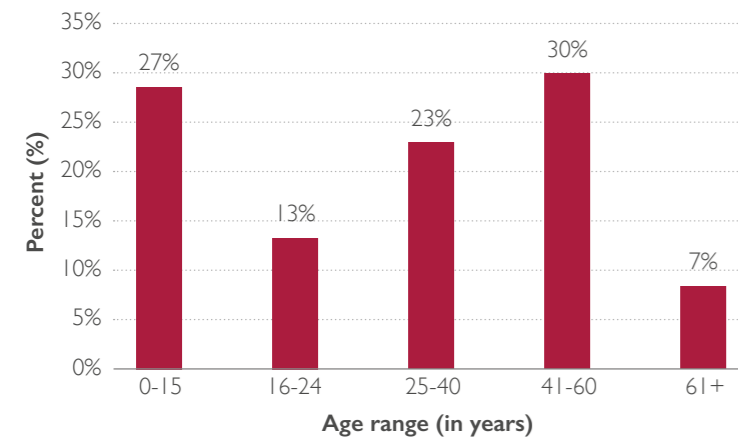


Preparing a parcel of food and essentials for people in crisis.

# WHO WE'VE SUPPORTED

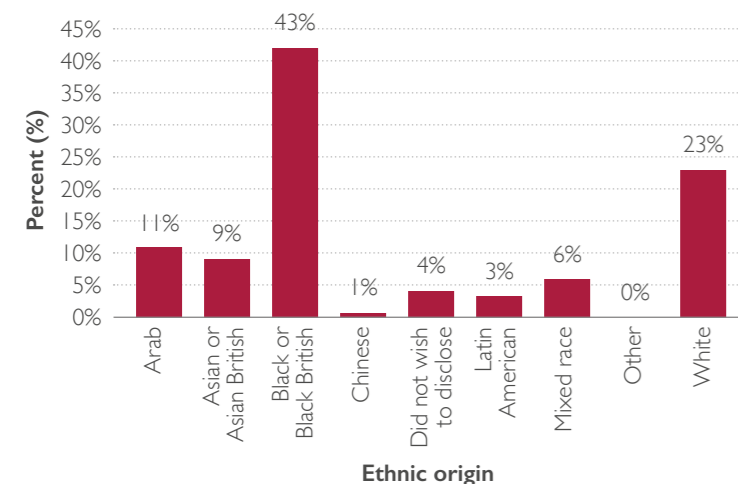
We supported **465** families

## AGE

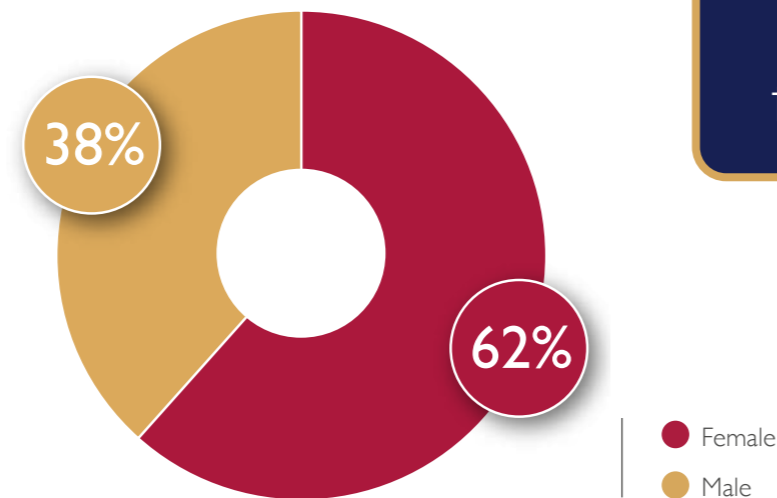


This year the Centre began to focus its efforts on supporting young people, children and families. This graph is based on the data we have both for the clients we have worked with directly, as well as the children and young people (0-24) we have supported indirectly through our support of the whole family.

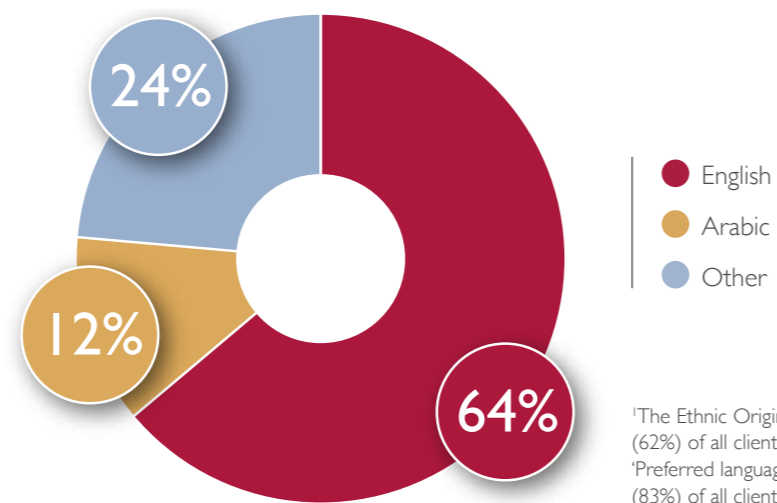
## ETHNIC ORIGIN<sup>1</sup>



## GENDER



## PREFERRED LANGUAGE<sup>2</sup>



<sup>1</sup>The Ethnic Origin data is based on 730 (62%) of all clients worked with; <sup>2</sup>The 'Preferred language' data is based on 962 (83%) of all clients worked with.

# OUR REVIEW OF 2020/21 – SUPPORTING OUR CLIENTS DURING A GLOBAL PANDEMIC

The Centre aims to prevent the causes and tackle the consequences of poverty and homelessness. Our approach is to build a relationship with each individual, to recognise everyone is different and often faces complex interrelated challenges. We take time to understand what each person wants and the barriers they face. We focus on an individual's needs, rights and potential, and our response is multi-layered through the provision of an integrated range of services located in one place. Most of our work is one-to-one, and it is uniquely person-centred: we concentrate on the areas which our clients tell us have the greatest impact on their lives.

In a year dominated by the global pandemic, we have seen the challenges our clients face increase substantially. More than ever, staff have needed to work collaboratively across our services and in partnership with other local organisations to meet clients' changing needs.

The Centre did not close at any point during the pandemic: we have supported 1,163 clients across the year, among them 465 families, 202 children and young people, and 496 vulnerable adults.

Our delivery mechanisms have had to move to a hybrid of online and face-to-face support, following Government guidance to serve people safely and effectively as lockdown has eased or tightened. We are one of the few local organisations to have continued to provide some in-person support, believing it essential for our most vulnerable clients, often living in overcrowded accommodation with little or no digital facilities, for whom an online approach was not viable. We were determined to provide a warm and safe environment for those who needed it most.

## ADDRESSING IMMEDIATE ESSENTIAL NEED

### Supporting people to get back on their feet

Due to Covid-19 restrictions, families were suddenly forced to remain at home with their children all day with no access to school meals; family incomes were reduced by furlough or redundancy and learning opportunities or training for parents came to an abrupt halt. Initially, most requests to Family Services were for nappies but this soon grew to include requests for other toiletries and food.

We made parcels filled with toys, craft materials and books for the children. Families already using a foodbank needed to top up with food from our store because children were at home all day and the bills were mounting. Mothers who may have previously relied on money from a partner suddenly had none.

Many of the Centre's clients are migrant workers who have the right to live and work in the UK but who are not eligible for welfare or housing benefits should they lose their jobs. While our Immigration team worked with clients to change the conditions of their leave to remain (thus enabling them, with help from our Advice team, to claim benefits), we provided vital food vouchers. Thanks to the generosity of our donors, we were able to provide foodbank vouchers for 144 clients and 224 clients were provided with supermarket vouchers totalling £26,625.

## SUPPORTING THOSE EXPERIENCING SOCIAL ISOLATION

### Putting people back in touch

Many of the families and young people we support live in temporary accommodation. This often means that they do not have well established local networks and therefore do not benefit from the practical and emotional support such networks provide. During the pandemic these clients have been unable to visit family and friends living further afield or find respite from challenging living conditions. This has left our clients at a high risk of social isolation and its attendant negative impacts on physical and mental health.

At the Centre we attempted to mitigate the impact of such isolation by consulting with partners, the local Family Hub and the families themselves.

We maintained contact through regular phone calls, and circulating relevant information such as newsletters, public health messages in several languages, together with details of any online, cultural and library activities.

One team member was assigned to making weekly telephone calls to families. Through these conversations we were acutely aware of parents' feelings of helplessness and anxiety in regard to their children's schoolwork and attainment while schools were closed. Children were frequently unable to access schoolwork and often struggled to understand it. For ten children, we provided sessions with a volunteer teacher, which were particularly appreciated by parents who had not been able to talk to their teachers about their children's work.

Early in the first lockdown (March 2020), Family Services offered the use of its large open space to the Bessborough Family Hub

so that it could have somewhere to meet safely to support some of the most vulnerable local families. The Family Hub provided a member of its staff to supervise one session each week for families, while other sessions were supervised by our own staff.

When restriction levels have allowed, we have also hosted family events in London parks.

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As lockdown eases, we are providing more opportunities for families to network with each other. A recent Saturday event centred on planting wheat, bringing families from diverse backgrounds together to connect through the sharing of stories about the importance of wheat in our varied cultures. For these parents, it was the first time in many months that they had been able to share food and conversation with other adults.

This year, 35 of our most vulnerable families, including their 72 children, received regular phone calls from our Family Services team.

## ANNABELLE'S STORY

At the start of lockdown Annabelle's marriage was breaking up and she and her 16-month-old baby son were living in a studio flat with no outdoor space. So when Covid meant that local playgroup sessions were put on hold and parks and playgrounds were closed, parents like Annabelle found themselves with nowhere to turn and with no routine.

Annabelle was desperate to find somewhere her son could play but the nearest community spaces were rife with anti-social behaviour and drug-use: "I was so scared of the virus, I didn't want to leave the flat. I have mental-health concerns, and lockdown was getting to be too much. It affected my mental health. I was so worried about my son's future – how this was going to affect his development. That's when I was referred to the Cardinal Hume Centre."

Gaia, Family Services manager at the Centre, explains, "Throughout the crisis we have worked with partners to reach families who are struggling to cope and who are particularly isolated. By offering food, a safe space and advice relating to housing and income, we have been able to support families face-to-face. Staying open has helped ensure vulnerable children don't fall behind with their learning. It has helped alleviate some of the powerlessness that parents tell us they experience – just having somewhere they can turn to for support, knowing that they are not alone."

Annabelle says, "Having somewhere like the Centre made life a lot easier. Before, I was speaking to no one and wasn't seeing anyone. And now I get to speak to people face to face! I know my son is having fun and I can relax. My son learns something new every time he comes here and he's started talking a little bit more."



*Annabelle and her son...*



*...in the play area...*



*...during lockdown.*

*I know my son is having fun and I can relax. My son learns something new every time he comes here and he's started talking a little bit more.*

## WORKING TO MEET THE INCREASED NEED FOR HOUSING, WELFARE AND DEBT ADVICE

### Giving people the information they need to take control

The pandemic has resulted in many people who would not normally struggle to pay their rent turning to us for advice. Throughout the year, as the government has made changes to the furlough scheme and other programmes designed to offer people more protection, so our team has had to take extra care to help clients navigate these unfamiliar processes.

In 2020/21, 138 clients increased their income through benefit applications.

Despite Government measures to prevent eviction during lockdown, clients have faced serious housing issues requiring our support. Our housing advisors report long delays in decisions on homelessness and housing offers, which have grown worse during lockdown. Clients with repair issues are also having to wait longer for a solution, which has contributed to the challenges of life in lockdown. One client, a single parent with a baby beginning to crawl, was concerned about dangerous appliances and faulty plumbing in the studio flat where she lived. It took months of intensive work by our team before mother and baby secured safe, appropriate two-bedroom accommodation.

This year, 66 clients were supported to secure successful housing outcomes, including the provision of accommodation, the prevention of eviction and the completion of home repairs.

We have also worked closely with the Mary Ward Legal Centre to ensure that our clients are able to access debt advice quickly, advice which can help address underlying issues and break the cycle of poverty.



One of our Immigration Officers holding a telephone consultation with a client during lockdown.

## LOCKDOWN AND THE IMPACT ON CLIENTS WHO NEED HELP WITH THEIR IMMIGRATION STATUS

### Providing the right advice to those who need it most

The most problematic barriers to secure housing and employment can stem from an individual's immigration status. Without leave to remain in the UK, individuals and children can remain trapped in poverty and vulnerable to exploitation and abuse. Accredited by the Legal Aid Agency and the Office of the Immigration Service Commissioner, the Centre's Immigration team represents undocumented migrants - people who have no right to work or benefit support, to have a bank account or to receive NHS treatment other than for emergencies.

This year clients approaching us for support with their immigration status have experienced significant delays due to the Home Office being forced to halt all face-to-face interviews for a time. This has left many in limbo, unable to plan for their future and trying to manage on very low incomes, often in the worst accommodation. Many of these clients have needed us more than ever, requiring access to food and other essentials while our Immigration team worked on their cases.

We are grateful to the Greater London Authority for funding to provide immigration advice to young people. This is part of a project being delivered in partnership with Depaul UK and New Horizon Youth Centre to provide wrap-around immigration, employment, education and training support at the Youth Homelessness Accommodation Hub, an emergency hostel in west London with 40 beds for young people.

Over the course of the year the Centre helped 166 clients to secure or extend their right to remain in the UK. In the words of one client:

“Dear Natalie.  
When I was feeling completely helpless,  
you stood there to help me. Thanks for  
being there by my side.

I want to express my earnest gratitude to  
you, for extending your warm hands towards  
me and my son when we was left alone.  
Thank you so much!

You were so busy but still, you rushed in to  
help us. Thank you so much.

I'm forever grateful.  
Regards  
Gloria and Freddie\*

\*Gloria and Freddie's names have been changed to protect their identity.

## SUPPORTING YOUNG PEOPLE IN OUR RESIDENTIAL ACCOMMODATION THROUGH THE PANDEMIC

### Turning young lives around

The Cardinal Hume Centre provides a home for up to 37 vulnerable young people, among them asylum-seeking children, young care-leavers and those unable to remain at home with their family.

All of these young people have experienced a trauma in their young lives. This can result in difficulties around managing emotions, which can lead to significant depression, anxiety, or anger.

sports and dance classes, personal financial management training, counselling, psychotherapy, support on alcohol and substance abuse and workshops on personal relationships and mental health. So our hostel team and Life Skills worker, in collaboration with staff from across the Centre, have attempted to bridge this gap as much as possible. As our hostel is regarded as one household, from the perspective of social distancing, our young people have been able to use our light and airy communal spaces inside and our courtyard outside, to socialise. Staff engaged the residents in activities such as; cooking, BBQs, gardening, basketball and table tennis to help the young people to manage their well-being during lockdown.

Our role is to help residents find a path to greater independence and a big part of this is enabling them to step down from full-time supported accommodation. The five self-contained flats in neighbouring Basil Hume House provide a secure experience of more independent living while still maintaining contact with the Centre's key workers and facilities. These flats enable residents to stay at the Centre for a further 6-12 months and then be helped to move into suitable longer-term accommodation.

This year 47 young people have been supported by our accommodation services. Onward transition was impossible during the highest levels of lockdown, but now, we are seeing movement with 12 young people moving on to more independent living. We work to ensure our residents find the support they need to continue their lives successfully. This year 30 (64%) of the young people living in our accommodation have been in education, training or employment.

Our key workers have continued to support young residents to develop the resilience needed to combat the challenges. Many of our local partner organisations were no longer able to provide the usual services our residents would access such as gym, music,

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# MAINTAINING SUPPORT THROUGH THE PANDEMIC

### Interview with Louisa

Louisa, Hostel Team Leader, shares how residents have coped this last year: "There are some misconceptions about young people who live in hostels, like that they have criminal behaviour or substance misuse, or that they all act a certain way, but that's not the case," says Louisa. "Young people are just like you and me, they come here with different goals and aspirations. They just happen to live in a hostel."

"Through day-to-day interactions and sessions with keyworkers, we help residents build the skills they need to gain independence. Most of the young people who come to us have not had this sort of support before," explains Louisa. "We work with people from different backgrounds with different needs, treating everyone as individuals: no one is marginalised."

Covid-19 and the lockdown brought their own problems: "The pandemic had a noticeable impact on mental health in the hostel - ranging from low moods and reduced interaction with staff to diagnosed conditions such as psychosis."

"In the first lockdown there wasn't online education provision available straightaway, so in the summer we upgraded our wifi system to make it easier for students to access classes online. They could use the Centre's IT suite, too."

"There were a lot of differences in how the residents engaged with going online. Some did really well, and two have even started degrees. But for others, like those trying to learn English, it was a struggle."

*“Through day-to-day interactions and sessions with keyworkers, we help residents build the skills they need to gain independence.*

*Most of the young people who come to us have not had this sort of support before.*

Many young people have now returned to in-person lessons at college, and others have moved on from the hostel: "Throughout the pandemic, young people were still moving on to more independent living but at a slower rate. There's now such a backlog it will take a while for young people to be able to move on as quickly as before."



*A typical bedroom in our hostel.*

## SUPPORTING FAMILIES WORRIED ABOUT THEIR CHILDREN'S LEARNING AND DEVELOPMENT WHEN SCHOOLS AND NURSERIES CLOSED

### A place to play and learn

At the Cardinal Hume Centre, we know that children living in poverty are less likely to do well at school which, in turn, puts them at greater risk of living in poverty as adults. We seek to address this by supporting the families we work with to move out of poverty by increasing their income either through employment or benefits.

We also seek to intervene by providing learning and play activities for families in need. Before lockdown, these would have included; "stay and play" sessions, homework clubs and trips. During the higher levels of Covid-19 restrictions, this was not possible, and so we had to provide support in a different way.

We kept the Family Centre open throughout lockdown. When infection rates were high, however, only one family at a time could visit, so we prioritised the most vulnerable. By remaining open, we were able to offer support and answer any questions or anxieties that the parents had. For some, we were that crucial someone to talk to in a very lonely time, as well as being somewhere safe and positive to go to with their children.

By providing this positive space and supportive ear, we were able to pick up more generally on parental concerns which we could then refer to or discuss with colleagues and the wider partnership, including Westminster Early Help, to get the appropriate support.

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We worked to assist families with home learning. We used funding supplied both by our donors and the Westminster Community Contribution Fund to provide books, games and puzzles for families to use at home, showing parents how to make things like "playdough" and discussing and demonstrating the value of such shared activities for a child's development.

## GABRIELLE'S\* STORY

The pandemic and lockdowns intensified educational exclusion for those without ready access to internet, phones and computer technology. At the Centre, we have addressed this through maintaining a safe environment for schoolwork support, and promoting IT access for students living in the hostel.

By December 2019, Gabrielle, aged 18, had no safe place to call home. A breakdown of relationships, between Gabrielle and her mother and step-father, forced her to turn to sleeping on sofas at acquaintances' homes. With just a waitressing job, and no other financial support she lived this way for two months.

The Cardinal Hume Centre hostel gave her more than safety and a way to cope with her traumatic family breakdown and weeks of homelessness, but also support with applying to university: "The hostel and the support I have received from Life Skills and my Keyworker has helped me grow in confidence. It's so good to have people to talk to. [Being here] has really improved my state of mind!"

During the pandemic, most students had to convert to studying online, without access to many practical resources. For Gabrielle, her freedom to study was even more limited by not having a personal laptop of her own. "It has been difficult working remotely, I have only been on campus three times this year."

Not only did the Centre upgrade its internet infrastructure for our residents to learn remotely, but also thanks to a gift left by a donor in their will, the Centre was able to help Gabrielle to get a laptop making a world of difference to her studies: "Having the laptop meant I could work when it suited me. I didn't need to ask a staff member to escort me down to the IT suite. It

meant that I could access documents I needed and apps that have really help me improve my writing."

"Going to university makes me feel like I am doing something with my life. It makes me proud to think that I am making my family proud. Completing my first year has given me even more belief that I can finish and make something of myself. I believe that having studied will give me more options."

\*Gabrielle's name has been changed to protect her identity.



*Gabrielle studying in a refurbished room.*

*"The hostel and the support I have received from Life Skills and my Keyworker has helped me grow in confidence."*

# MOHSEN'S STORY

Mohsen came to the UK alone, in February last year, having fled South Sudan at the age of 15. He now takes English lessons at the Centre with Jenny, who teaches refugee and asylum-seeking teenagers under the care of Westminster Council.

"Before I reached the UK, I was in the Calais camp for three months – it was a horrible time." Arriving in London just before the Covid-19 lockdown was also difficult: "People I met in France were sent to other cities, like Manchester. And they didn't have time even for a phone call."

Mohsen was keen to learn English: "When I arrived I could only say 'yes' and 'no' but I didn't understand any questions and it made me feel alone."

A few months of Jenny's classes made a big difference. He was able to enrol at a local college and make friends. "I study English, Maths, ICT and Digital Skills. My friends at college speak English when we are together. I play football, too; my team has people from different nationalities. So we all speak English, and it's improving my English."

"I've learned a lot at the Centre. For example, the first time I spoke to a doctor, I just said, 'Yes,' to everything. He said to me, 'Your eyes are better?' I said, 'Yes.' He said, 'Do you see well?' I said, 'Yes.' But when I met him again, I said, 'No, I don't see well, and when I'm in class sometimes the light gives me headaches, and I can't see the screen: please can I get glasses?' And he said, 'Yes!'"

Mohsen is keen to learn more: "I want to be able to speak in front of people, like when you present a paper, and this will take time. My goal is to speak proper English and not make a mistake. The journey doesn't stop."

*"I study English, Maths, ICT and Digital Skills. My friends at college speak English when we are together. I play football, too; my team has people from different nationalities. So we all speak English, and it's improving my English."*



*Mohsen and Jenny practising conversations.*



*Mohsen writing an email with his teacher's help.*

## HELPING CLIENTS FACE UNEMPLOYMENT

### Providing a route back into employment

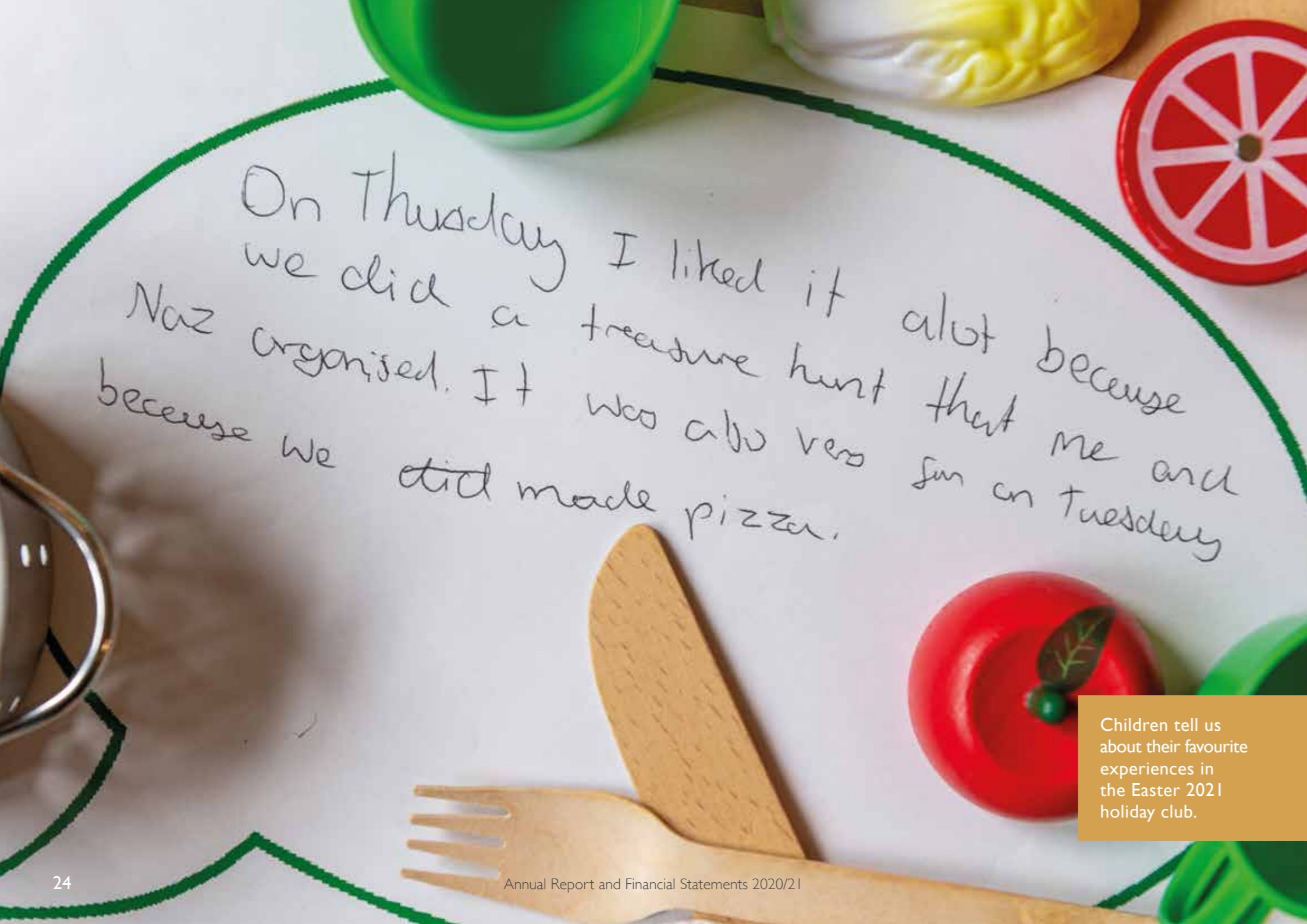
The Employment team experienced an increase in returning clients last year: many, particularly those working in the hospitality, retail and leisure sectors, lost their jobs during lockdown. Our Employment advisors helped those affected to focus on transferrable skills as it is anticipated that opportunities, particularly in hospitality, will be limited for the foreseeable future. It's estimated that a fifth of workers in the hospitality industry lost their jobs during this period.

The team developed and fast-tracked a six-month employment mentoring scheme, matching job-seeking clients with six mentors from among our corporate partners. The scheme has been so successful for both clients and mentors, we have now recruited additional mentors to make the scheme available to all employment and learning clients.

We have adapted our Quality Employment Skills Training course so that we can deliver this to clients online. The six session course provides pre-employment skills to clients new to the Cardinal Hume Centre wishing to find employment. In 2020/21 the Employment team supported 59 clients with a range of advice from help with writing CVs and accompanying statements, to interview practice and work-based placements. 28 clients went on to gain or sustain employment, while 16 clients were supported into training or volunteering.

*The team developed and fast-tracked a six-month employment mentoring scheme, matching job-seeking clients with six mentors from among our corporate partners.*





Children tell us about their favourite experiences in the Easter 2021 holiday club.

# SARA'S STORY

Sara, a mother of three, with life challenges that she describes as "burdening her spirit" – including homelessness, a disabled partner and having to flee from Azerbaijan to the UK – was determined to "do something of value". Already the holder of a Master's degree in Business, Sara completed a second Master's in Chemical Research at Birkbeck in 2017. Sara was determined to have a career in science, yet despite endless applications, employment eluded her: "It is difficult to describe my feelings of embarrassment. To be unemployed when you possess two Bachelor's degrees and two Master's degrees, is difficult to explain. It undermined my confidence and I was so afraid of being asked about my employment status, that I became isolated." Sara needed to find a job and despite her anxieties, made an appointment at the Cardinal Hume Centre. "The positive environment and warm welcome, galvanised me to look positively to my future", Sara says. "I was encouraged to talk about my skills, experience and career goals with an employment specialist who listened and understood. I started to believe in myself again as I was supported with job searches and tailored applications. And I began to get job interviews!"

Sara describes the relationship with her employment specialist as being key to her renewed confidence. "She believed in me and my career aspirations. I trusted her and this helped me regain my confidence and stand out from the crowd." Despite the global pandemic and lockdown, Sara passed a telephone interview to be a laboratory technician with a leading UK scientific research centre. "I was invited to an assessment at the centre which analyses large scale sampling of Covid-19 and offered the role the very next day! It was like a dream. In one moment, the whole world changed and I burst into tears. Finally, after so many years of trying, I would be working with a prestigious organisation, doing something of value for my community in a job I had always dreamed of."



Jeanita, our employment advisor, photographed with Nki (from our immigration team) before the pandemic.

“The positive environment and warm welcome, galvanised me to look positively to my future, I was encouraged to talk about my skills, experience and career goals with an employment specialist who listened and understood. I started to believe in myself again as I was supported with job searches and tailored applications. And I began to get job interviews!”

# HOW YOU GAVE YOUR SUPPORT

As a charity, over 70% of our income comes from our supporters. Our work is only made possible because of the incredible generosity of donors. Statutory funding from Westminster City Council (WCC) also enables us to provide essential services to our clients.

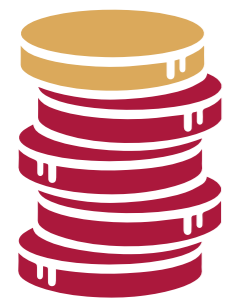
## HOW YOU GAVE YOUR HELP

|                               |                   |
|-------------------------------|-------------------|
| Legacies                      | £191,000          |
| Donations                     | £2,217,000        |
| Charity Shop*                 | –                 |
| <b>TOTAL VOLUNTARY INCOME</b> | <b>£2,408,000</b> |

## OTHER CENTRE INCOME

|                     |                   |
|---------------------|-------------------|
| Statutory Income    | £417,000          |
| Earned Income       | £635,000          |
| <b>TOTAL INCOME</b> | <b>£3,460,000</b> |

## OUR DONATIONS

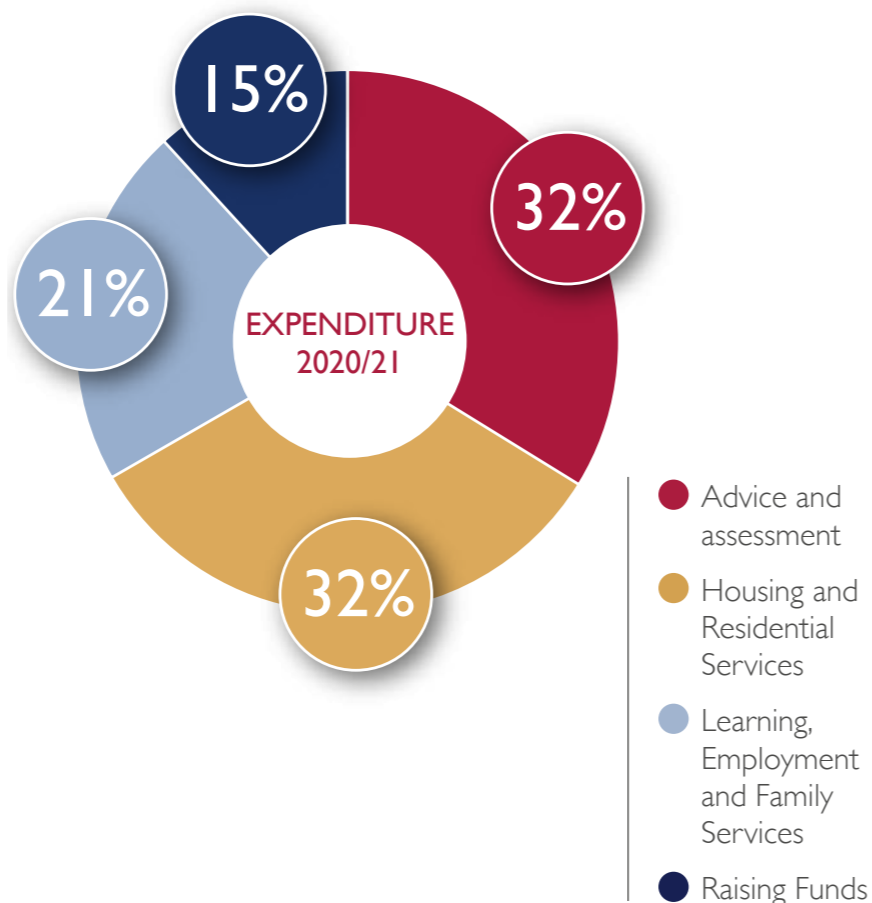


**For every £1 donated,  
85p is spent on  
service delivery.**

\*The Charity Shop has been closed all year, owing to Covid-19.

## HOW YOUR MONEY IS SPENT

Our expenditure in 2020/21 was £3.2m of which 85% was spent on delivering services. In comparison, NCVO Almanac data tables across the last five years shows charities spend, on average, 70% on charitable activities. The chart below shows where this was spent across our core activities.



# OUR VOLUNTEERS

This year, our wider volunteering programme was put on hold, but we fortunately continued to benefit from some amazing volunteer support, including a professional mentoring programme in partnership with Landsec and BNP Paribas. Volunteer mentors supported their mentees to become more confident and 'work ready'. Out of the six initial matches, two of the mentees have gone on to employment while a third secured professional volunteering. It has been such a success that a new cohort of six clients have just been matched and a third corporate supporter Landbay has joined the programme.

We also had the amazing continued support of a few of our regular volunteers where needed and safe to do so. One of these volunteers is Imogen Ramm, who has continued to come in to support local families, their children and the young residents.

*“We are so lucky to have Imogen volunteer with us. She is brilliant at coming up with ideas for engaging parents, children and young people with the natural world. Also, during lockdown, many of the children struggled with school work. Imogen stepped in with her skills and experience as a schoolteacher, helping individual children and reassuring parents.”*  
Gaia Segal, Manager of Family Services



Exploring our garden in one of Imogen's nature discovery sessions.



## MEASURING PROGRESS AGAINST OUR BUSINESS PLAN (2020/2023)

In 2019, we undertook a review of the evidence base regarding the causes and impact of poverty and homelessness. It was clear from this that homelessness and poverty, particularly at a young age, can affect educational attainment and employment prospects. At its most acute, it can risk people being drawn into criminal justice, social care or health systems for the rest of their lives. Its cost is huge and far too often repeated into later life and into subsequent generations. As such, it was clear to us that we needed to direct our resources and work hard to understand what can prevent these acute and more intractable problems in the first place.

In light of this, we felt that at the heart of our new Business Plan there needed to be a renewed focus on children, young people and families as we believe, by doing so, we can begin to tackle the root causes of homelessness and break the cycle of poverty.

However, in line with our Benedictine ethos and welcome, we will not simply turn people away if they do not fit this criteria. Rather, where our capacity allows, we are committed to providing emergency advice and support to those who are in acute need, which cannot be met elsewhere, and we will make effective referrals for those we cannot help.

Balancing a more focused approach on young people, children and their families, while maintaining emergency support for those in crisis has been

critical during the pandemic. Yet, despite the challenges of the global health and economic crisis, we made substantial steps towards achieving our Business Plan objectives in its first year of operation, as well as laying the foundations to achieve more in the years to come.

*“We want to focus our efforts on young people, children and families. To tackle homelessness, poor housing and poverty at a young age and break its cycle into later life. We want to see the value in each individual and nurture potential, helping young people and families to thrive.”*  
(Business Plan 2020/23)

| OUTCOME  | NO. OF OUTCOMES ACHIEVED FOR FAMILIES AND YOUNG PEOPLE | NO. OF OUTCOMES ACHIEVED FOR VULNERABLE ADULTS | TOTAL OUTCOMES   |
|--|--|--|------------------|
| <b>Welfare (Advice Level 1 and 2) – Outcomes achieved for 138 clients (not including food or supermarket vouchers)</b> |  |  |                  |
| Supported to make or maintain a benefit claim  | 40   | 36   | 76               |
| Benefit or council tax issues resolved <sup>1</sup>  | 85   | 71   | 156 <sup>4</sup> |
| Grant or Local Support Payment awarded   | 8  | 6  | 14               |
| <b>Total financial gain per year: £301,507</b>   |  |  |                  |
| <b>Total backdated money awarded: £115,660</b>   |  |  |                  |
| <b>Housing – Outcomes achieved for 66 clients</b>  |  |  |                  |
| Helped to sustain accommodation <sup>2</sup>   | 39   | 21   | 60               |
| Disrepair issues fully or partially resolved   | 4  | 2  | 6                |
| Temporary Accommodation secured  | 6  | 1  | 7                |
| Social Housing secured   | 6  | 4  | 10               |
| Accepted on Council or Housing Association Waiting/Transfer list   | 3  | 1  | 4                |
| Full homelessness duty accepted  | 4  | 2  | 6                |
| Homelessness/Suitability review successful   | 1  | 4  | 5                |
| <b>Immigration – Outcomes achieved for 166 clients</b>   |  |  |                  |
| Secured or extended the right to remain in the UK  | 98   | 91   | 189 <sup>5</sup> |
| Fee waiver granted   | 61   | 10   | 71               |
| Recourse to public funds granted   | 84   | 19   | 103              |
| <b>Employment – Outcomes achieved for 75 clients<sup>3</sup></b>   |  |  |                  |
| Supported clients with CVs, supporting statements, interview practice, work-based placements etc                       | 27   | 42   | 69               |
| Enrolled on an external training programme or began voluntary work   | 4  | 12   | 16               |
| Increased hours or pay   | 4  | 6  | 10               |
| Obtained full or part time employment, or supported to sustained employment for more than 3 months                     | 8  | 20   | 28               |

<sup>1</sup>This includes HMRC, DWP or Local Authority decisions being changed or overturned. <sup>2</sup>This includes eviction prevented, sustainable rent arrears repayment achieved; negotiated with landlord; housing benefit issue resolved. <sup>3</sup>Some of these outcomes were recorded towards the beginning of the financial year having worked with clients in the previous year. <sup>4</sup>More than one outcome achieved for some clients. <sup>5</sup>Figure includes all members of a family for whom this outcome applies.

In addition to our advice outcomes, we issued 83 foodbank vouchers to families and 193 to vulnerable adults. We have also provided a regular supply of supermarket vouchers to 141 families (186 adults and 289 children) and to 83 vulnerable adults, totalling £26,625.

# STRATEGIC OBJECTIVES

Our current Business Plan addresses our three strategic objectives:

1. Support young homeless people to reach their full potential, equipped to thrive in adult life.
2. Prevent homelessness and improve outcomes for young people by providing tailored support to families at risk.
3. Welcome and help people in crisis to secure effective support

## 1. SUPPORT YOUNG HOMELESS PEOPLE TO REACH THEIR FULL POTENTIAL, EQUIPPED TO THRIVE IN ADULT LIFE

### Hostel & Basil Hume House

This year, we have supported 47 individuals across our Supported Accommodation services, providing a safe and supportive environment for those that need it most. The needs of our clients vary with 87% having one or more of the following concerns:

| NEED/ISSUE                                    | COUNT | %   |
|---|-------|-----|
| Not in Employment, Education or Training      | 17    | 36% |
| Physical Health needs                         | 7     | 15% |
| Mental Health needs                           | 17    | 36% |
| Substance misuse issues                       | 10    | 21% |
| Unaccompanied Asylum Seeking Children (UASCs) | 20    | 43% |

Over 1,700 keyworker interactions have been provided, building relationships with residents to help them settle in and ensure we fully understand their individual support needs; this is in addition to the more informal support and advice provided by our 24/7 staff. During a recent resident feedback interview, the Hostel was described as a place to 'learn about themselves' and 'make lasting friendships and memories'.

In the words of one young person:

*"I had my ups and downs, and I'm still growing and still learning, but they gave me the best start that I could have possibly asked for."*

As part of our offer to residents, we have provided sessions with our Life Skills worker, helping to build confidence and ensure they have the skills they need to function independently within society (including personal care and budgeting skills). When it has been safe to do so, 17 of our residents benefited from activities such as gardening and baking, as well as attending a range of sociable gatherings such as our Christmas Dinner and Pancake Day.

Across the year, we have been able to offer a home to 15 new young people. We have also helped 12 residents to build their confidence and skills so that they were able to move on to more independent accommodation. This has included:

- 3 moving back home to be with family or friends
- 3 moving into private rented accommodation
- 6 moving into more appropriate and independent supported accommodation.

64% of our residents have also been able to start or maintain education, training or employment opportunities.

In addition to our residential services, we have provided direct support to 72 16-24 year olds across our range of advice services, supporting them with benefit and employment issues.

We have also provided intensive language support to 36 Unaccompanied Asylum Seeking Children (UASCs), helping clients to integrate into British life. A recent report said 100% of students agreed that the language support had helped them and one client was able to use this support to pass an assessment test at college.

## 2. PREVENT HOMELESSNESS AND IMPROVE OUTCOMES FOR YOUNG PEOPLE BY PROVIDING TAILORED SUPPORT TO FAMILIES AT RISK

### Advice Services

Across our range of advice services, we have supported 447 families and 72 young people (aged 16-24 years old) to help prevent their immediate and future risk of homelessness. In particular, we have helped our clients to (\*see page 30 for a full breakdown of outcomes):

- Receive the benefits and statutory housing support they are entitled to
- Sustain their current accommodation by preventing eviction, negotiating with landlords, resolving disrepair issues and resolving housing benefit issues
- Invest in their skills and experience to help obtain or sustain employment
- Secure or extend their right to remain in the UK and to receive 'recourse to public funds' where this is granted.

### Family Services

Over the past year, our Family Services team has been in contact with 35 families and their 72 children, providing regular phone calls as well as practical support to ensure they have had access to food and other essentials (e.g. nappies and educational resources) during a very difficult year. We have also worked directly with 47 children (0 – 18 years) to support them with their developmental and educational needs, often during our school holiday programmes, which ran whenever it was safe to do so.

## 3. WELCOME AND HELP PEOPLE IN CRISIS TO SECURE EFFECTIVE SUPPORT

Alongside our work with children, young people and families, we have provided advice and support to 496 adults in acute need.

The tables below show the number of clients we have worked with across services, as well as the range of outcomes that we've been able to help them achieve.

| SERVICE AREA                                      | TOTAL CLIENTS WORKED WITH <sup>2</sup> |                              |                          |
|---|--|------------------------------|--------------------------|
|   | FAMILIES                               | YOUNG PEOPLE (16 – 24 YEARS) | OTHER/ VULNERABLE ADULTS |
| Assessment and Advice Level 1                     | 221                                    | 26                           | 264                      |
| Welfare Rights Advice Level 2                     | 135                                    | 12                           | 101                      |
| Housing Advice                                    | 118                                    | 6                            | 63                       |
| Immigration (*including the EU Settlement Scheme) | 130                                    | 34                           | 144                      |
| Employment and Learning                           | 25                                     | 45                           | 25                       |
| Family Services                                   | 35                                     | 72 (0-18)                    | –                        |
| Accommodation services                            | –                                      | 47                           | –                        |

<sup>2</sup>The total clients worked with is greater than 1163 given that some of our clients will have accessed more than one service.

# ENABLER GOALS

Within the Business Plan, we identified a number of initiatives and enabling goals that we believe will help us to achieve our objectives. The following presents the progress we have made towards these and outlines some of our ongoing plans for development.

## 1. HARNESS EVIDENCE AND INSIGHT TO IMPROVE LONG-TERM OUTCOMES FOR VULNERABLE CHILDREN, YOUNG PEOPLE AND FAMILIES

### Activity this year:

- In January we recruited a new role – Evidence, Impact and Learning Manager
- In depth work to review the Centre's Theory of Change will be completed this financial year
- The Centre began to develop a new Monitoring Framework and outcome measures to monitor, report and improve the Centre's impact against its strategic goals.

### Activity planned for the next financial year:

- Complete the review of the Theory of Change
- Agree the new Monitoring Framework and new outcome measures. Produce quarterly reports to further improve the Centre's understanding of its impact. Update the Centre's client database in support
- Develop an implementation plan to develop the Centre's understanding of psychologically informed approaches to our client support
- Achieve AQS accreditation for our welfare rights and housing advice service.

## 2. MAXIMISE THE CENTRE'S EFFICIENCY AND EFFECTIVENESS

### Activity this year:

- We exceeded our stated aim to balance the Centre's finances – achieving an unrestricted surplus of £238k for re-investment in future client support. This followed a review of all of our expenditure, which reduced spending in non-core areas

- We completed the Centre's Values and Behaviours Framework, helping staff and volunteers to translate our values into day-to day action
- We carried out a full staff survey in January 2021 and introduced a new annual Personal Development Plan to help staff work towards our Business Plan and embed our new values
- To support more flexible working we invested in a new telephone system, new laptops for staff and made changes to enable more of our team to work remotely
- Introduced a new system to better monitor and manage income from our residential services and a new system to support our HR services
- We have done some initial work to consider more effective use of the Centre's site in Westminster. This will inform future plans and decisions on the Centre's development.

### Activity planned for the next financial year:

- Achieve financial balance at the end of the next financial year (31 March 2022)
- Increase emphasis and financial support for staff development, in line with our Business Plan
- Take steps to consider and improve the diversity of our team at all levels including Board and senior leadership
- Develop our staff and working policies to support the Business Plan, the need to work more flexibly and to make our client support more trauma informed
- Update and improve our client monitoring database, consider and implement further changes to our IT to support further remote and cloud based operations
- Convert two offices into two additional en-suite bedrooms in our hostel, increasing our residential capacity to 39.

# FINANCIAL STRATEGY

## FINANCIAL STRATEGY

This report covers the first year of the Centre's three year Business Plan for 2020-23. In agreeing the Business Plan, the Centre set the aim to reduce its deficit and break even in year one of the Plan (2020/21) and use this as a foundation for sustained growth in years two and three (2021/22-2022/23).

The Centre has exceeded its first year aim. As for all organisations it has been an extremely challenging year operationally but our decision to stay open and continue to meet the needs of our clients has been backed by generous financial support. We believe this is helping to create a solid platform for the growth phase of the Business Plan in years two and three of its operation.

## EXPENDITURE

The Centre recognises it needs to justify itself to donors and financially we are confident we can demonstrate good spending practice, to ensure our income is put to the best use and benefit for our clients. As planned, this year we took steps to remove the operational deficit and reduce core running costs at the Centre. This improves our ability to direct our income at the services which have the greatest impact and benefit for those who need us.

Our non-pay expenditure base was thoroughly reviewed and yielded significant savings. For instance a review of our cleaning contract saved the Centre £30k and improved quality. Our new contractors worked closely with us during the pandemic to provide additional cleaning as part of our Covid-safe environment. We also reviewed our portfolio of client services and considered its alignment to our new Business Plan and aims. This led to a difficult decision to make two posts redundant in our learning and employment team. We feel this was the right thing to do in order to avoid having to take more drastic action later and in order to strengthen the Centre's ability to fund client facing work in other, higher impact areas.

The fact that expenditure was greater than budget, is therefore mainly a result of Covid-19. About 80% of the £280k of additional costs were associated with

our response to the pandemic. One example is in our Residential Services, where we had to meet the cost of additional temporary staff who were covering the work of permanent staff who had to isolate and shield because of the risks of the virus. The Centre took the decision to pay the relatively small number of furloughed staff 100% of their salary to demonstrate commitment to our team.

Some of the additional expenditure is also a result of investment in technology and equipment to enable our team to work more flexibly and/or from home. We had to quickly purchase laptops, chairs, and office accessories for many staff. Our telephone system, which was due for renewal, was expedited and delivered by mid April 2020. Recognising the increased need for our young residents to access wifi to continue distance learning from colleges, we upgraded and improved provision in the hostel.

We also used additional funding to support clients directly. Through this we helped over 600 people (including over 300 children), gain access to fresh food, supermarket vouchers and other essentials such as nappies. We were able to secure some funding to buy laptops for young people. Our Facilities Manager was busy during the pandemic, refreshing five hostel bedrooms as well as developing plans to convert two existing offices into en-suite bedrooms to increase our capacity.

Later in the year we were also able to make additions to our client service team in higher priority areas and to meet increasing demand as a result of the pandemic. The Residential Services team now has the structure it needs; there is an additional team member in our immigration team and two additional team members were recruited for our housing advice and employment support work at the end of the financial year.

## INCOME

By the end of the financial year, total income of £3.46m (£2.89m in 2019/20) was nearly £600k over our 2020/21 budget. Income this year from donations

and legacies was £2.41m (£2.01m in 2019/20). Income received in the first months of the financial year was higher than the Centre forecast. This was at a time when we, like all charities, faced uncertainty. Without this early and generous support in the first months of the financial year, the Centre would not have been able to implement the measures necessary to keep our client services operational without exposing our general reserves to risk.

Alongside increases to voluntary income, last year we embarked on a project to increase rental income. As a result, it increased by 36% to £401k. This has been achieved through a review of our rental charge, covered by housing benefit or other local authority support, ensuring it more accurately reflected our costs, and through ensuring vacant rooms were kept to a minimum. The Residential Services team works hard to ensure every room is occupied as quickly as possible and gives a young person a safe place they can call home.

From this year, we took the approach that our budget should balance without income from legacies. This was a deliberate move as income from legacies can fluctuate. It was felt this decision would reduce the risk in our core budget and ensure that income from legacies can be treated as additional and used in support for designated funds or long-term planning. This year legacy income was £191k, including a large single donation of over £100k which we received in March.

## LOOKING AHEAD

Financial performance for 2020/21 was better than predicted than at the start of the Business Plan. It is the Centre's plan to balance its income and expenditure in 2021/22 at a level just over £3m. This plan is based on a voluntary income forecast that assumes a 5% increase on a baseline, which is the average income level in the last five years, removing anomalies, including those resulting from the pandemic. Legacy income will continue to be treated as non-budget to give further resilience.

The fact that the Centre is able to do this, while increasing staffing in many of our client service areas, demonstrates the benefit of the expenditure review in the previous eighteen months. By reducing unnecessary core expenditure, we have enabled ourselves to develop an effective financial strategy to support the long term development and impact of the Centre.

In order to give the Centre more confidence to face the uncertainty of the economic impact of the pandemic and enable it to respond to growing client need, the Board has adopted an approach that gives greater focus on the use of designated funds. For this reason, three funds have been set up:

- The Centre Growth Fund has been created to give the Centre the agility to consider and develop plans for growth to meet future client need.
- The Covid Resilience Fund provides a buffer against a future downturn in income.
- The Client Fund is to enable the Centre to continue to meet the direct need of some of our clients. This will cover such things as support for food, learning or a job search. It will be managed by our frontline staff and will enable them to respond flexibly and quickly.

In the last annual report we wrote about the potential impact on our finances as a result of a loss of income caused by the pandemic. Our modelling twelve months ago suggested the Centre could sustain a 20% loss in its key voluntary income streams over two years, before our reserves dropped to the two month minimum level approved by our Trustees. Financial performance since that time has been better than predicted and we feel this fund development is an additional and sensible precaution. It puts us in a strengthened position and will give the Centre time for informed decision-making to safeguard our services should income drop. It is also a statement of our intent to continue to deliver and expand our work and to protect the Centre's financial health in the future.

## GENERAL FUNDS

Whilst creating designated funds, our focus remains on general funds preservation. The Board of Trustees reviews the reserves policy annually.

The Board is seeking to maintain adequate reserves, determining this by:

1. Considering the sustainability of current and projected income streams
2. Comparing this with projections of the expenditure required to meet client need, while maintaining the ability to meet any contingent costs associated with forced reduction in activity.

The Board is seeking to maintain general funds to provide stability and flexibility as the economic situation may change. The general fund at the end of 2020/21 is £620,000 and represents around three months' normal operating costs, which is exactly in the middle of the 2 – 4 months policy.

The Board is happy that following the creation of the designated funds, together with a balanced budget for 2021/22, this is a healthy level of general funds.

## TOTAL FUNDS

Total funds on 31st March 2021 are £2.962m, which is an increase on the previous year of £290k. Total funds are kept in the three types of funds:

General funds are available for normal operating purposes. These are unrestricted and at year end the balance of £620k represents three months of normal operating expenditure which is well within the reserves policy.

Designated funds are held for specific purposes. The fixed asset fund represents the net book value of total assets less the cost of long-term financing. These funds are not available for any other purpose and at year-end the value was £1,938k. The other funds have been described above and have a combined value of £330k.

Restricted Funds are donations for specific purposes. The value on 31st March 2021 represents funds available for spending on posts in advice and employment.

The Trustees, led by the Treasurer, review the reserves to ensure the organisation continues to generate the appropriate level of cash reserves for long-term purposes.

## INVESTMENT POLICY

The Centre's investment policy covers the investment of all monies held by the Centre, including those that are surplus to the immediate day-to-day operating needs. The investment policy seeks to balance financial return with security, liquidity, and ethical integrity. On 31st March 2021, invested monies were held in the form of cash deposits with several main financial institutions.

It is the Centre's policy not to hold equity investments. On 31st March 2021, the Centre held investments donated in year and which were not entirely transferred into the Centre's name until it was too late to dispose of them. They will be disposed of at the earliest opportunity.

# FUNDRAISING APPROACH

At the Cardinal Hume Centre, we are committed to raising the income we need to fulfil our founding mission in ways that are transparent, cost-effective and appropriate to our Benedictine ethos. We are registered with the Fundraising Regulator and adhere to the Fundraising Code of Practice in all our income generation activities. The Cardinal Hume Centre raises funds to do our work from individuals, companies, schools, parishes, religious orders, grant-making trusts and statutory agencies.

We only write to people who are already supporting us, or who have expressed interest in our work, between four and six times a year. We do not call or write to people who are not connected to our work. We email only those people who ask to receive marketing emails from us. We ensure that the way we collect and look after personal information about our supporters complies with the Data Protection Act 2018. The donor privacy notice sets out the approach about how we collect, use and retain information about supporters in our Donor Privacy Notice on our website.

Our online fundraising activities were busier this year due to Covid-19. During lockdowns in 2020-21, we have had staff and volunteers working on fundraising activities, under the supervision of the Director of Fundraising. We do not employ third parties to fundraise on our behalf. The Centre uses recognised web-based giving platforms: Just Giving, Virgin Money and Big Give.

We regulate the amount of contact with donors to protect vulnerable people and the general public from unreasonable behaviour. We do not write to former clients regarding fundraising activity without them requesting to hear about our work.

In 2020-21, we received three fundraising complaints. Two querying the costs of publishing the Centre Life magazine, and one complaining of difficulty reaching a member of staff to make a donation by telephone. We resolved these by making contact with each person and updating our voicemail messages.

# STRUCTURE, GOVERNANCE AND MANAGEMENT

## PUBLIC BENEFIT

The Cardinal Hume Centre meets its public benefit obligation by reaching out and giving practical help to those in greatest personal, social and economic need. In 2020 we agreed to focus our services more on young people, children and families. Our aim is to tackle homelessness, poor housing and poverty at a young age to break its cycle into later life.

In providing access to its services, the Centre does not discriminate on the basis of religion, or any other protected characteristic. We are committed to equality of access to all our services and there is no faith bias towards the people whom we welcome and support. We do, however, enjoy close relationships with key figures in the Catholic Church and receive financial and material support from the Catholic donor community. The Centre is an independent charity as well as a company limited by guarantee.

## OUR VISION

The Centre strives towards a society where every individual has a safe place to live and the opportunity to reach their full potential.

## OUR MISSION: TURNING LIVES AROUND

The Cardinal Hume Centre enables families, children and young people to overcome poverty and avoid homelessness.

## OUR VALUES, AT THE CENTRE WE WILL:

- Value each person
- Welcome and include
- Encourage potential
- Work together
- Learn, reflect and improve

## ORGANISATIONAL STRUCTURE

The company is a charitable company limited by guarantee established under a Memorandum and Articles of Association. At the year-end there were eleven members (2020: 9), set out on page 64 who were each liable to contribute £1 in the event of the company being wound up. The Centre is governed by the Board of Trustees who are also the Directors for the purposes of Company Law. The Board meets up to five times annually. The Archbishop of Westminster approves the appointment of one Trustee and the remaining Trustees are elected by the Company Members at the Annual General Meeting. The Board may also appoint a trustee to serve until the next Annual General Meeting, at which time he or she would cease to hold office but would be eligible for election. The Board of Trustees' current composition and changes during the year are set out on page 64. Vacancies for Trustees are normally advertised and are filled through open competition. On appointment, Trustees are encouraged to participate in an all Centre induction to become familiar with the activities of the Centre. They also receive relevant information relating to the Centre and their responsibilities as Trustees. They are invited to attend training to keep abreast of changes in charity governance that may affect the Centre. They serve on one or more of the sub-committees listed below. They are invited to form a working relationship with members of the Senior Management Team. The following sub-committees meet regularly to monitor the following areas:

- Service Development;
- Finance;
- Risk and Compliance;
- Fundraising and Communications;
- Personnel and Staffing; and
- Board Development.

Committee membership includes Trustees, Company Members, external consultants and senior staff. The day-to-day management of the Centre is delegated to the Chief Executive and Senior Management Team which consists

of the Director of Services, Director of Finance and Operations, Fundraising Director, HR Director and two heads of service, as well as some staff asked to cover during vacancies. Pay grades and scales are reviewed by the Personnel and Staffing sub-committee and ultimately the Board of Trustees.

## PARTNERSHIPS

In pursuing its aims and objectives, the Centre seeks to have collaborative relationships with local and national organisations and networks. Particularly at the service delivery level it has close connections with other like-minded organisations that provide services relating to tackling homelessness and poverty. Significant partnerships over the year are set out on page 66.

## INTERNAL CONTROL AND RISK MANAGEMENT

The Trustees have overall responsibility for the Centre's systems of internal control. There is a clear delegation of the Trustees' authority through the Chief Executive to the rest of the organisation. The Centre operates a three-year planning cycle with annual revenue and capital budgets being approved by the Trustees. Significant changes to budget are subject to specific approval. Our financial reporting system compares results with the budget on a monthly basis together with forecasts of the expected year-end results.

The Risk & Compliance Committee oversees the organisational risk framework and ensures that the approach to risks identified in the company risk register is appropriate and safeguards the Centre's long-term sustainability. The risk register records identified risk and is a live, operational management tool. As part of the annual planning process, the key risks the Centre faces are re-assessed and evaluated by the Trustees and more regularly by the Senior Management Team.

Covid-19 made demands for a greater focus on some of our internal controls and allowed us to test ourselves for a sustained period. Most of our financial controls remain the same with small modifications to the way we do approvals (e.g. email authorisation instead of physical signatures), this risk was already mitigated through migration of key software to cloud systems during 2019/20.

With more staff working remotely, we have had to change some of our systems, with a greater number of staff having work laptops and remote access to our server, which can only be accessed through two-factor authentication. With the onset of the pandemic, the Centre accelerated the process to upgrade the Centre's telephone system. The new system has functionality through an app on smartphones, PC's as well as a phone-set.

Coronavirus has also increased health and safety challenges. We are mitigating this through close working with our Insurance Brokers, who conducted an external Health & Safety Audit. Risk assessment policies have been changed and all management staff this year received updated training. We have processes in place to manage risks for employees working from home or the Centre. The Centre has and will follow Government coronavirus and social distancing advice at all times and will put in place further mitigations where we see fit. For instance we worked closely with our new cleaning company to ensure there is extra cleaning in specified areas.

In 2020 the Centre commissioned an external audit of our safeguarding policies and processes. This made a number of recommendations and resulted in a new combined safeguarding policy for children and adults. All staff and Trustees received training on this policy. Relevant staff also received training on safer recruitment. The Board and its Risk Committee receives regular updates to monitor the Centre's safeguarding management.

As described in this report, we continued to provide most of our services throughout the duration of Covid-19 so we continue to be engaged with clients. The ability to communicate through multiple options (phone, video or in person) means that the Centre has continued to provide advice and support, whilst always adhering to government rules. The reduction in the number of clients (compared to last year) is largely a result of a reduction in group or class based activities as a result of these social distancing rules. Advice staff also report that supporting clients remotely is more time intensive.

## FINANCIAL RISK

The organisation has identified explicitly the risk to its income streams, both voluntary and statutory. These risks include reductions in voluntary donations as a result of a longer term economic downturn. Risk mitigation includes:

- A continuous process of donor relationship management
- Ensuring that processes and policies are in place to capture and record all income streams
- Continuous review of services to ensure they are aligned to funding streams
- Expenditure and budgetary management
- Regular review of major contracts
- Setting an annual budget that matches expenditure to forecast income, without the inclusion of revenue from legacies (which in recent years has averaged c£80k)
- Reserve and fund management

The organisation operates a budgetary system which has operational controls to ensure managers work within allocated budgets and demonstrate good purchasing practices. Ensuring that expenditure is aligned to income is a key part of budgetary management, especially for statutory and non-recurrent income.

The reserves policy ensures the organisation can operate with sufficient savings to ensure long-term sustainability. There are regular financial reports that are monitored by both the Finance sub-committee and the Board. There is a continuous development of services and continuing investigation as to how to align the development of services with sources of funding which are monitored by both the Finance and the Fundraising sub-committees.

## BUSINESS RISK

The organisation recognises the need for a resilient leadership team that can approach the dynamic environment through proactive management. The recruitment and retention of key personnel able to meet the changing needs

and add value to the Centre is a key factor in our long-term success. Early in 2021/22 we will recruit a new Director of Finance, Operations and Strategy and a new Director to lead our Fundraising. Our strategy for the three years to 2023 is based around a financially sustainable strategy and a proactive change management approach to the challenges we face.

## CAPITAL PROJECTS

In 2020/21 we refurbished 6 rooms in our hostel. We also spent £38,508 on IT equipment as part of our ongoing IT upgrade and to support greater flexibility in working. In 2021/22 we expect to repurpose two offices into en-suite rooms to increase our residential accommodation for young people.

## STAFF AND VOLUNTEER RECRUITMENT AND RETENTION

The Centre is an equal opportunities employer and applies objective criteria to assess merit. It aims to ensure that no job applicant or employee receives less favourable treatment on the grounds of age, race, colour, nationality, religion, ethnic or national origin, gender, disability, marital status or sexual orientation.

Selection criteria and procedures are reviewed to ensure that individuals are selected, promoted and treated equally on the basis of their relevant merits and abilities. All employees receive equal treatment and, where appropriate and possible, special training to enable them to progress both within and outside the organisation. The Centre is committed to a staff training and development programme to take this forward. This year the Centre took active steps to encourage more individuals from UK minority ethnic backgrounds to apply for senior staff roles and began a review of the diversity of its Board.

The Trustees would like to take this opportunity to thank the Centre's staff team for their professionalism and commitment to working with clients to achieve their goals and to ensure the Centre has the resources it needs to work effectively in response to need.

## STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also Directors of Cardinal Hume Centre for the purposes of company law) are responsible for preparing the Trustees' report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Centre and of the income and expenditure of the Centre for that period. In preparing these financial statements, the Trustees are required to:

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

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

Each of the Trustees confirms that:

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

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

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

Approved by the Trustees and signed on their behalf by:



Robert Arnott  
Chair of Trustees

*Approved by the trustees  
at a meeting held by  
video-link today.  
8 July 2021*



## INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF CARDINAL HUME CENTRE

### OPINION

We have audited the financial statements of Cardinal Hume Centre (the 'charitable company') for the year ended 31 March 2021 which comprise the statement of financial activities, the balance sheet, and statement of cash flows, the principal accounting policies and the notes to the financial statements. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### BASIS FOR OPINION

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

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### CONCLUSIONS RELATING TO GOING CONCERN

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

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

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

### OTHER INFORMATION

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. 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.

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 course of 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 Trustees' report, which is also the directors' report for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' report, which is also the directors' report for the purposes of company law, has been prepared in accordance with applicable legal requirements.

### MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

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

- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' report and from the requirement to prepare a strategic report.

### RESPONSIBILITIES OF TRUSTEES

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

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

### AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

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

they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

### HOW THE AUDIT WAS CONSIDERED CAPABLE OF DETECTING IRREGULARITIES INCLUDING FRAUD

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

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charitable company through discussions with management, and from our commercial knowledge and experience of the sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charitable company, including the Charities Act 2011, Companies Act 2006, data protection legislation, anti-bribery, employment, safeguarding and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

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

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

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

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates set out in the accounting policies were indicative of potential bias; and
- used data analytics to identify any significant or unusual transactions and identify the rationale for them.

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

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of trustee meetings;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing any available correspondence with HMRC and the company's legal advisors (although none was noted as being received by the charitable company).

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the

less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

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

A further description of our responsibilities is available on the Financial Reporting Council's website at [www.frc.org.uk/auditors-responsibilities](http://www.frc.org.uk/auditors-responsibilities). This description forms part of our auditor's report.

#### USE OF OUR REPORT

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

Edward Finch  
(Senior Statutory Auditor)  
For and on behalf of Buzzacott LLP, Statutory Auditor



19 July 2021

130 Wood Street  
London  
EC2V 6DL

# NOTES TO THE FINANCIAL STATEMENTS

#### ACCOUNTING POLICIES

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

#### BASIS OF PREPARATION

These financial statements have been prepared for the year to 31 March 2021 with comparative information provided in respect of the year to 31 March 2020.

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

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) (Charities SORP FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102. The accounts are presented in sterling and are rounded to the nearest thousand pounds.

#### CRITICAL ACCOUNTING ESTIMATES AND AREAS OF JUDGEMENT

Preparation of the accounts requires the Trustees and management to make significant judgements and estimates. The items in the accounts where these judgements and estimates have been made include:

- the estimates of the useful economic lives of tangible fixed assets used to determine the annual depreciation charge;

- estimating the amount receivable in respect of legacies where the charity has been notified of its entitlement;
- the basis on which support costs have been allocated across the various expenditure headings;
- the assumptions adopted by the Trustees and management in determining the value of any designations required from the charity's general unrestricted funds; and
- estimating the impact of Covid-19 on the charity's income and expenditure flows for the purpose of preparing cash flow forecasts and budgets to assist in the assessment of going concern.

#### ASSESSMENT OF GOING CONCERN

The Trustees have assessed whether the use of the going concern assumption is appropriate in preparing these accounts. The Trustees have made this assessment in respect of a period of one year from the date of approval of these accounts which have been prepared on the going concern basis.

Although the way of working has been adapted since the UK went into lockdown in response to the global Covid-19 pandemic, for much of the period under review, and as outlined throughout this report, the full longer term impact of the health crisis for the charity's activities, beneficiaries, funders, suppliers and the wider economy remains unknown although steps are in place to mitigate the adverse impacts, as highlighted in the "financial strategy" section. In reaching this conclusion, the Trustees have drawn on modelling, carried out last year, as part of building the strategic plan covering the period from April 2020 to March 2023. This showed the Centre could sustain a 20% loss in its key voluntary income streams over two years before our reserves dropped below to the two month minimum set by our Board. Since that modelling was carried out, as our accounts show, our financial performance in 2020/21 has significantly improved and was better than predicted at the start of the financial year and in that

strategic plan. As a result the Centre is in a more resilient position. The creation of designated funds to support our resilience and future growth is an additional and sensible precaution. The Trustees therefore believe it is appropriate for the charity to continue to prepare its financial statements on the going concern basis and that the uncertainty noted above does not cast significant doubt on that conclusion.

The Trustees believe that the charity has adequate resources to continue in operational existence for the foreseeable future and thus they continue to adopt the going concern basis of accounting in preparing the annual financial statements.

## INCOME

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

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

Legacies are included in the statement of financial activities when the charity is entitled to the legacy, the executors have established that there are sufficient surplus assets in the estate to pay the legacy, and any conditions attached to the legacy are within the control of the charity. Entitlement is taken as the earlier of the date on which either: the charity is aware that

probate has been granted, the estate has been finalised and notification has been made by the executor to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably, and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity or the charity is aware of the granting of probate, but the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title of the asset having been transferred to the charity.

Grants and fee income from government and other agencies have been included as income from charitable activities where these amount to a contract for services, but as donations where the money is given in response to an appeal or with greater freedom of use, for example monies for core funding.

Items donated to the Charity for resale, and sold through the shop, are included within income when sold and no value is placed on stock of such items at the period end. Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

## EXPENDITURE

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to make a payment to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. All expenditure is stated inclusive of irrecoverable VAT. All expenditure is accounted for on an accrual's basis.

Expenditure comprises direct costs and support costs. All expenses, including support costs, are allocated or apportioned to the applicable expenditure headings. The classification between activities is as follows:

- Expenditure on raising funds includes all expenditure associated with raising funds for the charity. This includes staff costs associated with fundraising, direct costs associated with the operation of the charity's shop, and an allocation of support costs.
- Expenditure on charitable activities includes all costs associated with furthering the charitable purposes of the charity through the provision of its charitable activities. Such costs include direct and support costs in respect to the provision of housing and residential services, advice and assessment, and learning and development services.

## ALLOCATION OF SUPPORT AND GOVERNANCE COSTS

Support costs represent indirect charitable expenditure. In order to carry out the primary purposes of the charity it is necessary to provide support in the form of a finance function, human resources function, premises, communication and information systems support, and the contribution of the Chief Executive and Senior Management Team. Governance costs comprise the costs involving the public accountability of the charity (including audit costs) and costs in respect to its compliance with regulation and good practice. Support costs (including governance costs) are allocated to the above expenditure heading on a reasonable basis. This is further detailed within note 5 to the financial statements.

## TANGIBLE FIXED ASSETS

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided, once the asset has been brought into use, in order to write off the cost of each asset over its estimated useful

economic life, on a straight-line basis, as follows:

- Freehold property 5 to 50 years
- Fixtures, equipment, furniture and I.T. 3 to 10 years

## DEBTORS

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

## CASH AT BANK AND IN HAND

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

## CREDITORS AND PROVISIONS

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

The long-term loan repayable to the Westminster Roman Catholic Diocesan Trust is not discounted in accordance with the provisions set out in section 34 of FRS 102. Interest charges do not accrue on this balance and the loan

is available indefinitely and not repayable on demand. The loan has not been restated to reflect the amount which would be repayable in the event of a sale of the property. As there is no intention to sell this property at any foreseeable time, neither the amount which may be realisable, nor any discount factor can be reliably determined.

## FUND ACCOUNTING

General funds represent those monies which are freely available for application towards achieving any charitable purpose that falls within the charity's charitable objects.

Designated funds comprise monies set aside out of unrestricted general funds for specific future purposes or projects.

Restricted funds represent donations received for which the donor has prescribed how these donations may be used, and these monies are only used for those specified charitable purposes.

Where funds are received to enable the Charity to acquire fixed assets for use in the delivery of its services, the funds are held as restricted income until the assets are acquired. When assets are purchased from such funds, and the asset is available for general charitable use, the restriction is regarded

as discharged and the funds are transferred to the designated fund representing tangible fixed assets.

## PENSIONS

Contributions made to employees' personal pension plans are debited to the statement of financial activities in the year to which they relate.

## LEASES

Leases are classified as finance leases whenever the terms of the lease transfer substantially all of the risks and rewards of ownership to the charity. Assets held under finance leases are recognised initially at the fair value of the leased assets (or the present value of minimum lease payments if lower) at the inception of the lease. The corresponding liability to the lessor is recognised as a finance lease obligation. Lease payments are apportioned between finance charges and the reduction of the lease obligation in order to achieve a constant rate of interest on the remaining balance of the liability. Finance charges are charged to the statement of financial activities. Assets held under finance leases are capitalised and depreciated and assessed for impairment losses in the same way as owned assets.

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2021

(Incorporating an Income and Expenditure Account)

|   | Notes    | Year Ended 31st March 2021   |                            |                               | Year Ended 31st March 2020   |                            |                               |
|---|----------|------------------------------|----------------------------|-------------------------------|------------------------------|----------------------------|-------------------------------|
|   |          | Unrestricted Funds<br>£000's | Restricted Funds<br>£000's | Total Funds<br>2021<br>£000's | Unrestricted Funds<br>£000's | Restricted Funds<br>£000's | Total Funds<br>2020<br>£000's |
| <b>Income From:</b>                                       |          |                              |                            |                               |                              |                            |                               |
| Donations and Legacies                                    |          |                              |                            |                               |                              |                            |                               |
| Donations   | 2        | 1,616                        | 601                        | 2,217                         | 1,168                        | 707                        | 1,875                         |
| Legacies  |          | 191                          | -                          | 191                           | 135                          | -                          | 135                           |
| <b>Total Donations and Legacies</b>                       |          | <b>1,807</b>                 | <b>601</b>                 | <b>2,408</b>                  | <b>1,303</b>                 | <b>707</b>                 | <b>2,010</b>                  |
| Charitable Activities                                     | 3        | 401                          | 417                        | 818                           | 294                          | 424                        | 718                           |
| Other Trading Activities                                  |          |                              |                            |                               |                              |                            |                               |
| Sale of Donated Goods                                     |          | -                            | -                          | -                             | 54                           | -                          | 54                            |
| Investments: Interest Receivable                          |          | 3                            | -                          | 3                             | 1                            | -                          | 1                             |
| Other Income  |          | 231                          | -                          | 231                           | 107                          | -                          | 107                           |
| <b>Total Income</b>                                       |          | <b>2,442</b>                 | <b>1,018</b>               | <b>3,460</b>                  | <b>1,759</b>                 | <b>1,131</b>               | <b>2,890</b>                  |
| <b>Expenditure on:</b>                                    |          |                              |                            |                               |                              |                            |                               |
| Raising Funds   |          |                              |                            |                               |                              |                            |                               |
| Donations and Legacies                                    | 4a       | 436                          | -                          | 436                           | 448                          | -                          | 448                           |
| Fundraising Trading                                       | 4a       | 55                           | -                          | 55                            | 59                           | -                          | 59                            |
|   |          | 491                          | -                          | 491                           | 507                          | -                          | 507                           |
| Charitable Activities                                     |          |                              |                            |                               |                              |                            |                               |
| Housing and Residential Services                          | 4b       | 402                          | 601                        | 1,003                         | 468                          | 622                        | 1,090                         |
| Advice and assessment                                     | 4b       | 781                          | 240                        | 1,021                         | 456                          | 336                        | 792                           |
| Learning, Employment and Family Services                  | 4b       | 530                          | 125                        | 655                           | 506                          | 224                        | 730                           |
|   |          | 1,713                        | 966                        | 2,679                         | 1,430                        | 1,182                      | 2,612                         |
| <b>Total Expenditure</b>                                  |          | <b>2,204</b>                 | <b>966</b>                 | <b>3,170</b>                  | <b>1,937</b>                 | <b>1,182</b>               | <b>3,119</b>                  |
| <b>Net income/(expenditure) and Net Movement in Funds</b> | <b>6</b> | <b>238</b>                   | <b>52</b>                  | <b>290</b>                    | <b>(178)</b>                 | <b>(51)</b>                | <b>(229)</b>                  |
| Transfers between funds                                   |          | -                            | -                          | -                             | -                            | -                          | -                             |
| Reconciliation of Funds                                   |          |                              |                            |                               |                              |                            |                               |
| Total funds brought forward at 1st April                  |          | 2,650                        | 22                         | 2,672                         | 2,828                        | 73                         | 2,901                         |
| <b>Total funds carried forward at 31st March</b>          |          | <b>2,888</b>                 | <b>74</b>                  | <b>2,962</b>                  | <b>2,650</b>                 | <b>22</b>                  | <b>2,672</b>                  |

## BALANCE SHEET AS AT 31<sup>ST</sup> MARCH 2021

|   | Notes | 2021<br>£000's | 2021<br>£000's | 2020<br>£000's | 2020<br>£000's |
|---|-------|----------------|----------------|----------------|----------------|
| <b>Fixed Assets</b>                                   |       |                |                |                |                |
| Tangible Assets                                       | 8     |                | 3,109          |                | 3,233          |
| Investments   | 14    |                | 35             |                | -              |
| <b>Current Assets</b>                                 |       |                |                |                |                |
| Debtors   | 9     | 266            |                | 333            |                |
| Short-Term Deposits                                   |       | 215            |                | 215            |                |
| Cash at Bank and in hand                              |       | 670            |                | 489            |                |
|   |       | 1,151          |                | 1,037          |                |
| <b>Creditors:</b> amounts falling due within one year | 10    | (254)          |                | (497)          |                |
| <b>Net Current Assets</b>                             |       |                | <b>897</b>     |                | <b>540</b>     |
| <b>Total Assets less Current liabilities</b>          |       |                | <b>4,041</b>   |                | <b>3,773</b>   |
| <b>Creditors:</b> amounts falling due after one year  |       | (1,079)        |                | (1,100)        |                |
| <b>Total Net Assets</b>                               |       |                | <b>2,962</b>   |                | <b>2,673</b>   |
| <b>Represented by:</b>                                |       |                |                |                |                |
| <b>Funds and reserves</b>                             |       |                |                |                |                |
| Unrestricted Funds                                    |       |                |                |                |                |
| General Funds   | 12    | 620            |                | 535            |                |
| Designated Funds                                      | 12    | 2,268          |                | 2,115          |                |
|   |       |                | 2,888          |                | 2,650          |
| Restricted Funds                                      | 12    |                | 74             |                | 22             |
| <b>Total Funds</b>                                    |       |                | <b>2,962</b>   |                | <b>2,672</b>   |

Approved by the Trustees  
and signed on their behalf by:



Robert Arnott  
Chair of Trustees

8 July 2021

Charity registration no. 1090836  
Company registration no. 04333875

## STATEMENT OF CASH FLOWS FOR YEAR ENDED 31<sup>ST</sup> MARCH 2021

|  | Notes | 2021<br>£000's | 2020<br>£000's |
|--|-------|----------------|----------------|
| <b>Cash flows from operating activities</b>                |       |                |                |
| Net cash provided by operating activities                  | A     | 287            | 328            |
| <b>Cash flows from investing activities</b>                |       |                |                |
| Bank interest received                                     |       | 3              | 1              |
| Purchase of tangible fixed assets                          |       | (54)           | (118)          |
| Net cash used in investing activities                      |       | (51)           | (117)          |
| <b>Cash flows from financing activities</b>                |       |                |                |
| Payments towards finance lease                             |       | -              | (2)            |
| Bank Loan repaid   |       | (21)           | (19)           |
| Interest paid on bank loan                                 |       | (34)           | (37)           |
| Net cash (used in) financing activities                    |       | (55)           | (58)           |
| <b>Change in cash and cash equivalents</b>                 |       | 181            | 153            |
| <b>Cash and cash equivalents at 1st April 2020</b>         | B     | 704            | 704            |
| <b>Cash and cash equivalents at 31st March 2021</b>        | B     | <b>885</b>     | <b>636</b>     |
| <b>Net income as per statement of financial activities</b> |       |                |                |
|  |       | 290            | 297            |
| <b>Adjustments for:</b>                                    |       |                |                |
| Depreciation charge  |       | 177            | 157            |
| Gifted Shares (including unrealised gains)                 |       | (35)           | -              |
| Bank interest receivable                                   |       | (3)            | (1)            |
| Lease Interest payable                                     |       | -              | 2              |
| Bank loan interest payable                                 |       | 34             | 37             |
| Decrease in debtors  |       | 67             | 333            |
| (Decrease) in creditors                                    |       | (243)          | (497)          |
| <b>Net cash provided by operating activities</b>           |       | <b>287</b>     | <b>328</b>     |
| Cash in hand and at bank                                   |       | 670            | 489            |
| Short term deposits (less than three months)               |       | 215            | 215            |
| <b>Total cash and cash equivalent</b>                      |       | <b>885</b>     | <b>704</b>     |

## ANALYSIS OF CHANGES IN NET DEBT

|  | At 1 April<br>2020<br>£000's | Cash<br>flows<br>£000's | Other non-<br>cash changes<br>£000's | At 31 March<br>2021<br>£000's |
|--|------------------------------|-------------------------|--------------------------------------|-------------------------------|
| <b>Cash</b>                                | 704                          | 182                     | -                                    | 885                           |
| Loans falling due within one year          | (17)                         | (21)                    | 18                                   | (20)                          |
| Loans falling due after more than one year | (761)                        |                         | 21                                   | (740)                         |
| <b>Total</b>                               | <b>(74)</b>                  | <b>161</b>              | <b>39</b>                            | <b>125</b>                    |

## 2. INCOME FROM DONATIONS

|                    | Year Ended 31st March 2021 |                  |                  | Year Ended 31st March 2020 |                  |                  |
|--------------------|----------------------------|------------------|------------------|----------------------------|------------------|------------------|
|                    | Unrestricted Funds         | Restricted Funds | Total Funds 2021 | Unrestricted Funds         | Restricted Funds | Total Funds 2020 |
|                    | £000's                     | £000's           | £000's           | £000's                     | £000's           | £000's           |
| <b>Donations</b>   |                            |                  |                  |                            |                  |                  |
| Trusts             | 200                        | 448              | <b>648</b>       | 67                         | 386              | <b>453</b>       |
| Individuals        | 609                        | 24               | <b>633</b>       | 526                        | 1                | <b>527</b>       |
| Major Donors       | 541                        | 35               | <b>576</b>       | 341                        | 205              | <b>546</b>       |
| Community Groups   | 163                        | 41               | <b>204</b>       | 156                        | 74               | <b>230</b>       |
| Corporates         | 103                        | 53               | <b>156</b>       | 78                         | 41               | <b>119</b>       |
| <b>Total Funds</b> | <b>1,616</b>               | <b>601</b>       | <b>2,217</b>     | <b>1,168</b>               | <b>707</b>       | <b>1,875</b>     |

## 3. INCOME FROM CHARITABLE ACTIVITIES

|                             | Year Ended 31st March 2021 |                  |                  | Year Ended 31st March 2020 |                  |                  |
|-----------------------------|----------------------------|------------------|------------------|----------------------------|------------------|------------------|
|                             | Unrestricted Funds         | Restricted Funds | Total Funds 2021 | Unrestricted Funds         | Restricted Funds | Total Funds 2020 |
|                             | £'000's                    | £'000's          | £'000's          | £000's                     | £000's           | £000's           |
| Rent and service charges    | 401                        | -                | <b>401</b>       | 294                        | -                | <b>294</b>       |
| City of Westminster Council |                            |                  |                  |                            |                  |                  |
| Supporting People           | -                          | 399              | <b>399</b>       | -                          | 399              | <b>399</b>       |
| Other Grants                | -                          | 18               | <b>18</b>        | -                          | 25               | <b>25</b>        |
| <b>Total Funds</b>          | <b>401</b>                 | <b>417</b>       | <b>818</b>       | <b>294</b>                 | <b>424</b>       | <b>718</b>       |

## 4A. EXPENDITURE ON RAISING FUNDS

|                        | Year Ended 31st March 2021 |               |                  | Year Ended 31st March 2020 |               |                  |
|------------------------|----------------------------|---------------|------------------|----------------------------|---------------|------------------|
|                        | Direct Costs               | Support Costs | Total Funds 2021 | Direct Costs               | Support Costs | Total Funds 2020 |
|                        | £000's                     | £000's        | £000's           | £000's                     | £000's        | £000's           |
| <b>Raising Funds</b>   |                            |               |                  |                            |               |                  |
| Donations and legacies | 333                        | 103           | <b>436</b>       | 353                        | 95            | <b>448</b>       |
| Fundraising trading    | 27                         | 28            | <b>55</b>        | 32                         | 27            | <b>59</b>        |
| <b>Total Funds</b>     | <b>360</b>                 | <b>131</b>    | <b>491</b>       | <b>385</b>                 | <b>122</b>    | <b>507</b>       |

## 4B. EXPENDITURE ON CHARITABLE ACTIVITIES

|   | Year Ended 31st March 2021 |               |                  | Year Ended 31st March 2020 |               |                  |
|---|----------------------------|---------------|------------------|----------------------------|---------------|------------------|
|   | Direct Costs               | Support Costs | Total Funds 2021 | Direct Costs               | Support Costs | Total Funds 2020 |
|   | £000's                     | £000's        | £000's           | £000's                     | £000's        | £000's           |
| <b>Charitable Activities</b>              |                            |               |                  |                            |               |                  |
| Housing and Residential Services          | 561                        | 442           | <b>1,003</b>     | 598                        | 492           | <b>1,090</b>     |
| Advice and assessment                     | 551                        | 470           | <b>1,021</b>     | 507                        | 285           | <b>792</b>       |
| Learning - Employment and family services | 337                        | 318           | <b>655</b>       | 420                        | 310           | <b>730</b>       |
| <b>Total Funds</b>                        | <b>1,449</b>               | <b>1,230</b>  | <b>2,679</b>     | <b>1,525</b>               | <b>1,087</b>  | <b>2,612</b>     |

## 5. SUPPORT COSTS

|   |                                      | <b>Total 2021</b> | <b>Total 2020</b> |
|---|--------------------------------------|-------------------|-------------------|
|   | <b>Principal basis of allocation</b> | <b>£000's</b>     | <b>£000's</b>     |
| Executive Management and communications | Pro-rata to staffing costs           | 285               | 214               |
| Financial Management                    | Pro-rata to staffing costs           | 168               | 192               |
| Human Resources                         | Pro-rata to staffing costs           | 225               | 126               |
| Information Systems                     | Pro-rata to staffing costs           | 130               | 126               |
| Premises and facilities                 | Pro-rata to area used                | 502               | 497               |
| Governance costs (see below)            |                                      | 51                | 54                |
|   |                                      | <b>1,361</b>      | <b>1,209</b>      |
| <b>Governance costs</b>                 |                                      |                   |                   |
| Management and administrative staff     |                                      | 37                | 38                |
| Audit Fee                               |                                      | 14                | 16                |
|   |                                      | <b>51</b>         | <b>54</b>         |

## 6. NET INCOME AND NET MOVEMENT IN FUNDS

|                         | <b>Total 2021</b> | <b>Total 2020</b> |
|-------------------------|-------------------|-------------------|
|                         | <b>£000's</b>     | <b>£000's</b>     |
| Auditors Remuneration   |                   |                   |
| Statutory Audit Service |                   |                   |
| Current year            | 12                | 13                |
| Irrecoverable VAT       | 2                 | 3                 |
|                         | <u>14</u>         | <u>16</u>         |
| Depreciation            | 177               | 157               |
| Lease Interest Payable  | 0                 | 2                 |

## 7. EMPLOYEES AND KEY MANAGEMENT PERSONNEL

|  | <b>Total 2021</b> | <b>Total 2020</b> |
|--|-------------------|-------------------|
|  | <b>£000's</b>     | <b>£000's</b>     |
| Staff wages during the period were as follows: |                   |                   |
| Wages and salaries                             | 1,868             | 1,825             |
| Social security costs                          | 162               | 175               |
| Pension costs                                  | 78                | 79                |
|  | <u>2,108</u>      | <u>2,079</u>      |
| Locums, temporary staff and other staff costs  | 220               | 217               |
|  | <b>2,328</b>      | <b>2,296</b>      |

The key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis comprise the Trustees, the Chief Executive and the Senior Management Team.

No Trustee received any remuneration in respect of their services as Trustee (or for any other services to the charity) during the period (2020: none). Trustee expenses reimbursed during the year were £NIL (2020: £NIL) for Trustees in respect of travel costs and subsistence.

## REMUNERATION

Two employees earned between £60,000 and £70,000 in the year (2020: one) Employer pension contributions for higher paid staff totalled £7,756 in the year (2020 £4,122).

The total employment costs (including employer pension and national insurance contributions) of Key Management Personnel (KMP) was £471,450 (2020 £396,636). This increase was due to the strengthening of the SMT with existing and replacement staff, as initiated during 2019/20. The average number of employees in the Centre in the year was 63 staff (2020: 60).

## 8. TANGIBLE FIXED ASSETS

|                           | Freehold<br>Property | Fixtures,<br>Equipment,<br>Furniture & IT | Total        |
|---------------------------|----------------------|---|--------------|
|                           | £000's               | £000's                                    | £000's       |
| <b>Cost</b>               |                      |   |              |
| At 1st April 2020         | 4,016                | 349                                       | 4,365        |
| Additions                 | -                    | 54  | 54           |
| <b>At 31st March 2021</b> | <b>4,016</b>         | <b>403</b>                                | <b>4,419</b> |
| <b>Depreciation</b>       |                      |   |              |
| At 1st April 2020         | 927                  | 205                                       | 1,132        |
| Charge for Period         | 116                  | 62  | 177          |
| <b>At 31st March 2021</b> | <b>1,043</b>         | <b>267</b>                                | <b>1,309</b> |
| <b>Net Book Value</b>     |                      |   |              |
| At 1st April 2020         | 3,089                | 144                                       | 3,233        |
| <b>At 31st March 2021</b> | <b>2,973</b>         | <b>136</b>                                | <b>3,109</b> |

In order to expand the Centre's work part of its freehold building was leased to Servite Houses, a registered housing association, at a peppercorn rent for a period of thirty years from March 2004. Servite Houses developed the property into 32 individual residential units financed by a grant of £1.89 million from the Housing Corporation with the balance provided from the Centre's own resources. The Centre manages the property and receives

income from licences granted in respect of the accommodation. The management is regulated by an agreement between the Centre and Servite Houses. This grant, together with certain other smaller grants, would become repayable should there be a significant change in use of the property. There is no intention to make any such change.

## 9. DEBTORS

|                                | 2021<br>£000's | 2020<br>£000's |
|--------------------------------|----------------|----------------|
| Rent and grants receivable     | 57             | 43             |
| Tax Recoverable                | -              | 25             |
| Other Debtors                  | 23             | 30             |
| Prepayments and accrued income | 186            | 235            |
|                                | <b>266</b>     | <b>333</b>     |

## 10. CREDITORS

|                                | 2021<br>£000's | 2020<br>£000's |
|--------------------------------|----------------|----------------|
| Expense creditors              | 22             | 132            |
| Other creditors                | 79             | 92             |
| Deferred income                | 10             | 187            |
| Tax and social security        | 46             | 47             |
| Financing loan - Barclays Bank | 20             | 17             |
| Accruals                       | 77             | 22             |
|                                | <b>254</b>     | <b>497</b>     |

Deferred income relates to cash received during the financial year which the funder has specified for use in 2020/21.

## 11. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

|   | 2021<br>£000's | 2020<br>£000's |
|---|----------------|----------------|
| Loan from Westminster Roman Catholic Diocesan Trust | 339            | 339            |
| Financing loan - Barclays Bank                      | 740            | 761            |
|   | <b>1,079</b>   | <b>1,100</b>   |

Westminster Roman Catholic Diocesan Trust has agreed that the loan, which is secured on the Charity's freehold property, should remain outstanding (indefinitely and interest-free) unless the property is sold, when 50% of the net proceeds from the sale of the property will be repayable to the Trust

## 12. FUNDS

| Year Ended 31st March 2021      | At April 1st 2020<br>£000's | Income<br>£000's | Expenditure<br>£000's | Transfers<br>£000's | At March 31st 2021<br>£000's |
|---------------------------------|-----------------------------|------------------|-----------------------|---------------------|------------------------------|
| <b>General Fund</b>             | 535                         | 2,442            | (2,204)               | (153)               | <b>620</b>                   |
| <b>Designated Funds</b>         |                             |                  |                       |                     |                              |
| Fixed Asset Funds               | 2,115                       | -                | -                     | (177)               | <b>1,938</b>                 |
| Centre Growth Fund              | -                           | -                | -                     | 200                 | <b>200</b>                   |
| Covid Resilience Fund           | -                           | -                | -                     | 100                 | <b>100</b>                   |
| Client Fund                     | -                           | -                | -                     | 30                  | <b>30</b>                    |
| <b>Total unrestricted Funds</b> | <b>2,650</b>                | <b>2,442</b>     | <b>(2,204)</b>        | <b>-</b>            | <b>2,888</b>                 |
| <b>Restricted Funds</b>         |                             |                  |                       |                     |                              |
| Housing & Residential Services  | 16                          | 585              | (601)                 | -                   | <b>-</b>                     |
| Advice & Assessment             | 6                           | 301              | (240)                 | -                   | <b>67</b>                    |
| Learning & Development          | -                           | 132              | (125)                 | -                   | <b>7</b>                     |
| <b>Total Restricted Funds</b>   | <b>22</b>                   | <b>1,018</b>     | <b>(966)</b>          | <b>-</b>            | <b>74</b>                    |
| <b>Total Funds</b>              | <b>2,672</b>                | <b>3,460</b>     | <b>(3,170)</b>        | <b>-</b>            | <b>2,962</b>                 |

| Year Ended 31st March 2020      | At April 1st 2019<br>£000's | Income<br>£000's | Expenditure<br>£000's | Transfers<br>£000's | At March 31st 2020<br>£000's |
|---------------------------------|-----------------------------|------------------|-----------------------|---------------------|------------------------------|
| <b>General Fund</b>             | 693                         | 1,759            | (1,937)               | 20                  | <b>535</b>                   |
| <b>Designated Funds</b>         |                             |                  |                       |                     |                              |
| Fixed Asset Funds               | 2,135                       | -                | -                     | (20)                | <b>2,115</b>                 |
| <b>Total unrestricted Funds</b> | <b>2,828</b>                | <b>1,759</b>     | <b>(1,937)</b>        | <b>-</b>            | <b>2,650</b>                 |
| <b>Restricted Funds</b>         |                             |                  |                       |                     |                              |
| Housing & Residential Services  | 63                          | 564              | (622)                 | 11                  | <b>16</b>                    |
| Advice & Assessment             | 10                          | 332              | (336)                 | -                   | <b>6</b>                     |
| Learning & Development          | -                           | 235              | (224)                 | (11)                | <b>0</b>                     |
| <b>Total Restricted Funds</b>   | <b>73</b>                   | <b>1,131</b>     | <b>(1,182)</b>        | <b>-</b>            | <b>22</b>                    |
| <b>Total Funds</b>              | <b>2,901</b>                | <b>2,890</b>     | <b>(3,119)</b>        | <b>-</b>            | <b>2,672</b>                 |

Designated funds - The fixed assets fund represents the net book value of tangible fixed assets, net of loans secured on those assets. The purpose of the other designated funds is set out on page 35. The brought forward balance on restricted funds represents unspent donated money still available for the period under review.

### 13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

| 2021 Total Funds                              | Unrestricted Funds      |                            | Restricted Funds<br>£000's | Total 2021<br>£000's |
|---|-------------------------|----------------------------|----------------------------|----------------------|
|   | General Funds<br>£000's | Designated Funds<br>£000's |                            |                      |
| Tangible fixed assets                         | -                       | 3,109                      | -                          | 3,109                |
| Intangible Fixed Assets                       | 35                      | -                          | -                          | 35                   |
| Net current assets                            | 585                     | 238                        | 74                         | 897                  |
| Creditors: Amounts falling due after one year | -                       | (1,079)                    | -                          | (1,079)              |
| <b>2021 Total funds</b>                       | <b>620</b>              | <b>2,268</b>               | <b>74</b>                  | <b>2,962</b>         |

| 2020 Total Funds                              | Unrestricted Funds      |                            | Restricted Funds<br>£000's | Total 2020<br>£000's |
|---|-------------------------|----------------------------|----------------------------|----------------------|
|   | General Funds<br>£000's | Designated Funds<br>£000's |                            |                      |
| Tangible fixed assets                         | -                       | 3,232                      | -                          | 3,232                |
| Net current assets                            | 535                     | (17)                       | 22                         | 540                  |
| Creditors: Amounts falling due after one year | -                       | (1,100)                    | -                          | (1,100)              |
| <b>2020 Total funds</b>                       | <b>535</b>              | <b>2,115</b>               | <b>22</b>                  | <b>2,672</b>         |

### 14. FIXED ASSET INVESTMENTS

|                           | Listed<br>£000's | Total<br>£000's |
|---------------------------|------------------|-----------------|
| <b>Market Value</b>       |                  |                 |
| As at 1st April 2020      | -                | -               |
| Acquisitions in year      | 32               | 32              |
| Change in Value in year   | 3                | 3               |
| Disposals in year         | -                | -               |
| <b>At 31st March 2021</b> | <b>35</b>        | <b>35</b>       |

Investments comprise of three shareholdings in listed equities, none of which are individually material. As noted in the Investment Policy within the Trustees' report, these will be disposed of in 2021/22 having been received as donated shares during the current financial year.

### 15. TAXATION

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

### 16. COMPANY STATUS

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

### 17. RELATED PARTY TRANSACTIONS

The Charity has a loan from the Westminster Roman Catholic Diocesan Trust, which is secured on the Charity's freehold property (see note 11). Bishop Nicholas Hudson, a Trustee of the Cardinal Hume Centre, is also a Director of the Corporate Trustee for the Westminster Roman Catholic Diocesan Trust.

The Charity received a donation of £5,000 (2020: £nil) from the Rayne Foundation. Amelia Fitzalan Howard, a Trustee of the Cardinal Hume Centre, is also a Director of the Rayne Foundation.

During the year ended 31 March 2021, donations totalling £6,507 (2020: £3,141) were made by 6 Trustees (2020: 6) of the charity to the charity.

### 18. CAPITAL COMMITMENTS

The centre was not subject to any capital commitments at 31 March 2021 or 31 March 2020.

### 19. OBLIGATION UNDER BANK LOAN

The Centre took out a bank loan of £800,000 in 2019 to finance the Lower Ground Floor building works. This loan is secured on the charity's freehold premises at 3-7 Arneway Street. Minimum payments at 31 March 2021 in respect of the loan, representing both capital and interest are as follows:

|   | 2021<br>£000's | 2020<br>£000's |
|---|----------------|----------------|
| <b>Loan Repayments</b>                        |                |                |
| within one year                               | 20             | 17             |
| Later than one, but not later than five years | 88             | 79             |
| Later than five years                         | 652            | 682            |
|   | <b>760</b>     | <b>778</b>     |

# ORGANISATION DETAILS 2020/21

## TRUSTEES

- Robert Arnott (Chair)
- Mark Doran
- Philomena Egan
- Rebekah Etherington
- Amelia Fitzalan Howard
- Bishop Nicholas Hudson
- William van Klaveren
- Patrick Milner
- Heather Petch
- Andrew Rose (Treasurer)
- Tim Walsh

## COMPANY MEMBERS

- Cardinal Vincent Nichols
- Nicholas Coulson
- John Darley
- John Gibbs
- Catherine Hickman
- Bishop Nicholas Hudson
- Philip Marsden
- Jocelyn Ridley
- Canon Christopher Tuckwell (RIP, June 2020)

## PATRONS

- Cardinal Vincent Nichols
- Field Marshal, Lord Guthrie GCB LVO OBE DL
- Dom Christopher Jamison OSB
- Baroness Kennedy of the Shaws QC
- Lord Browne of Ladyton
- The Marquess of Lothian PC QC DL
- Jeremy Paxman

## SENIOR MANAGEMENT TEAM:

- George O'Neill, Chief Executive
- Maureen Boughton, Director of HR
- David French, Director of Finance and Operations (until April 2021)
- Margaret Tierney, Director of Fundraising
- Louise Davies, Director of Services (joined April 2020)
- Hilary Nightingale, Head of Families
- Suzanne Procter, Head of Young People
- Phil Reynolds, Interim Head of Service (until September 2020)

## COMPANY SECRETARY

- David French FCCA (until April 2021)

## AUDITOR

**Buzzacott LLP**  
130 Wood Street  
London  
EC2V 6DL

## BANKERS

**The Royal Bank of Scotland**  
119/121 Victoria Street  
London  
SW1E 6RA

## Barclays Bank UK PLC

Tottenham Court Road Branch  
15-17 Tottenham Court Road  
London  
W1T 1BH

## HSBC Bank

333 Vauxhall Bridge Road  
Belgravia  
Victoria  
London  
SW1V 1EJ

## CCLA

Senator House  
85 Queen Victoria Street  
London  
EC4V 4ET

## SOLICITORS

**Stone King LLP**  
13 Queen Square  
Bath  
BA1 2HJ

## REGISTERED OFFICE

3-7 Arneway Street  
Horseferry Road  
London, SW1P 2BG

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**F** 020 7233 2513

**E** [Info@cardinalhumecentre.org.uk](mailto:Info@cardinalhumecentre.org.uk)

**W** [www.cardinalhumecentre.org.uk](http://www.cardinalhumecentre.org.uk)

**T** @CardinalHumeCHC

**F** @CardinalHumeCentre

Company No: 04333875

Charity No: 109083

## MAJOR SUPPORTERS, FUNDERS, COMPANIES AND PARTNERS

### Major Supporters

The following organisations and individuals gave significant support to the Centre during the year **APRIL 2020 – MARCH 2021**:

- Church of the Holy Name Esher
- Churches Together in Hampstead [CTiH]
- Convent of the Assumption, Kensington
- CVC.com
- Daughters of Jesus CIO
- Emmanuel Kaye Trust
- Hakuna Matata
- Holy Cross Convent - Sisters Of The Holy Cross Charitable Trust
- Junior League of London
- King's College London
- Little Company of Mary
- Lycée Français Charles de Gaulle de Londres, Justice au Coeur
- More House RC School
- Olivetan Benedictine Sisters, Turvey Abbey
- Our Lady of Grace and St Edward, Chiswick
- Our Lady of Victories, Kensington
- Sisters of Nazareth, Hammersmith
- Sisters of the Poor Child Jesus
- Society of the Sacred Heart Provincialate
- SS Peter and Paul, Northfields (West Ealing)
- St Anthony's Preparatory School
- St Joseph's School, Cadogan Street
- St Mark's School, Hounslow
- St Mary's School, Hampstead
- St Saviour's Church, Pimlico
- Westminster Abbey
- Westminster Cathedral
- Westminster Cathedral Choir School
- Westminster Under School
- Worth School
- Clare & Patrick Barbour
- Mark & Emma Russell
- Ben & Catherine Warren
- Mary Scherer
- John O'Connor
- Justin & Helene Read
- Christopher & Frances Kemball
- Philip Marsden Family Charitable Trust
- Hermann & Victoria Bruhn
- Sir George & Lady Tessa Bull
- Nigel & Françoise Matthews
- Margaret Ainscough & Stephen Pollard
- Lyon Family Trust
- Lady Sarah Gough
- Lord Mark Fitzalan Howard
- Lady Howard de Walden
- Kevin Reynolds & Ruth McIntosh
- Oliver & Emma Pawle
- Nicola Julius
- John Paul Marsden
- Syder Foundation
- Hickman Family
- John & Christine Cuss
- Patrick & Evelyn O'Sullivan
- Pamela Coate

### Trusts

The following funders contributed **£5,000 or more** during the year **APRIL 2020 – MARCH 2021**:

- Access to Justice Foundation
- Beaverbrook Foundation
- Big Lottery Fund
- Cadogan Charity
- City Bridge Trust
- City of Westminster Charitable Trust
- Drapers Charitable Fund
- EBM Charitable Trust
- French Huguenot Church of London Charitable Trust
- Holbeck Charitable Trust
- Homeless Link
- Kerbascol Trust
- Northwick Trust
- Paul Hamlyn Foundation
- Peter Stebbings Memorial Charity
- Porticus UK
- Rayne Foundation
- Sir Harold Hood's Charitable Trust
- Steel Charitable Trust
- Strand Parishes Charitable Trust
- Swire Charitable Trust
- The Childhood Trust
- The Emmanuel Kaye Foundation
- Trust for London
- Two Magpies Fund
- Westminster Almshouses Foundation
- Westminster Amalgamated Charity
- Young Londoners Fund

## COMPANIES AND PARTNERS

The following are either companies or partner organisations which supported the Centre's work during the year APRIL 2020 – MARCH 2021:

- Abbey Community Centre
- Advice UK
- Allen and Overy LLP
- Bessborough Family Hub
- BITC
- BNP Paribas
- Briffa
- British Red Cross
- CAP (Christians Against Poverty)
- CAST (Centre for Acceleration of Social Technology)
- Coram CLC
- CSAN (Caritas Social Action Network)
- Catholic Bishops Conference of England & Wales
- Celtic FC Foundation
- Centre for Counselling and Psychotherapy Education
- Centrepont
- Channel 4
- Citizens Advice Westminster
- Coca Cola European Partners
- Crisis
- Department for Work and Pensions
- Depaul UK
- Dr Hickey's Surgery
- ERSA (Employment Related Services Association)
- Erasmus Family Lives Programme
- Felix Project
- Glasspool Charity Trust
- Good Things Foundation (Reboot UK)
- Grosvenor Estates
- Grow Wild
- HRP Community Access Scheme - Kensington Palace
- Home Instead
- Home-Start Westminster, Kensington & Chelsea, Hammersmith & Fulham
- Homeless Link
- House of St Barnabas
- Housing Justice
- HSBC UK Bank plc
- Insight Westminster – Blenheim CDP
- Intuit Quickbooks
- Kings College, London
- John Lewis Partnership
- Junior League of London
- Kairos Europe
- Landbay
- Landsec
- Latin American Women's Rights Service
- LHA London
- London Sports Trust
- London Youth
- Mary Ward Legal Centre
- Metropolitan Police - Safer Neighbourhood Team
- National Gallery
- New Horizon Youth Centre
- NHS Whittington Health Trust
- North Westminster Community Mental Health Hub
- One Westminster
- Paddington Development Trust
- Peabody
- Pimlico Toy Library
- Pret a Manger
- Primary Care Networks - Social Prescribers (St John's Wood, Maida Vale, West End, Marylebone)
- RAGU (Metropolitan University)
- Refugee Action
- Refugee Council
- Refugees into Jobs
- Salt Yard Group
- SASH
- Smartworks
- St Andrew's Youth Club
- St Vincent's Family Project
- Suited & Booted
- Connection at St Martins
- Tate Britain
- The Berkeley Hotel
- The Passage
- The Wogen Anniversary Trust
- UK LGIG
- Vicar's Relief Fund
- Victoria BID
- Westminster Abbey
- Westminster Adult Education Service
- Westminster Befriend a Family
- Westminster City Council
- Westminster Foodbank
- Westminster IGXU (Integrated Gangs and Exploitation Unit)
- Westminster Virtual School
- Wigmore Hall
- Year Here
- Young Roots
- Young Westminster Foundation
- Z2K
- ZSL London Zoo



Preparing a parcel of food and essentials for people in crisis.



Cardinal Hume Centre  
3-7 Arneway Street  
Horseferry Road  
London  
SW1P 2BG

Company Number 04333875  
Registered Charity Number 1090836