

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

England & Wales · Charity number 1101165

Details

Other names	FAITH IN ACTION MERTON HOMELESSNESS PROJECT, MERTON FAITH IN ACTION HOMELESSNESS PROJECT
Status	Registered
Legal form	Charitable company
Company number	04352872
Registered	2003-12-12
Register	View on the Charity Commission register

Contact

Address Wimbledon Guild of Social Welfare
Guild House
30-32 Worple Road
London
SW19 4EF

Phone 07843 280 419

Email team@mertonfaithinaction.org

Website <http://www.mertonfaithinaction.org/>

Activities

Objects: THE RELIEF OF POVERTY AND DISTRESS IN THE LONDON BOROUGH OF MERTON AND ITS ENVIRONS THROUGH THE PROVISION OF INFORMATION,ADVICE AND SUPPORT TO PERSONS WHO ARE HOMELESS OR VULNERABLY HOUSED,SUFFERING FROM ADVERSE CIRCUMSTANCES AND IN NEED OF HELP IN ACQUIRING A SETTLED WAY OF LIFE.

Activities: Faith In Action Merton Homelessness Project operates a Drop-In centre for street sleepers and the vulnerably housed, offering friendship, hot meals, showers, washing machine, fresh clothes and help with moving on. It also provides accommodation in a Winter Night Shelter.

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty
- **Who:** Other Defined Groups

Geography

- Merton

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£303,777	£268,353	-	-
2024-03-31	£258,381	£291,760	-	-
2023-03-31	£199,740	£214,654	-	-
2022-03-31	£122,574	£175,218	-	-
2021-03-31	£215,153	£168,261	-	-

Trustees

Name	Role	Appointed
Bernard Eugene McAlister	Chair	2021-05-06
Brandie Opone		2026-02-16
Carol Susan Graves		2022-09-29
Caroline Ewart		2022-12-01
Elizabeth Kerin Robinson		2026-01-06
Jane Bush		2023-05-04
Kevin Laws		2024-04-28
Martin Robert Bushaway		2024-04-11
Richard Rawes		2022-02-17
Robin Napier Goodchild		2022-06-23
TALAT MALIK		2022-12-01
Thomas Edward Barber		2026-02-16

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

England & Wales - Charity number 1101165

Accounts

**REPORT OF THE TRUSTEES
AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025
FOR
FAITH IN ACTION MERTON HOMELESSNESS PROJECT
INCORPORATING THE MERTON WINTER NIGHT SHELTER**

**Gravita Audit Oxford LLP
First Floor, Park Central
40-41 Park End Street
Oxford
OX1 1JD**

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FOR THE YEAR ENDED 31 MARCH 2025

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FAITH IN ACTION MERTON HOMELESSNESS PROJECT

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2025

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' effective 1 January 2019.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04352872 (England and Wales)

Registered Charity number

1101165

Registered office

30-32 Worple Road
Wimbledon
London
SW19 4EF

Trustees (as at date of signing)

Ms J Bush (appointed 04/05/23)
Ms C Ewart (appointed 01/12/22)
Mr R Goodchild (appointed 23/06/22)
Ms C Graves (appointed 29/09/22)
Mr B McAlister (appointed 06/05/21)
Mr T Malik (appointed 01/12/22)
Mr R Rawes (appointed 17/02/22)
Mr M Bushaway (appointed 11/4/24)
Mr K Laws (appointed 28/4/24)

Company Secretary

Miss S Codrington

Independent examiner

Gravita Audit Oxford LLP
First Floor, Park Central
40-41 Park End Street
Oxford
OX1 1JD

Bankers

HSBC Bank PLC	CAF Bank Limited
46 The Broadway	25 Kings Hill Avenue
Ealing	Kings Hill
London	West Malling
W5 5JZ	Kent
	ME19 4JQ

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is constituted as a company limited by guarantee. It is governed by its Memorandum and Articles of Association, first adopted on incorporation on 14 January 2002, amended on 10 December 2003, further amended by two Special Resolutions passed on 29 April 2008, then further amended by a Special Resolution passed on 11 December 2014 and then further amended by a Special Resolution passed on 19 March 2020.

Organisational structure

Faith in Action Merton Homelessness Project is a public benefit entity whose objects are the relief of poverty and distress in the London Borough of Merton (LBM) and its environs through the provision of information, advice and support to persons who are homeless or vulnerably housed, suffering from adverse circumstances and in need of help in acquiring a settled way of life.

Our Faith in Action Merton Homelessness Project Management Committee currently has nine trustees who belong to the local Merton community or are from local faith communities, and who support the work of the Project. Our officers are: Chair: Bernie McAlister; Treasurer: Kevin Laws; and Company Secretary: Sarah Codrington. The Management Committee meets approximately monthly and the meetings are attended by the Project Manager and Assistant Drop-In Project Manager.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed, and to ensure that appropriate controls are in place to provide reasonable assurance against fraud and error. These duties are met by a regular review of our risk assessment procedures, by constant monitoring and action taken where appropriate, and by Independent Examination of our annual report and accounts.

OBJECTIVES AND ACTIVITIES

Significant activities

In planning the activities of the charity, the trustees refer to the guidance issued by the Charity Commission with regard to public benefit. In particular the trustees consider how planned activities will contribute to the aims and objectives of the charity.

Our Vision is to empower and be instrumental in transforming the lives of people in the London Borough of Merton and surrounding areas who are experiencing homelessness, are vulnerably housed or socially excluded from the community.

Our Purpose is to provide support, information and help for anyone experiencing homelessness, is vulnerably housed or socially excluded from the community. We particularly focus on those who are “hard to reach” because of addiction issues, mental ill-health, challenging behaviours and/or other difficulties.

We also provide support where there appears to be a gap in service provision or where they are not able to access services due to their situation.

We aim to reduce the risk of harm to our service user guests and improve their well-being. We encourage them to set realistic goals, and empower them to achieve these with the long-term goal of breaking the cycle of homelessness and/or addiction.

We do this by:

- operating a Drop-In day centre twice a week, and a nightly Winter Night Shelter for rough sleepers, street users, the precariously-housed and other, mainly single, homeless people in the London Borough of Merton – our service users and guests
- providing basic care for the homeless: a warm welcome, hot meals, showers and laundry
- providing Winter Night Shelter accommodation for selected guests

- creating an environment at the Drop-In and Winter Night Shelter with staff and volunteers who motivate and guide service users and guests through the process of inclusion back into mainstream society
- recognising that obtaining employment is often a key to resolving homelessness, we assist service users and guests with paperwork and online form-filling, benefit claims, opening bank accounts, alcohol or drug treatment, housing applications, writing CVs and helping with job applications
- developing links between Night Shelter guests and Drop-In service users with the local services which are best placed to help them with specific problems or needs, in particular physical or mental health and addiction issues. We work in partnership with our local GP surgery and many other health services including the local hospital Homeless Intervention Team, the Rough Sleeping and Mental Health Programme (RAMHP), the London Regional Homeless Engagement with Substance Use Treatment Team (RHEST), the Merton drug and alcohol team (VIA), Adult Social Care Services, South-West London Primary Health Care sector/GPs, Dept of Work and Pensions, mental health teams, housing agencies, street rescue and voluntary groups)
- referring and accompanying service user guests to legal immigration services; and the staff at FIA support these applications by gathering the evidence required
- accompanying guests and service users to appointments outside the Drop-In and Night Shelter
- carefully targeted and limited financial assistance in particular circumstances to guests and service users.

ACHIEVEMENTS AND PERFORMANCE

Opening remarks

Faith in Action Merton Homelessness Project continues to run the Merton Homeless Drop-In as well as the Merton Winter Night Shelter. We are very grateful for the continued support of local faith groups which provide venues and volunteers to operate the Night Shelter.

The team of nine staff consists of: Project Manager (5 days per week), one full-time Winter Night Shelter Co-ordinator and one part-time Co-ordinator, one part-time Assistant Drop-In Manager, and five part-time Drop-In Project Workers (including the partly grant-funded Project Worker specifically supporting the A10¹ service users in the Drop-In). Our New Opportunities Worker (NOW) continues to achieve positive outcomes for Drop-In service users on back-to-work support.

Faith in Action has provided communal accommodation for invited Night Shelter guests, has worked with other organisations including the London Borough of Merton, Streetlink and St Mungo's to refer newly homeless people to providers of temporary accommodation, and has provided ongoing support for these people. We have also made referrals to statutory services for guests and service users, including housing, social services, drug and alcohol services, and mental health.

Volunteers

The Homeless Drop-In and Winter Night Shelter ran with the help of teams of volunteers in 2024/25. In the reporting financial year, around 45 volunteers supported the Drop-In and 450 volunteers supported the Night Shelter. Excluding the Night Shelter (see below), we estimate that our volunteers contributed around 9,000 hours to operate the Drop-In over the year.

There is a good mix of Night Shelter and Drop-In volunteers who have been with us for more than five years and those who are relatively new. The annual New Year dinner for Drop-In volunteers was well-attended and enjoyed by all, as was the most recent Open Evening at the end of the 2023/24 Winter Night Shelter season. There were 16 respondents to the annual Drop-In volunteer survey. Volunteers stated that the best things about volunteering at the Drop-In were "the very positive and excellent teamwork"; the "illuminating conversations with service users"; seeing "their happy faces after a much needed shower"; and that "one guest broke out in a smile when joining the Christmas carols". Feedback from the Drop-In volunteer survey has been analysed and circulated with actions taken.

¹A10 Service user or Guest – A person from the A10 countries which joined the EU (European Union) in May 2004.

Drop-In data

There were a total of 5,807 service user visits to the Drop-In during 2024/25 with an average of 57 per session. Turnover is constant, with 154 new service users over the reporting period. 503 people attended at least one session during the year.

Many Merton Homeless Drop-In service users move on after benefitting from the support we offer and we are continually developing our service to meet and respond to their changing needs. Around 1,400 interventions were recorded in 2024/25, excluding meals, showers (2,037) and laundry (1,211). Interventions included referrals to housing providers, health checks and referrals to GPs, and assistance with immigration issues. The close partnership between the Merton Homeless Drop-In and the Merton Winter Night Shelter has been invaluable in helping people through the coldest months. A DWP Job Seeker Adviser attended the Drop-In most weeks and conducted 220 interviews giving support with benefit claims. The focus on basic care has been strongly maintained; this consists of a non-judgemental welcome, food, showers, laundry, and online job and accommodation searches.

This year, we faced:

- An eight-week relocation while the Salvation Army Hall was refurbished
- Maintenance issues with our showers
- Several unavoidable staff absences

Yet despite these challenges, we continued to serve those in greatest need.

WNS data

The communal Winter Night Shelter operated successfully in two consecutive blocks of seven venues, each opening their doors for the same night each week for seven weeks. There were 14 different venues and around 450 volunteers from the 19 different faith groups involved. The Night Shelter ran for 98 consecutive nights offering 12 beds per night, a total of 1,176 bed spaces. We estimate that our volunteers contributed around 5,200 hours to operate the Night Shelter for this fourteen-week period.

Despite pressure on local housing causing great difficulty in finding move-on accommodation for Night Shelter guests, we were tremendously successful in achieving good outcomes this winter – 55% of guests left the shelter to move into secure housing or return to family/friends.

Problem behaviour

The Project Manager and Winter Night Shelter Co-ordinator have liaised closely with the Police, local community and partner services to help manage any behavioural issues in and around the Drop-In premises and Winter Night Shelter venues; these have been minimal during the year, also indicated by the very small number of complaints we received.

There are reasons for the challenging behaviours our service users present with and often it is these behaviours that keep them excluded from mainstream society. We understand this. Both the Night Shelter and Drop-In have clear and effective policies, including an exclusion policy to manage these behaviours ensuring the services are kept safe for all. The exclusion policy supports short-term exclusions to help the service users to learn about boundaries and that their actions have consequences.

AGM and Open Evening

The AGM was held online on 21 January 2025. The most recent 'Open Evening' was in-person on 18 March 2024, well-attended by supporters and volunteers from both the Merton Winter Night Shelter and the Merton Homeless Drop-In. We are proposing to combine the next AGM with an Open Evening, and plan to hold this in-person at the Drop-In at 6 pm on Monday, 12th January 2026.

FINANCIAL REVIEW

Following several years of deficits which were funded from our reserves, I am delighted to report that we were able to generate a surplus £35,424 in 2024/25 (£33,379 deficit in 2023/24). My thanks to everyone who supported us in addressing the shortfall in our income and the huge efforts we made to increase our profile and public awareness. This appears to have been very successful.

FIAMHP is hugely grateful to its continuing donors. Expenditure was on budget. The charity continues to be reliant on ad hoc contributions and regular giving by standing order. We continue work to promote regular giving and additional income provided by Gift Aid.

The A10 Project Service Level Agreement with the London Borough of Merton (LBM) was renewed for another year. It is possible that this funding may no longer be provided in the long term post-Brexit; however, we intend to ensure we have sufficient funds to continue the employment of this dedicated Project Worker.

None of our objectives or the continued achievements of the Drop-In would be possible without the interest and support of many in the local community who have chosen to raise money and give to FIA for which we are truly grateful. This includes a wide range of churches and schools, the Wimbledon Foundation (AELTC) which is supporting the Merton Winter Night Shelter, and several local businesses.

Donations are received in kind as well as in money. Faith groups providing Winter Night Shelter venues generously provided food for guests as well as accommodation. Food for Drop-In service users has been generously provided by the Dons Local Action Group and several other donors including Morrisons Supermarket, KFC, Critical Support Merton, Merton Foodbank, Abundance Wimbledon, Ross Fruits and the Hindu 'Vision of Love' charity.

Reserves Policy

The Trustees have the following Reserves Policy:

- (i) The Trustees seek to maintain a sufficient level of reserves to enable Faith in Action to meet its obligations as they fall due and to allow for such contingencies as might reasonably be expected to arise.
- (ii) Four major contingencies have been identified:
 - a. Income volatility in general and in particular the loss of the major donor who contributes half of the charity's standing order income
 - b. The loss of current Drop-In premises resulting in a rent increase and relocation costs
 - c. An orderly close-down of the Drop-In service should this ever become necessary for any reason
 - d. The refund of grant monies recognised as income prior to incurring the future expenditure covered by the grant.

Reserves required to cover these four contingencies is estimated to be £250,000. The current level of reserves is £323,240. The level of reserves will fluctuate from year to year and the figure at year end of £73,240 above the policy is not considered to be material.

- (iii) The Trustees are continuously looking for ways to enhance their ability to transform the lives of individuals within the London Borough of Merton who are disadvantaged and/or excluded from the local community as a result of homelessness or vulnerable housing, and the balance of the reserves is held to enable such enhancements.

THE TRUSTEES THANK:

The Wimbledon Guild for the provision of office space, a payroll service, and use of meeting rooms – all free of charge; Kook Hwan Rho and Hean Suk Choi Rho for their cooperation and understanding in our use of the Salvation Army premises for the Homeless Drop-In; Merton faith groups for their provision of premises and work in providing venues and support for the Winter Night Shelter; our staff, trustees and volunteers for their enthusiasm and commitment to the project; our donors who generously support the project and enable its continuance.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

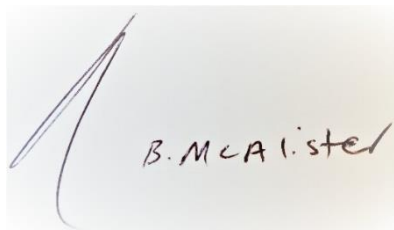
The trustees (who are also the directors of Faith In Action Merton Homelessness Project for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

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

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

Approved by order of the board of trustees on 25th November 2025 and signed on its behalf by:

A photograph of a handwritten signature in blue ink on a light-colored surface. The signature is stylized and appears to read 'B. McAlister'.

Mr Bernie McAlister – Trustee

INDEPENDENT EXAMINER'S REPORT

FOR THE YEAR ENDED 31 MARCH 2025

I report to the charity trustees on my examination of the accounts of Faith in Action Merton Homelessness Project Charitable Company (the Charity) for the year ended 31 March 2025, which are set out on pages eight to fourteen.

Responsibilities and basis of report

As trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 (the '2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's report

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales which is one of the listed bodies.

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

- (1) accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
- (2) the accounts do not accord with those accounting records; or
- (3) the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- (4) the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended practice for accounting and reporting by charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



Name of examiner: Katherine Wilkes FCA

Name of firm: Gravita Audit Oxford LLP

Relevant professional body: Institute of Chartered Accountants in England and Wales

Address: First Floor, Park Central, 40-41 Park End Street, Oxford, OX1 1JD

Date: 30/11/25

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted	Restricted	2025	2024
		Funds	Funds	Total	Total
	Notes	£	£	Funds	Funds
				£	£
INCOMING RESOURCES					
Income from generated funds					
Donations, Grants and Gift Aid	2	239,974	59,173	299,147	254,137
Income from Investments	3	4,571	59	4,630	4,244
Total Incoming and Endowments		244,545	59,232	303,777	258,381
EXPENDITURE					
Expenditure on raising funds		1,770	-	1,770	814
Expenditure on Charitable Activities		202,028	64,555	266,583	290,946
Total Resources expended		203,798	64,555	268,353	291,760
NET INCOMING/(OUTGOING) RESOURCES					
		40,747	(5,323)	35,424	(33,379)
RECONCILIATION OF FUNDS					
Total funds brought forward		249,726	38,090	287,816	321,195
TOTAL FUNDS CARRIED FORWARD		290,473	32,767	323,240	287,816

CONTINUING OPERATIONS

All incoming resources and resources expended arise from continuing activities

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	2024 Total funds £
CURRENT ASSETS					
Debtors	6	5,507	-	5,507	3,825
Cash at bank and in hand		339,312	40,873	380,185	304,725
		344,819	40,873	385,692	308,550
CREDITORS					
Amounts falling due within one year	7	(54,346)	(8,106)	(62,452)	(20,734)
NET CURRENT ASSETS		290,473	32,767	323,240	287,816
TOTAL ASSETS LESS CURRENT LIABILITIES		290,473	32,767	323,240	287,816
NET ASSETS		290,473	32,767	323,240	287,816
FUNDS					
Unrestricted funds	8			290,473	249,726
Restricted funds				32,767	38,090
TOTAL FUNDS				323,240	287,816

BALANCE SHEET - CONTINUED

AS AT 31 MARCH 2025

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

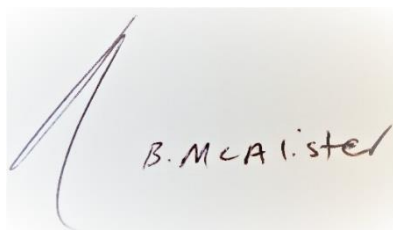
The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

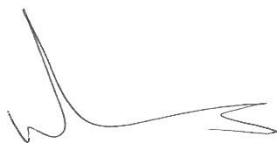
- (a) ensuring that the charitable company keeps accounting records that comply with section 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with provisions applicable to companies subject to the small companies' regime under the Companies Act 2006.

The financial statements were approved by the Board of Trustees on 25th November 2025 and were signed on its behalf by:

A handwritten signature in dark ink, appearing to read 'B. McAlister', is written on a light-colored background.

Mr B E McAlister – Trustee

A handwritten signature in dark ink, appearing to read 'K. Laws', is written on a light-colored background.

Mr K Laws – Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Accounting convention

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 UK and Republic of Ireland (FRS102) (effective 1 January 2019) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006. The amounts in the financial statements have been rounded to the nearest £1.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

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

Fund accounting

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

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

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

Termination benefits

Termination benefits are recognised as an expense when contractual terms are agreed and are funded from unrestricted reserves.

Pension costs

The charitable company operates a defined contribution pension scheme. Contributions are paid to the personal pensions of participating employees and these are charged to the Statement of Financial Activities in the period in which they are paid.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

2. DONATIONS AND LEGACIES	Unrestricted	Restricted	2025	2024
	£	£	£	£
Donations	183,645	13,220	196,865	114,870
Gift Aid	22,479	-	22,479	17,545
Grants	33,850	45,953	79,803	121,722
	<u>239,974</u>	<u>59,173</u>	<u>299,147</u>	<u>254,137</u>

Grants received, included in the above, are as follows:

	Unrestricted	Restricted	2025	2024
	£	£	£	£
A10 Service Level Agreement LBM	-	10,000	10,000	10,000
Merton Emergency Grant/ Cost of Living	8,850	-	8,850	10,000
Mayor of London	-	5,453	5,453	36,302
Wimbledon Foundation	-	20,000	20,000	20,000
Rowlett Trust	10,000	5,000	15,000	5,000
National Lottery	-	-	-	40,420
Wimbledon Office Ltd	-	3,000	3,000	-
Garfield Weston Foundation	15,000	-	15,000	-
Merton Giving - Civic Pride	-	2,500	2,500	-
	<u>33,850</u>	<u>45,953</u>	<u>79,803</u>	<u>121,722</u>

3. INVESTMENT INCOME	Unrestricted	Restricted	2025	2024
	£	£	£	£
Deposit account interest	<u>4,571</u>	<u>59</u>	<u>4,630</u>	<u>4,244</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

5. STAFF COSTS	Unrestricted	Restricted	2025	2024
	£	£	£	£
Wages and salaries	129,404	47,010	176,414	172,785
Social security costs	6,885	2,658	9,543	13,527
Other pension costs	7,131	1,581	8,712	7,260
	<u>143,420</u>	<u>51,249</u>	<u>194,669</u>	<u>193,572</u>

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

5. STAFF COSTS (Continued)

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

	Drop-in Service	Winter Night Shelter	2025	2024
Charitable activities	6.75	1.58	8.33	8.50

No employees received emoluments in excess of £60,000

The key management personnel consist of two (2024: four) employees. Total compensation (including employer's national insurance contributions) for key management personnel for the year was £86,392 (2024: £78,619).

The charity paid total termination benefits in the year of £4,253 (2024: £Nil)

DEBTORS: AMOUNTS FALLING DUE WITHIN ONE

6. YEAR	Unrestricted	Restricted	2025	2024
	£	£	£	£
Gift Aid	3,674	-	3,674	1,375
Prepayments	1,833	-	1,833	1,158
Payroll Control	-	-	-	1,292
	5,507	-	5,507	3,825

CREDITORS: AMOUNTS FALLING DUE WITHIN ONE

7. YEAR	Unrestricted	Restricted	2025	2024
	£	£	£	£
PAYE/NI	2,767	842	3,609	3,647
Accruals	2,659	2,115	4,774	9,634
Deferred Income	48,920	5,149	54,069	7,453
	54,346	8,106	62,452	20,734

Deferred Income

	2025	2024
	£	£
Balance at the beginning of the year	7,453	21,755
Amount released to income in the year	(7,453)	(21,755)
Amount deferred in the year	54,069	7,453
Balance at the end of the year	54,069	7,453

Deferred income comprises grants received in 2024/25 to fund activities in 2025/26 (£52,579) and advance ticket sales for a fundraising choir concert that was held after year end in May 2025 (£1,490).

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

	At 1/4/24	Income	Expenditure	At 31/3/25
	£	£	£	£
8. MOVEMENT IN FUNDS				
General Fund	249,726	244,545	(203,798)	290,473
Restricted funds				
A10 Service Level Agreement LBM	-	10,000	(10,000)	-
Merton Giving - Civic Pride	-	2,500	(2,500)	-
Winter Night Shelter	38,090	46,732	(52,055)	32,767
TOTAL FUNDS	<u>287,816</u>	<u>303,777</u>	<u>(268,353)</u>	<u>323,240</u>

Restricted funds at 31/3/25 comprise of:

- £32,767 of funds specifically intended for use by the Winter Night Shelter

9. RELATED PARTY DISCLOSURES

During the year £3,780 was donated by 8 trustees (2024 £4,505 by 7 trustees).

10. LIABILITY OF MEMBERS

The liability of each member is limited to £1, being the amount that each member undertakes to contribute to the assets of the charitable company in the event of it being wound up while he or she is a member or within one year after he or she ceases to be a member.

11. GOING CONCERN

There are no material uncertainties about the charity's ability to continue as a going concern.

12. GENERAL INFORMATION

Faith in Action Merton Homeless Project is a charity constituted as a company and limited by a guarantee.

The Charity is registered and domiciled in England. Its principal address is 30-32 Worple Road, London SW19 4EF

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2025

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
INCOMING RESOURCES				
Voluntary income				
Donations and events	183,645	13,220	196,865	114,870
Gift aid	22,479	-	22,479	17,545
Grants/Trusts	33,850	45,953	79,803	121,722
	<u>239,974</u>	<u>59,173</u>	<u>299,147</u>	<u>254,137</u>
Investment income				
Bank interest	4,571	59	4,630	4,244
	<u>4,571</u>	<u>59</u>	<u>4,630</u>	<u>4,244</u>
Total incoming resources	244,545	59,232	303,777	258,381
RESOURCES EXPENDED				
Fundraising costs	1,770	-	1,770	814
Charitable activities				
Salaries	129,404	47,010	176,414	172,785
Social security	6,885	2,658	9,543	13,527
Pensions	7,131	1,581	8,712	7,260
Insurance	1,585	-	1,585	950
Telephone	1,344	-	1,344	605
Postage and stationery	841	-	841	488
Bank Charges	83	55	138	146
Hall hire/Portakabin	20,500	-	20,500	27,000
Computer costs and IT project	7,961	2,500	10,461	1,691
Staff/volunteer training/expenses	3,644	-	3,644	3,357
Sleeping bags, clothes and food parcels	3,645	-	3,645	1,368
Drop-In day costs	8,951	-	8,951	11,170
Volunteer and service user travel	1,932	-	1,932	1,037
A10 non salary costs	1,071	-	1,071	362
Equipment	2,698	-	2,698	693
Membership fees	75	395	470	-
Winter Night Shelters	-	9,606	9,606	44,307
Other Expenditure	2,528	-	2,528	-
	<u>200,278</u>	<u>63,805</u>	<u>264,083</u>	<u>286,746</u>
Governance costs				
Independent examiner's fee	1,750	750	2,500	4,200
	<u>1,750</u>	<u>750</u>	<u>2,500</u>	<u>4,200</u>
Total resources expended	203,798	64,555	268,353	291,760
Net income	40,747	(5,323)	35,424	(33,379)

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

England & Wales - Charity number 1101165

Accounts

**REPORT OF THE TRUSTEES
AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024
FOR
FAITH IN ACTION MERTON HOMELESSNESS PROJECT
INCORPORATING THE MERTON WINTER NIGHT SHELTER**

**Critchleys Audit LLP
First Floor, Park Central
40-41 Park End Street
Oxford
OX1 1JD**

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Statement of Financial Activities	8
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Detailed Statement of Financial Activities	14

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2024

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2024. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' effective 1 January 2017.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04352872 (England and Wales)

Registered Charity number

1101165

Registered office

30-32 Worples Road
Wimbledon
London
SW19 4EF

Trustees (as at date of signing)

Mr B Angel (appointed 28/04/22)
Ms J Bush (appointed 04/05/23)
Mr C Douglas (appointed 19/05/22)
Ms C Ewart (appointed 01/12/22)
Mr R Goodchild (appointed 23/06/22)
Ms C Graves (appointed 29/09/22)
Mr B McAlister (appointed 06/05/21)
Mr T Malik (appointed 01/12/22)
Mr R Rawes (appointed 17/02/22)
Mr D Reeves (resigned 29/2/24)
Mrs P M Southgate (resigned 11/12/23)
Mr M Bushaway (appointed 11/4/24)
Mr K Laws (appointed 28/4/24)

Company Secretary

Miss S Codrington

Independent examiner

Critchleys Audit LLP
First Floor, Park Central
40-41 Park End Street
Oxford
OX1 1JD

Bankers

HSBC Bank PLC	CAF Bank Limited
46 The Broadway	25 Kings Hill Avenue
Ealing	Kings Hill
London	West Malling
W5 5JZ	Kent
	ME19 4JQ

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is constituted as a company limited by guarantee. It is governed by its Memorandum and Articles of Association, first adopted on incorporation on 14 January 2002, amended on 10 December 2003, further amended by two Special Resolutions passed on 29 April 2008, then further amended by a Special Resolution passed on 11 December 2014 and then further amended by a Special Resolution passed on 19 March 2020.

Organisational structure

Faith in Action Merton Homelessness Project is a public benefit entity whose objects are the relief of poverty and distress in the London Borough of Merton (LBM) and its environs through the provision of information, advice and support to persons who are homeless or vulnerably housed, suffering from adverse circumstances and in need of help in acquiring a settled way of life.

Our Faith in Action Merton Homelessness Project Management Committee currently has eleven trustees who belong to the local Merton community or are from local faith communities, and who support the work of the Project. Our officers are: Chair: Bernie McAlister; Treasurer: Kevin Laws; and Company Secretary: Sarah Codrington. The Management Committee meets approximately monthly and the meetings are attended by the Project Manager and Assistant Drop-In Project Manager.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed, and to ensure that appropriate controls are in place to provide reasonable assurance against fraud and error. These duties are met by a regular review of our risk assessment procedures, by constant monitoring and action taken where appropriate, and by Independent Examination of our annual report and accounts.

Subsequent to 31 March 2024, the Trustees identified that, largely due to the changes of management, staff DBS checks were mainly out of date in 2023/4. The situation has been rectified and, as of November 2024, all staff now have the required DBS checks.

OBJECTIVES AND ACTIVITIES

Significant activities

In planning the activities of the charity, the trustees refer to the guidance issued by the Charity Commission with regard to public benefit. In particular the trustees consider how planned activities will contribute to the aims and objectives of the charity.

Our Vision is to be instrumental in transforming the lives of individuals within the London Borough of Merton and surrounding areas who are disadvantaged and/or excluded from the local community as a result of homelessness or vulnerable housing.

Our Purpose is firstly to meet the basic needs of people experiencing homelessness and vulnerably housed people, within the London Borough of Merton and surrounding areas. We build trust and provide support, information and assistance. In particular we work with those who can sometimes fall between the gaps in public service provision due to challenging behaviours because of addiction, mental health or other issues. We are committed to helping them reduce the risks in their lives and supporting them to address their issues so they can achieve the life they want to live.

We do this by:

- operating a Drop-In day centre twice a week, and a nightly Winter Night Shelter for rough sleepers, street users, the precariously-housed and other, mainly single, homeless people in the London Borough of Merton – our service users and guests
- providing basic care for the homeless: a warm welcome, hot meals, showers and laundry
- providing Winter Night Shelter accommodation for selected guests

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2024

- creating an environment at the Drop-In and Winter Night Shelter with staff and volunteers who motivate and guide service users and guests through the process of inclusion back into mainstream society
- recognising that obtaining employment is often a key to resolving homelessness, we assist service users and guests with paperwork and online form-filling, benefit claims, opening bank accounts, drink/drug rehabilitation and housing applications, writing CVs and helping with job applications
- developing links between Night Shelter guests and Drop-In service users with the local services which are best placed to help them with specific problems or needs (including Adult Social Care Services, South-West London Primary Health Care sector/GPs, Dept of Work and Pensions, mental health teams, housing agencies, street rescue, substance misuse services, and voluntary groups)
- accompanying guests and service users to appointments outside the Drop-In and Night Shelter
- carefully targeted and limited financial assistance in particular circumstances to guests and service users.

ACHIEVEMENTS AND PERFORMANCE

Opening remarks

Faith in Action Merton Homelessness Project continues to run the Merton Homeless Drop-In as well as the Merton Winter Night Shelter. We are very grateful to the local faith groups which provided venues and support for Night Shelter guests.

The team of nine staff consists of: Project Manager (5 days per week), one full-time Winter Night Shelter Co-ordinator and one part-time Co-ordinator, one part-time Assistant Drop-In Manager, and five part-time Drop-In Project Workers (including the partly grant-funded Project Worker specifically supporting the A10¹ service users in the Drop-In). Our New Opportunities Worker (NOW) continues to achieve positive outcomes for Drop-In service users on back-to-work support.

Faith in Action has provided communal accommodation for invited Night Shelter guests, and has worked with other organisations including the London Borough of Merton, Streetlink and St Mungo's to refer newly homeless people to providers of temporary accommodation, and has helped to provide support for these people. We have also made referrals to statutory services for guests and service users, including housing, social services, drug and alcohol services, and mental health.

Volunteers

The Homeless Drop-In and Winter Night Shelter ran with the help of teams of volunteers in 2023/24. In the reporting financial year, around 40 volunteers supported the Drop-In and 360 volunteers supported the Night Shelter. Excluding the Night Shelter (see below), we estimate that our volunteers contributed around 9,000 hours to operate the Drop-In over the year.

There is a good mix of Night Shelter and Drop-In volunteers who have been with us for more than five years and those who are relatively new. The annual New Year dinner for Drop-In volunteers was well-attended and enjoyed by all, as was the Open Evening at the end of the 2023/24 Winter Night Shelter season. There were 18 respondents to the annual Drop-In volunteer survey. Volunteers stated that the best things about volunteering at the Drop-In were "the very positive and excellent teamwork"; the "illuminating conversations with service users"; seeing "their happy faces after a much needed shower"; and that "one guest broke out in a smile when joining the Christmas carols". Feedback from the Drop-In volunteer survey has been analysed and circulated with actions taken.

¹A10 Service user or Guest – A person from the A10 countries that joined the EU (European Union) in May 2004, including the A8 Cyprus and Malta. The A10 includes: Cyprus, Czech Republic, Estonia, Hungary, Latvia, Lithuania, Malta, Poland, Slovakia and Slovenia. FiA also includes the A2 countries Bulgaria and Romania who joined in 2007.

Drop-In data

There were a total of 5,386 service user visits to the Drop-In during 2023/24 with an average of 52 per session. Turnover is constant, with 154 new service users over the reporting period. 564 people attended at least one session during the year.

Many Merton Homeless Drop-In service users move on after benefitting from our continuing development of the services they most value, with 1,410 recorded interventions in 2023/24, excluding meals, showers (2,230) and laundry (1,316). Interventions included referrals to housing providers, health checks and referrals to GPs, and assistance with immigration issues. The close partnership between the Merton Homeless Drop-In and the Merton Winter Night Shelter has been invaluable in helping people through the coldest months. A DWP Job Seeker Adviser attended the Drop-In most weeks, and conducted 357 interviews giving support with benefit claims. The focus on basic care has been strongly maintained; this consists of a non-judgemental welcome, food, showers, laundry, and online job and accommodation searches. This is a key need to offset losses of benefits and accommodation in the more stringent regulatory environment.

WNS data

The communal Winter Night Shelter operated successfully in two consecutive blocks of seven venues, each opening their doors for the same night each week for seven weeks. There were 12 different venues and over 400 volunteers from the 19 different faith groups involved. The Night Shelter ran for 98 consecutive nights offering 12 beds per night, a total of 1,176 bed spaces. We estimate that our volunteers contributed around 5,200 hours to operate the Night Shelter for this fourteen-week period.

Pressure on local housing means there was great difficulty in finding move-on accommodation for Night Shelter guests. A grant from the Mayor of London's Spring Transition Fund meant that we could effectively extend the Night Shelter in an effort to find accommodation for those who remained unhoused.

Problem behaviour

The Project Manager and Winter Night Shelter Co-ordinator have liaised closely with the Police, local community and partner services to help manage any behavioural issues in and around the Drop-In premises and Winter Night Shelter venues; these have been minimal during the year, also indicated by the very small number of complaints we received. The staff and volunteers' humanity and resilience have enabled those whose behaviour has been problematic to be given a second chance to attend the Drop-In and Night Shelter, thereby assisting them and helping to keep them off the streets. Both the Night Shelter and the Drop-In have clear and effective exclusion policies and procedures, and these are utilised when appropriate.

AGM and Open Evening

The AGM was held online on 29 February 2024. The 'Open Evening' was in-person on 18 March 2024, well-attended by supporters and volunteers from both the Merton Winter Night Shelter and the Merton Homeless Drop-In.

FINANCIAL REVIEW

The Merton Winter Night Shelter successfully raised sufficient funds to cover its costs during 2023/24.

A continuing shortfall in one-off donations compared with pre-Covid income means that there was a deficit in Merton Homeless Drop-In income of £43,490 which was covered by financial reserves. FIAMHP is very grateful to continuing donors, and a fundraising campaign is under way. Expenditure was on budget; it was one-off income from local donors to the Homeless Drop-In which was insufficient this year. The charity continues to be reliant on ad hoc contributions and regular giving by standing order. We will continue work to promote regular giving and additional income provided by Gift Aid.

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2024

The A10 Project Service Level Agreement with the London Borough of Merton (LBM) was renewed for another year. It is possible that this funding may no longer be provided in the long term post-Brexit; however, we intend to ensure we have sufficient funds to continue the employment of this dedicated Project Worker.

None of our objectives or the continued achievements of the Drop-In would be possible without the interest and support of many in the local community who have chosen to raise money and give to FiA for which we are truly grateful. This includes a wide range of churches and schools, the Wimbledon Foundation (AELTC) which is supporting the Merton Winter Night Shelter, and several local businesses.

Donations are received in kind as well as in money. Faith groups providing Winter Night Shelter venues generously provided food for guests as well as accommodation. Food for Drop-In service users has been generously provided by the Dons Local Action Group and several other donors including Nando's, Morrisons supermarket, Merton Foodbank, Abundance Wimbledon, and the Hindu 'Vision of Love' charity.

The table below summarises the financial results, split between the Drop-in service and the Winter Night Shelter:

	Drop-In	Winter Night Shelter	Total
	£	£	£
Funds brought forward	293,216	27,979	321,195
Total Income	162,049	96,333	258,382
Total Expenditure	205,539	86,222	291,761
Surplus/(deficit)	(43,490)	10,111	(33,379)
Funds carried forward	249,726	38,090	287,816

Reserves Policy

The Trustees have the following Reserves Policy:

- (i) The Trustees seek to maintain a sufficient level of reserves to enable Faith in Action to meet its obligations as they fall due and to allow for such contingencies as might reasonably be expected to arise.
- (ii) Three major contingencies have been identified: loss of the major donor who contributes half of the charity's standing order income, loss of current Drop-In premises resulting in a rent increase and relocation costs, and an orderly close-down of the Drop-In service. Reserves to cover these three costs stand at £200,000. The current level of reserves is £287,816, split between restricted reserves of £38,090, for use of the Winter Night Shelter, and unrestricted reserves of £249,726. The level of reserves will fluctuate from year to year and the figure at year end of £87,816 above the policy is not considered to be material.
- (iii) There are no material funds committed at the end of the reporting period and the reserves at year end are held in liquid assets.
- (iv) The Trustees are continuously looking for ways to enhance their ability to transform the lives of individuals within the London Borough of Merton who are disadvantaged and/or excluded from the local community as a result of homelessness or vulnerable housing, and the balance of the reserves is held to enable such enhancements.

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2024

THE TRUSTEES THANK:

The Wimbledon Guild for the provision of office space, a payroll service, and use of meeting rooms – all free of charge; Majors Junghee Hwang & Jaesoo Cha for their cooperation and understanding in our use of the Salvation Army premises for the Homeless Drop-In; Merton faith groups for their provision of premises and work in providing venues and support for the Winter Night Shelter; our staff, trustees and volunteers for their enthusiasm and commitment to the project; our donors who generously support the project and enable its continuance.

FiA continues to monitor and manage the impact of Salvation Army decisions about the future of their current buildings in Merton, including the hall in which our Merton Homeless Drop-In operates.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

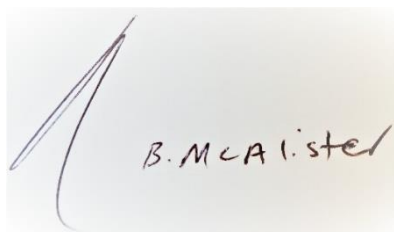
The trustees (who are also the directors of Faith In Action Merton Homelessness Project for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

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

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

Approved by order of the board of trustees on 16 December 2024 and signed on its behalf by:

A photograph of a handwritten signature in dark ink on a light-colored surface. The signature is stylized and appears to read 'B. McAlister'.

Mr Bernie McAlister – Trustee

INDEPENDENT EXAMINER'S REPORT

FOR THE YEAR ENDED 31 MARCH 2024

I report to the charity trustees on my examination of the accounts of Faith in Action Merton Homelessness Project Charitable Company (the Charity) for the year ended 31 March 2024, which are set out on pages eight to fourteen.

Responsibilities and basis of report

As the charity's trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 (the '2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act. Basis of Independent examiner's report

Independent examiner's report

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales which is one of the listed bodies.

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

- (1) accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
- (2) the accounts do not accord with those accounting records; or
- (3) the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- (4) the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended practice for accounting and reporting by charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



Name of examiner: Katherine Wilkes FCA

Name of firm: Critchleys Audit LLP

Relevant professional body: Institute of Chartered Accountants in England and Wales

Address: First Floor, Park Central, 40-41 Park End Street, Oxford, OX1 1JD

Date: 17/12/24

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2024

		Unrestricted	Restricted	2024	2023
		Funds	Funds	Total	Total
	Notes	£	£	Funds	Funds
				£	£
INCOMING RESOURCES					
Income from generated funds					
Donations, Grants and Gift Aid	2	124,266	129,871	254,137	232,997
Income from Investments	3	4,229	15	4,244	1,434
Total Incoming and Endowments		128,495	129,886	258,381	234,431
EXPENDITURE					
Expenditure on raising funds		814	0	814	946
Expenditure on Charitable Activities		171,171	119,775	290,946	213,708
Total Resources expended		171,985	119,775	291,760	214,654
NET INCOMING/(OUTGOING) RESOURCES		(43,490)	10,111	(33,379)	19,777
RECONCILIATION OF FUNDS					
Total funds brought forward		293,216	27,979	321,195	301,418
TOTAL FUNDS CARRIED FORWARD		249,726	38,090	287,816	321,195

CONTINUING OPERATIONS

All incoming resources and resources expended arise from continuing activities

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

BALANCE SHEET

AS AT 31 MARCH 2024

		2024	2024	2024	2023
		Unrestricted	Restricted	Total	Total
		funds	funds	funds	funds
	Notes	£	£	£	£
CURRENT ASSETS					
Debtors	6	1,786	2,039	3,825	1,928
Cash at bank and in hand		257,740	46,985	304,725	346,769
		259,526	49,024	308,550	348,697
CREDITORS					
Amounts falling due within one year	7	(9,800)	(10,934)	(20,734)	(27,502)
NET CURRENT ASSETS		249,726	38,090	287,816	321,195
TOTAL ASSETS LESS CURRENT LIABILITIES		249,726	38,090	287,816	321,195
NET ASSETS		249,726	38,090	287,816	321,195
FUNDS					
Unrestricted funds	8			249,726	293,216
Restricted funds				38,090	27,979
TOTAL FUNDS				287,816	321,195

BALANCE SHEET - CONTINUED

AS AT 31 MARCH 2024

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024.

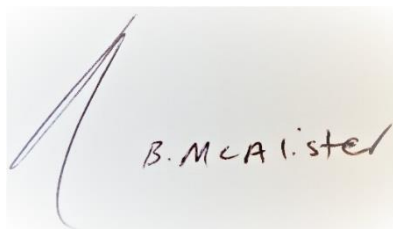
The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with section 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with provisions applicable to companies subject to the small companies' regime under the Companies Act 2006.

The financial statements were approved by the Board of Trustees on 16 December 2024 and were signed on its behalf by:

A handwritten signature in dark ink, appearing to read 'B. McAlister', with a large, stylized initial 'B' to the left.

Mr B E McAlister – Trustee

A handwritten signature in dark ink, appearing to read 'K. Laws', with a large, stylized initial 'K' to the left.

Mr K Laws – Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Accounting convention

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 UK and Republic of Ireland (FRS102) (effective 1 January 2019) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

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

Fund accounting

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

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

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

Pension costs

The charitable company operates a defined contribution pension scheme. Contributions are paid to the personal pensions of participating employees and these are charged to the Statement of Financial Activities in the period in which they are paid.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

2. DONATIONS AND LEGACIES	Unrestricted	Restricted	2024	2023
	£	£	£	£
Donations	106,771	8,099	114,870	161,556
Gift Aid	17,495	50	17,545	16,750
Grants	0	121,722	121,722	54,691
	<u>124,266</u>	<u>129,871</u>	<u>254,137</u>	<u>232,997</u>

Grants received, included in the above, are as follows:

	Unrestricted	Restricted	2024	2023
	£	£	£	£
A10 Service Level Agreement LBM	-	10,000	10,000	10,000
Emergency Grant LBM	-	10,000	10,000	12,000
Mayor of London	-	36,302	36,302	12,691
Wimbledon Foundation	-	20,000	20,000	20,000
Rowlett Trust	-	5,000	5,000	-
National Lottery	-	40,420	40,420	-
	<u>-</u>	<u>121,722</u>	<u>121,722</u>	<u>54,691</u>

3. INVESTMENT INCOME	Unrestricted	Restricted	2024	2023
	£	£	£	£
Deposit account interest	<u>4,229</u>	<u>15</u>	<u>4,244</u>	<u>1,434</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

5. STAFF COSTS	Unrestricted	Restricted	2024	2023
	£	£	£	£
Wages and salaries	102,594	70,191	172,785	132,773
Social security costs	10,095	3,432	13,527	4,850
Other pension costs	5,564	1,696	7,260	5,810
	<u>118,253</u>	<u>75,319</u>	<u>193,572</u>	<u>143,433</u>

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

	Drop-in Service	Winter Night Shelter	2024	2023
Charitable activities	<u>7.25</u>	<u>1.25</u>	<u>8.50</u>	<u>8.00</u>

No employees received emoluments in excess of £60,000

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	Unrestricted	Restricted	2024	2023
	£	£	£	£
Gift Aid	1,375	-	1,375	1,257
Prepayments	1,158	-	1,158	671
Payroll Control	(747)	2,039	1,292	-
	<u>1,786</u>	<u>2,039</u>	<u>3,825</u>	<u>1,928</u>

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	Unrestricted	Restricted	2024	2023
	£	£	£	£
PAYE/NI	2,422	1,225	3,647	3,767
Accruals	5,378	4,256	9,634	1,980
Deferred Income	2,000	5,453	7,453	21,755
	<u>9,800</u>	<u>10,934</u>	<u>20,734</u>	<u>27,502</u>

8. MOVEMENT IN FUNDS	At 1/4/23	Income	Expenditure	At 31/3/24
	£	£	£	£
General Fund	293,216	128,495	(171,985)	249,726
Restricted funds	-			
A10 Service Level Agreement LBM		10,000	(10,000)	-
Emergency Grant LBM		10,000	(10,000)	-
National Lottery Grant		13,553	(13,553)	-
Winter Night Shelter	27,979	96,333	(86,222)	38,090
TOTAL FUNDS	<u>321,195</u>	<u>258,381</u>	<u>(291,760)</u>	<u>287,816</u>

9. RELATED PARTY DISCLOSURES

None

10. LIABILITY OF MEMBERS

The liability of each member is limited to £1, being the amount that each member undertakes to contribute to the assets of the charitable company in the event of it being wound up while he or she is a member or within one year after he or she ceases to be a member.

11. GOING CONCERN

There are no material uncertainties about the charity's ability to continue as a going concern.

12. GENERAL INFORMATION

Faith in Action Merton Homeless Project is a charity constituted as a company and limited by a guarantee. The Charity is registered and domiciled in England. Its principal address is 30-32 Worple Road, London SW19

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2024

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
INCOMING RESOURCES				
Voluntary income				
Donations and events	106,771	8,099	114,870	161,556
Gift aid	17,495	50	17,545	16,750
Grants/Trusts	-	121,722	121,722	54,691
	<u>124,266</u>	<u>129,871</u>	<u>254,137</u>	<u>232,997</u>
Investment income				
Bank interest	<u>4,229</u>	<u>15</u>	<u>4,244</u>	<u>1,434</u>
Total incoming resources	128,495	129,886	258,381	234,431
RESOURCES EXPENDED				
Fundraising costs	814	-	814	946
Charitable activities				
Salaries	102,594	70,191	172,785	132,773
Social security	10,095	3,432	13,527	4,850
Pensions	5,564	1,696	7,260	5,810
Self-employed Staff	-	-	-	5,350
Insurance	950	-	950	920
Telephone	605	-	605	781
Postage and stationery	488	-	488	249
Bank Charges	93	53	146	105
Hall hire/Portakabin	27,000	-	27,000	24,000
Computer costs and IT project	1,691	-	1,691	2,043
Staff/volunteer training/expenses	3,357	-	3,357	2,837
Sleeping bags, clothes and food pa	1,368	-	1,368	246
Drop-In day costs	11,170	-	11,170	6,292
Volunteer and service user travel	1,037	-	1,037	1,971
A10 non salary costs	362	-	362	892
Equipment	693	-	693	519
Membership fees	-	-	-	110
Projects	-	-	-	112
Winter Night Shelters	654	43,653	44,307	21,868
	<u>167,721</u>	<u>119,025</u>	<u>286,746</u>	<u>211,728</u>
Governance costs				
Independent examiner's fee	<u>3,450</u>	<u>750</u>	<u>4,200</u>	<u>1,980</u>
	<u>3,450</u>	<u>750</u>	<u>4,200</u>	<u>1,980</u>
Total resources expended	<u>171,985</u>	<u>119,775</u>	<u>291,760</u>	<u>214,654</u>
Net income	<u>(43,490)</u>	<u>10,111</u>	<u>(33,379)</u>	<u>19,777</u>

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

England & Wales - Charity number 1101165

Accounts

**REPORT OF THE TRUSTEES
AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023
FOR
FAITH IN ACTION MERTON HOMELESSNESS PROJECT
INCORPORATING THE MERTON WINTER NIGHT SHELTER**

Critchleys Audit LLP
Chartered Accountants
Beaver House
23-38 Hythe Bridge Street
Oxford OX1 2EP

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

CONTENTS OF THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

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FAITH IN ACTION MERTON HOMELESSNESS PROJECT

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2023

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' effective 1 January 2017.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04352872 (England and Wales)

Registered Charity number

1101165

Registered office

30-32 Worple Road
Wimbledon
London
SW19 4EF

Trustees (as at date of signing)

Mr B Angel (appointed 28/04/22)
Ms J Bush (appointed 04/05/23)
Mr C Douglas (appointed 19/05/22)
Ms C Ewart (appointed 01/12/22)
Dr R Goodchild (appointed 23/06/22)
Ms C Graves (appointed 29/09/22)
Mr B McAlister (appointed 06/05/21)
Mr T Malik (appointed 01/12/22)
Mr R Rawes (appointed 17/02/22)
Mr D Reeves (appointed 10/03/16)
Mrs P M Southgate (retired 10/12/23)
Capt A Wicks (resigned 13/10/23)

Company Secretary

Miss S Codrington

Independent examiner

Katherine Wilkes FCA
Critchleys Audit LLP
Beaver House
23-38 Hythe Bridge Street
Oxford
OX1 2EP

Bankers

HSBC Bank PLC
46 The Broadway
Ealing
London
W5 5JZ

CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is constituted as a company limited by guarantee. It is governed by its Memorandum and Articles of Association, first adopted on incorporation on 14 January 2002, amended on 10 December 2003, further amended by two Special Resolutions passed on 29 April 2008, then further amended by a Special Resolution passed on 11 December 2014 and then further amended by a Special Resolution passed on 19 March 2020.

Organisational structure

Faith in Action Merton Homelessness Project is a public benefit entity whose objects are the relief of poverty and distress in the London Borough of Merton (LBM) and its environs through the provision of information, advice and support to persons who are homeless or vulnerably housed, suffering from adverse circumstances and in need of help in acquiring a settled way of life.

Our Faith in Action Merton Homelessness Project Management Committee currently has twelve trustees who belong to the local Merton community or are from local faith communities, and who support the work of the Project. Our officers are: Chair: Bernie McAlister; Treasurer: Pauline Southgate; and Company Secretary: Sarah Codrington. The Management Committee meets approximately monthly and the meetings are also attended by the Project Manager, Night Shelter Co-ordinator, and Assistant Drop-In Manager.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed, and to ensure that appropriate controls are in place to avoid or mitigate them, especially against fraud and other irregularities. These duties are met by a regular review of our risk assessment procedures, by constant monitoring and action taken where appropriate, and by Independent Examination of our annual report and accounts.

OBJECTIVES AND ACTIVITIES

Significant activities

In planning the activities of the charity, the trustees refer to the guidance issued by the Charity Commission with regard to public benefit. In particular the trustees consider how planned activities will contribute to the aims and objectives of the charity.

Our Vision is to be instrumental in transforming the lives of individuals within the London Borough of Merton and surrounding areas who are disadvantaged and/or excluded from the local community as a result of homelessness or vulnerable housing.

Our Purpose is to provide support, information and assistance for 'hard to reach' individuals, including those with addictive behaviours and mental health issues, who are homeless or vulnerably housed, and for whom there are currently gaps in public service provision. This is in order to help them to access improved safety, security and well-being and a living environment that truly meets their needs.

We do this by:

- operating a Drop-In day centre twice a week, and a nightly Winter Night Shelter for rough sleepers, street users, the precariously-housed and other, mainly single, homeless people in the London Borough of Merton – our service users and guests;
- providing basic care for the homeless: a warm welcome, hot meals, showers and laundry;
- providing Winter Night Shelter accommodation for selected guests;
- creating an environment at the Drop-In and Winter Night Shelter with staff and volunteers who motivate and guide service users and guests through the process of inclusion back into mainstream society;
- recognising that obtaining employment is often a key to resolving homelessness, we assist service users and guests with paperwork and online form-filling, benefit claims, opening bank accounts, drink/drug rehabilitation and housing applications, writing CVs and helping with job applications;
- developing links between Night Shelter guests and Drop-In service users with the local services which are best placed to help them with specific problems or needs (including Adult Social Care Services, South-West London Primary Health

Care sector/GPs, Dept of Work and Pensions, mental health teams, housing agencies, street rescue, substance misuse services, and voluntary groups);

- accompanying guests and service users to appointments outside the Drop-In and Night Shelter;
- carefully targeted and limited financial assistance in particular circumstances to guests and service users.

ACHIEVEMENTS AND PERFORMANCE

Faith in Action Merton Homelessness Project (also referred to in this Report variously as Faith in Action, FIAMHP and FiA) now runs the Merton Winter Night Shelter as well as the Merton Homeless Drop-In. The Night Shelter was previously the responsibility of the YMCA and has been transferred to Faith in Action. Winter 2022/23 was the first year of the Night Shelter being co-ordinated by Faith in Action (and the first winter it had operated since Covid), and we are very grateful to the local faith groups which provided venues, volunteers and support for Night Shelter guests.

The team of eight staff consists of: Project Manager (4.5 days), one full-time Winter Night Shelter Co-ordinator, one part-time Assistant Drop-In Manager, and five part-time Drop-In Project Workers including the grant-funded Project Worker specifically supporting the A10¹ service users in the Drop-In. Our New Opportunities Worker (NOW) continues to achieve positive outcomes for Drop-In service users on back-to-work support. A DWP Job Seeker Adviser attends the Drop-In most weeks and conducts interviews giving support with benefit claims.

Faith in Action has procured communal accommodation for invited Night Shelter guests, and has worked with other organisations including the London Borough of Merton, Streetlink and St Mungo's to refer newly homeless people to providers of temporary accommodation, and has helped to provide support for these people. We have also made referrals to statutory services for guests and service users, including housing, social services, drug and alcohol services, and mental health.

The Winter Night Shelter and Homeless Drop-In ran with the help of teams of volunteers in 2022/23. In the reporting financial year, 360 volunteers supported the Night Shelter, and around 40 volunteers supported the Drop-In.

There is a good mix of Night Shelter and Drop-In volunteers who have been with us for more than five years and those who are relatively new. The annual New Year dinner for Drop-In volunteers was well-attended and enjoyed by all, as was the Open Evening at the end of the 2022/23 Winter Night Shelter season. There were 29 respondents to the annual Drop-In volunteer survey. Volunteers stated that the best things about volunteering at the Drop-In were the solidarity amongst both volunteers and staff; having the ability to make a positive difference to those who are disadvantaged, and the sense of community within the Drop-In. Feedback from the Drop-In volunteer survey has been analysed and circulated with actions taken.

There were a total of 4,112 service user visits to the Drop-In during 2022/23. Service user numbers rose steadily, from an average of 27 service users per session in April 2022 to 50 in March 2023. Turnover is constant, with 228 new service users over the reporting period.

In this first post-Covid year and the first year of being led by Faith in Action, the communal Winter Night Shelter operated successfully in two consecutive blocks of seven venues, each opening their doors for the same night each week for seven weeks. There were 13 different venues and 360 volunteers from the 18 different faith groups involved.

Between December 2022 and February 2023, 32 people were assessed in the Merton Homeless Drop-In for potential Winter Night Shelter places. Of these 21 people gained a place, with 11 being accommodated at any one time. Great care is taken in choosing guests because not every rough sleeper can cope with the rules necessary for safe communal living. Despite this care, three Night Shelter guests lost their place through failure to comply with the necessary rules.

¹A10 Service user or Guest – A person from the A10 countries that joined the EU (European Union) in May 2004, including the A8 Cyprus and Malta. The A10 includes: Cyprus, Czech Republic, Estonia, Hungary, Latvia, Lithuania, Malta, Poland, Slovakia and Slovenia. FiA also includes the A2 countries Bulgaria and Romania who joined in 2007.

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2023

One of the Winter Night Shelter guests described his experience of the Shelter as follows:

"All I can say about the Night Shelter is that it is brilliant. Life-saving sounds dramatic but it is the truth. I have been homeless before, but when you come to a certain age, the cold, hard, lonely streets were a depressing thought, and the relief which the Night Shelter provided was so important to me both physically and mentally. Having a destination at the end of the day with a delicious hot dinner and seeing the friendly volunteers, rather than wandering around the streets aimlessly was so amazing. I am so grateful to every volunteer and everything the Night Shelter did for me."

During the winters of 2020/21 and 2021/22, Government Covid-19 regulations prevented the operation of communal Night Shelters because of the risk of spreading the disease. For winter 2022/23, the Regulations had become Guidance only, so communal facilities were permissible again. However, the Shelter had a duty of care to both guests and volunteers as Covid-19 was still circulating in the community, and precautions were in place. Guests were tested regularly on arrival, and volunteers were requested to ensure they did not attend when Covid positive. A caravan was hired for the duration of the Shelter as an isolation unit; this was required for one guest only, who tested positive on Christmas Eve, and stayed in the caravan for 7 days until he no longer tested positive, at which time he returned to the communal shelter.

Pressure on local housing means there was great difficulty in finding move-on accommodation for Night Shelter guests; during the Shelter itself, only 3 guests were re-housed. However, thanks to a successful application for a grant from the Mayor of London's Spring Transition Fund, 6 of the 9 guests in the Shelter on 13 March were eventually housed. The Mayor's grant financed budget hotel accommodation until early May, and 5 guests moved into private rentals during this period. A further guest was provided with temporary accommodation by Croydon Council when, thanks to legal pressure we had organised, they eventually accepted they were responsible to re-house him.

Many Merton Homeless Drop-In service users move on after benefitting from our continuing development of the services they most value, with 5,202 recorded interventions in 2022/23. These included referrals to housing providers, health checks and referrals to GPs, and assistance with immigration issues. The close partnership between the Merton Homeless Drop-In and the Merton Winter Night Shelter has been invaluable in helping people through the coldest months. A DWP Job Seeker Adviser attended the Drop-In most weeks, and conducted about 110 interviews giving support with benefit claims. The focus on basic care has been strongly maintained; this consists of a non-judgemental welcome, food, showers, laundry, and online job and accommodation searches. This is a key need to offset losses of benefits and accommodation in the more stringent regulatory environment.

The Project Manager and Winter Night Shelter Co-ordinator have liaised closely with the Police, local community and partner services to help manage any behavioural issues in and around the Drop-In premises and Winter Night Shelter venues; these have been minimal during the year, also indicated by the very small number of complaints we received. The staff and volunteers' humanity and resilience have enabled those whose behaviour has been problematic to be given a second chance to attend the Drop-In and Night Shelter, thereby assisting them and helping to keep them off the streets. Both the Night Shelter and the Drop-In have clear and effective exclusion policies and procedures, and these are utilised when appropriate.

The AGM was held online on 1 December 2022. The 'Open Evening' was in-person on 20 March 2023, well-attended by supporters and volunteers from both the Merton Winter Night Shelter and the Merton Homeless Drop-In, as well as the local MP, London Borough of Merton Councillors and Council Officers.

FINANCIAL REVIEW

The Merton Winter Night Shelter successfully raised sufficient funds to cover its costs during 2022/23. In particular, this included finance to employ the Shelter Co-ordinator on a permanent basis; this means she can use the relationship built up with the faith group venue convenors for future winters, as well as continuing to support Night Shelter guests who sadly have had to return to rough sleeping.

A continuing shortfall in one-off donations compared with pre-Covid income means that there was a deficit in Merton Homeless Drop-In income of £10,794 which was covered by financial reserves. FIAMHP is very grateful to continuing donors, and a fundraising campaign is under way. Expenditure was on budget; it was one-off income from local businesses and donors to the Homeless Drop-In which was significantly reduced this year. The charity continues to be reliant on ad hoc contributions and regular giving by standing order. We will continue work to promote regular giving and additional income provided by Gift Aid.

The A10 Project Service Level Agreement with the London Borough of Merton (LBM) was renewed for another year. It is possible that this funding may no longer be provided in the long-term post-Brexit; however, we intend to ensure we have sufficient funds to continue the employment of these dedicated Project Workers.

None of our objectives or the continued achievements of the Drop-In would be possible without the interest and support of many in the local community who have chosen to raise money and give to FiA for which we are truly grateful. This includes a wide range of churches and schools and the Wimbledon [Tennis] Foundation which is supporting the Merton Winter Night Shelter, and several local businesses.

Donations are received in kind as well as in money. Faith groups providing Winter Night Shelter venues generously provided food for guests as well as accommodation. Food for Homeless Drop-In service users has been provided by generous donors including Nando's, Abundance Wimbledon, the Hindu 'Vision of Love' charity, the Dons Local Action Group (this is associated with AFC Wimbledon football club), La Bottega Del Pane and Cavan Bakery Wimbledon Park.

Reserves Policy

The Trustees have the following Reserves Policy:

- (i) The Trustees seek to maintain a sufficient level of reserves to enable Faith in Action to meet its obligations as they fall due and to allow for such contingencies as might reasonably be expected to arise.
- (ii) Three major contingencies have been identified: loss of a major donor who contributes one-third of the charity's income, loss of current Drop-In premises incurring rent increase and relocation costs, and an orderly close-down of the Drop-In service. Reserves to cover these three costs stand at £150,000.
- (iii) The Trustees are continuously looking for ways to enhance their ability to transform the lives of individuals within the London Borough of Merton who are disadvantaged and/or excluded from the local community as a result of homelessness or vulnerable housing, and the balance of the reserves is held to enable such enhancements.

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2023

THE TRUSTEES THANK:

The Wimbledon Guild for the provision of office space, a payroll service, and use of meeting rooms – all free of charge; Captain Annette Wicks and Majors Junghee Hwang & Jaesoo Cha for their cooperation and understanding in our use of the Salvation Army premises for the Homeless Drop-In; Merton faith groups for their provision of premises and volunteers without which the Winter Night Shelter could not happen; our staff, trustees and volunteers for their enthusiasm and commitment to the project; our donors who generously support the project and enable its continuance.

We would like to express our gratitude to the London Borough of Merton for the award of an Emergency Grant of £12,000. This has been invaluable in helping us to get through the busy and demanding winter months, in particular enabling us to continue to provide food, showers, clothing, sleeping bags and other support for our homeless and vulnerable service users.

FiA continues to monitor and manage the impact of Salvation Army decisions about the future of their current buildings in Merton, including the hall in which our Merton Homeless Drop-In operates.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Faith In Action Merton Homelessness Project for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

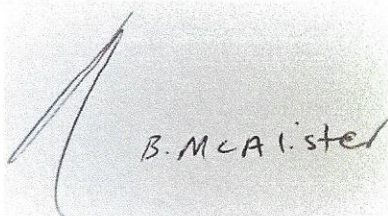
Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;

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

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

Approved by order of the board of trustees on 29 February 2024
and signed on its behalf by:

A handwritten signature in dark ink, appearing to read 'B. McAlistar', is written over a light grey rectangular background.

Mr B E McAlistar - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

FOR THE YEAR ENDED 31 MARCH 2023

I report to the charity trustees on my examination of the accounts of Faith in Action Merton Homelessness Project Charitable Company (the Company) for the year ended 31 March 2023, which are set out on pages seven to fourteen.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this period under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income was £232,997. I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under Part 16 of the Companies Act 2006 and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of Independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- a) accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- b) the accounts do not accord with those accounting records; or
- c) the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- d) the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



Name of examiner: Katherine Wilkes FCA

Name of firm: Critchleys Audit LLP

Relevant professional body: Institute of Chartered Accountants in England and Wales

Address: Beaver House, 23-38 Hythe Bridge Street, Oxford, OX1 2EP

Date: 29/2/24

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 Unrestricted funds £	2023 Restricted funds £	2023 Total funds £	2022 Total funds £
INCOMING RESOURCES					
Income from generated funds					
Donations, Grants & Gift Aid	2	146,020	86,977	232,997	121,355
Income from investments	3	1,434	-	1,434	1,219
Total incoming and endowments		147,454	86,977	234,431	122,574
EXPENDITURE					
Expenditure on raising funds		946	-	946	999
Expenditure on charitable activities		154,710	58,998	213,708	174,219
Total resources expended		155,656	58,998	214,654	175,218
NET INCOMING/(OUTGOING) RESOURCES		(8,202)	27,979	19,777	(52,644)
RECONCILIATION OF FUNDS					
Total funds brought forward		301,418	-	301,418	354,062
TOTAL FUNDS CARRIED FORWARD		293,216	27,979	321,195	301,418

CONTINUING OPERATIONS

All incoming resources and resources expended arise from continuing activities

BALANCE SHEET

Registered Charity No. 1101165

AS AT 31 MARCH 2023

	Notes	2023 Unrestricted funds £	2023 Restricted funds £	2023 Total funds £	2022 Total funds £
CURRENT ASSETS					
Debtors	6	1,928	-	1,928	2,028
Cash at bank and in hand		<u>295,549</u>	<u>51,220</u>	<u>346,769</u>	<u>304,668</u>
		297,477	51,220	348,697	306,696
CREDITORS					
Amounts falling due within one year	7	<u>(4,261)</u>	<u>(23,241)</u>	<u>(27,502)</u>	<u>(5,278)</u>
NET CURRENT ASSETS		<u>293,216</u>	<u>27,979</u>	<u>321,195</u>	<u>301,418</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>293,216</u>	<u>27,979</u>	<u>321,195</u>	<u>301,418</u>
NET ASSETS		<u>293,216</u>	<u>27,979</u>	<u>321,195</u>	<u>301,418</u>
FUNDS	8				
Unrestricted funds				293,216	301,418
Restricted funds				<u>27,979</u>	<u>-</u>
TOTAL FUNDS				<u>321,195</u>	<u>301,418</u>

BALANCE SHEET – CONTINUED

Registered Charity No. 1101165

AS AT 31 MARCH 2023

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.

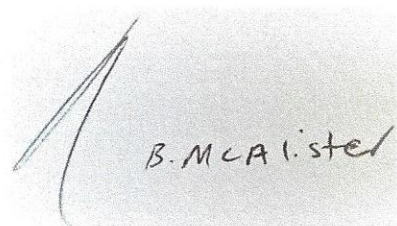
The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

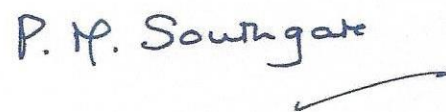
- (a) ensuring that the charitable company keeps accounting records that comply with section 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with provisions applicable to companies subject to the small companies' regime under the Companies Act 2006.

The financial statements were approved by the Board of Trustees on 29 February 2024 and were signed on its behalf by:

A handwritten signature in dark ink, appearing to read 'B. McAlister', is written over a light grey rectangular background.

Mr B E McAlister – Trustee

A handwritten signature in dark ink, appearing to read 'P. M. Southgate', is written with a long horizontal flourish extending to the right.

Mrs P M Southgate – Treasurer

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Accounting convention

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 UK and Republic of Ireland (FRS102) (effective 1 January 2019) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

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

Fund accounting

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

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

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

Pension costs

The charitable company operates a defined contribution pension scheme. Contributions are paid to the personal pensions of participating employees and these are charged to the Statement of Financial Activities in the period in which they are paid.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

2. DONATIONS AND LEGACIES	Unrestricted	Restricted	2023	2022
	£	£	£	£
Donations	129,520	52,036	181,556	95,519
Gift Aid	16,500	250	16,750	15,716
Grants	-	34,691	34,691	10,000
	<u>146,020</u>	<u>86,977</u>	<u>232,997</u>	<u>121,235</u>

Grants received, included in the above, are as follows:	Unrestricted	Restricted	2023	2022
	£	£	£	£
A10 Service Level Agreement LBM	-	10,000	10,000	10,000
Emergency Grant LBM	-	12,000	12,000	-
Mayor of London	-	12,691	12,691	-
	<u>-</u>	<u>34,691</u>	<u>34,691</u>	<u>10,000</u>

3. INVESTMENT INCOME	Unrestricted	Restricted	2023	2022
	£	£	£	£
Deposit account interest	<u>1,434</u>	<u>-</u>	<u>1,434</u>	<u>1,219</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

5. STAFF COSTS	Unrestricted	Restricted	2023	2022
	£	£	£	£
Wages and salaries	109,812	22,960	132,772	122,080
Social security costs	3,480	1,370	4,850	4,202
Other pension costs	5,506	305	5,811	5,971
	<u>118,798</u>	<u>24,635</u>	<u>143,433</u>	<u>132,253</u>

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

	FiA	WNS	2023	2022
Charitable activities	<u>7</u>	<u>1</u>	<u>8</u>	<u>7</u>

No employees received emoluments in excess of £60,000

6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	Unrestricted	Restricted	2023	2022
	£	£	£	£
Gift Aid	1,257	-	1,257	1,330
Prepayments	671	-	671	698
	<u>1,928</u>	<u>-</u>	<u>1,928</u>	<u>2,028</u>

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	Unrestricted	Restricted	2023	2022
	£	£	£	£
PAYE/NI	2,776	991	3,767	3,551
Accruals	1,485	495	1,980	1,727
Deferred Income	-	21,755	21,755	-
	<u>4,261</u>	<u>23,241</u>	<u>27,502</u>	<u>5,278</u>

8. MOVEMENT IN FUNDS	At 1/4/22	Income	Expenditure	At 31/3/23
	£	£	£	£
Unrestricted funds				
General fund	301,418	147,454	(155,656)	293,216
Restricted funds				
A10 Service Level Agreement LBM	-	10,000	(10,000)	-
Emergency grant LBM	-	12,000	(12,000)	-
Winter Night Shelter	-	64,977	(36,998)	27,979
TOTAL FUNDS	<u>301,418</u>	<u>234,431</u>	<u>(214,654)</u>	<u>321,195</u>

A10 Service Level Agreement (LBM) provides a contribution towards the costs of supporting our A10 (Eastern European) Service Users.

Emergency grant (LBM) - An emergency grant from the London Borough of Merton supporting our provision of food, showers, clothing, sleeping bags and other support for our homeless and vulnerable Service Users.

WNS - Faith in Action now runs the Merton Winter Night Shelter as well as the Merton Homeless Drop-In. The Night Shelter was previously the responsibility of the YMCA and it transferred to Faith in Action for the 2022/23 Winter.

9. RELATED PARTY DISCLOSURES

None

10. LIABILITY OF MEMBERS

The liability of each member is limited to £1, being the amount that each member undertakes to contribute to the assets of the charitable company in the event of it being wound up while he or she is a member or within one year after he or she ceases to be a member.

11. GOING CONCERN

There are no material uncertainties about the charity's ability to continue as a going concern.

12. GENERAL INFORMATION

Faith in Action Merton Homeless Project is a charity constituted as a company and limited by a guarantee. The Charity is registered and domiciled in England. Its principal address is 30-32 Worple Road, London SW19 4FF

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2023

	Unrestricted funds	Restricted funds	Total funds	Total funds
	2023	2023	2023	2022
	£	£	£	£
INCOMING RESOURCES				
Voluntary income				
Donations and events	129,520	27,036	156,556	95,638
Gift aid	16,500	250	16,750	15,717
Grants/Trusts	-	59,691	59,691	10,000
	<u>146,020</u>	<u>86,977</u>	<u>232,997</u>	<u>121,355</u>
Investment income				
Bank interest	<u>1,434</u>	<u>-</u>	<u>1,434</u>	<u>1,219</u>
Total incoming resources	147,454	86,977	234,431	122,574
RESOURCES EXPENDED				
Fundraising costs	946	-	946	999
Charitable activities				
Salaries	109,812	22,961	132,773	122,080
Social security	3,480	1,370	4,850	4,202
Pensions	5,506	304	5,810	5,971
Self-employed Staff	3,350	2,000	5,350	-
Insurance	920	-	920	911
DBS checks	-	-	-	-
Telephone	781	-	781	554
Postage and stationery	249	-	249	67
Bank Charges	105	-	105	30
Hall hire/Portakabin	24,000	-	24,000	24,000
Computer costs and IT project	343	1,700	2,043	2,547
Staff/volunteer training/expenses	1,337	1,500	2,837	972
Sleeping bags, clothes and food parcels	246	-	246	401
Drop-In day costs	792	5,500	6,292	5,890
Volunteer and service user travel	971	1,000	1,971	493
A10 non salary costs	592	300	892	1,723
Equipment	519	-	519	-
Membership fees	110	-	110	110
Projects	112	-	112	2,538
Winter Night Shelters	-	21,868	21,868	-
	<u>153,225</u>	<u>58,503</u>	<u>211,728</u>	<u>172,489</u>
Governance costs				
Independent examiner's fee	1,485	495	1,980	1,728
Legal/Committee Expenses	-	-	-	-
	<u>1,485</u>	<u>495</u>	<u>1,980</u>	<u>1,728</u>
Total resources expended	155,656	58,998	214,654	175,216
Net income	(8,202)	27,979	19,777	(52,642)

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

England & Wales - Charity number 1101165

Accounts

**REPORT OF THE TRUSTEES
AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022
FOR
FAITH IN ACTION MERTON HOMELESSNESS PROJECT**

**Critchleys Audit LLP
Chartered Accountants
Beaver House
23-38 Hythe Bridge Street
Oxford OX1 2EP**

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

CONTENTS OF THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

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Report of the Trustees	1 to 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8 to 9
Notes to the Financial Statements	10 to 13
Detailed Statement of Financial Activities	14 to 15

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2022

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' effective 1 January 2019.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04352872 (England and Wales)

Registered Charity number

1101165

Registered office

30-32 Worples Road
Wimbledon
London
SW19 4EF

Trustees (as at date of signing)

Mr B Angel (appointed 28/04/22)
Mr C Douglas (appointed 19/05/22)
Mrs J Freedman (resigned 20/05/22)
Dr R N Goodchild (appointed 23/06/22)
Mr B McAlister (appointed 06/05/21)
Mr R Rawes (appointed 17/02/22)
Mr D Reeves (appointed 10/03/16)
Mrs P M Southgate (appointed 11/12/14)
Ms R Stockman (resigned 08/06/21)
Mr J H Tippet-Cooper (resigned 08/06/21)
Capt A Wicks (appointed 13/10/14)
Dr D Williams (resigned 05/10/21)
Mr W G Williams (appointed 22/05/14)

Company Secretary

Miss S Codrington

Independent examiner

Katherine Wilkes FCA
Critchleys Audit LLP
Beaver House
23-38 Hythe Bridge Street
Oxford
OX1 2EP

Bankers

HSBC Bank PLC
46 The Broadway
Ealing
London
W5 5JZ

CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is constituted as a company limited by guarantee. It is governed by its Memorandum and Articles of Association, first adopted on incorporation on 14 January 2002, amended on 10 December 2003, further amended by two Special Resolutions passed on 29 April 2008, then further amended by a Special Resolution passed on 11 December 2014 and then further amended by a Special Resolution passed on 19 March 2020.

Organisational structure

Faith in Action Merton Homelessness Project is a public benefit entity whose objects are the relief of poverty and distress in the London Borough of Merton (LBM) and its environs through the provision of information, advice and support to persons who are homeless or vulnerably housed, suffering from adverse circumstances and in need of help in acquiring a settled way of life.

Our Faith in Action Merton Homelessness Project Management Committee currently has nine trustees (as at the date of signing) who belong to the local Merton community or are from local faith communities, and who support the work of the Project. Our officers are: Chair: Grenville Williams; Treasurer: Pauline Southgate; and Company Secretary: Sarah Codrington. The Management Committee meets approximately monthly and is attended by the Project Manager, Senior Project Worker, and a Volunteer Representative.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed, and to ensure that appropriate controls are in place to provide reasonable assurance against fraud and error. These duties are met by a regular review of our risk assessment procedures, by constant monitoring and action taken where appropriate, and by Independent Examination of our annual report and accounts.

OBJECTIVES AND ACTIVITIES

Significant activities

In planning the activities of the charity, the trustees refer to the guidance issued by the Charity Commission with regard to public benefit. In particular the trustees consider how planned activities will contribute to the aims and objectives of the charity.

Our Vision is to be instrumental in transforming the lives of individuals within the London Borough of Merton and surrounding areas who are disadvantaged and/or excluded from the local community as a result of homelessness or vulnerable housing.

Our Purpose is to provide support, information and assistance for 'hard to reach' individuals, including those with addictive behaviours and mental health issues, who are homeless or vulnerably housed, and for whom there are currently gaps in public service provision. This is in order to help them to access improved safety, security and well-being and a living environment that truly meets their needs.

We do this by:

- operating a twice-a-week Drop-In centre for rough sleepers, street users, the precariously-housed and other, mainly single, homeless people in the London Borough of Merton – our service users
- providing basic care for the homeless: a warm welcome, hot meals, showers and laundry
- creating an environment at the Drop-In with staff and volunteers who motivate and guide service users through the process of inclusion back into mainstream society
- recognising that obtaining employment is often a key to resolving homelessness, we assist service users with paperwork and online form-filling, benefit claims, drink/drug rehabilitation and housing applications, writing CVs and helping with job applications
- developing links between Drop-In service users and the local services which are best placed to help them with specific problems or needs (including Adult Social Care Services, South-West London Primary Health Care sector/GPs, Dept of Work and Pensions, mental health teams, housing agencies, street rescue, substance misuse services, and voluntary groups)
- accompanying service users to appointments outside the Drop-In
- carefully targeted and limited financial assistance in particular circumstances to service users.

ACHIEVEMENTS AND PERFORMANCE

The work of FIAMHP and the Merton Homeless Drop-in it operates were affected by Covid-19-related restrictions during the first part of this financial year, and then by continuing awareness of the need for caution. However staff and volunteers have continued to provide support for the homeless and vulnerably-housed in various ways during this period. Data for this year are not comparable with pre-Covid years.

The team of seven staff consists of: Project Manager (4.5 days), one part-time Senior Project Worker, and five part-time Project Workers including the grant-funded Project Worker specifically supporting the A10¹ service users. Our New Opportunities Worker (NOW) continues to achieve positive outcomes for service users on back-to-work support. A DWP Job Seeker Adviser attends the Drop-In most weeks, and conducts interviews giving support with benefit claims.

Continuing economic uncertainty means that service user numbers are rising. New services are being developed, including greater attention to mental health and wellbeing.

We have worked with other organisations including the London Borough of Merton, Streetlink and St Mungo's to refer newly homeless people to providers of temporary accommodation, and have helped to provide support for these people. We have also made referrals to statutory services for service users, including housing, social services, drug and alcohol services, and mental health. (Covid-19-related risk assessment meant that Public Health England did not permit the Winter Night Shelter to operate in winter 2021/22, causing further hardship for our service users.) Food has been provided by working with generous donors including Nando's, Morrisons supermarket, Merton Foodbank, Abundance Wimbledon, the Hindu 'Vision of Love' charity, and the Dons Local Action Group (this is associated with AFC Wimbledon football club).

The Project Manager has liaised closely with the Police, local community and partner services to help manage any behavioural issues in and around the Drop-In premises, and these have been minimal during the year, also indicated by the very small number of complaints we received. The staff's humanity and resilience have enabled those whose behaviour has been problematic to be given a second chance to attend the Drop-In, thereby assisting them and helping to keep them off the streets. The Drop-In has a clear and effective exclusion policy and procedure, and this is utilised when appropriate.

The AGM and 'Open Evening' event was held online on 7 February 2022, well-attended by supporters and volunteers.

¹A10 Service user – A person from the A10 countries that joined the EU (European Union) in May 2004, including the A8 Cyprus and Malta. The A10 includes: Cyprus, Czech Republic, Estonia, Hungary, Latvia, Lithuania, Malta, Poland, Slovakia and Slovenia. FiA also includes the A2 countries Bulgaria and Romania who joined in 2007.

FINANCIAL REVIEW

Covid-related constraints meant that there were fewer financial donations from local organisations which usually support our work, and there was a deficit of £52,753 which was covered by financial reserves. FIAMHP is very grateful to continuing donors, and a fundraising campaign is being planned. Expenditure was on budget; it was one-off income from local donors which was insufficient this year. The charity continues to be reliant on ad hoc contributions and regular giving by standing order. We will continue work to promote regular giving and additional income provided by Gift Aid.

The A10 Project Service Level Agreement with the London Borough of Merton (LBM) was renewed for another year. We anticipate that this funding may no longer be provided post-Brexit; however, we intend to ensure we have sufficient funds to continue the employment of this dedicated Project Worker.

Reserves Policy

The Trustees have the following Reserves Policy:

- (i) The Trustees seek to maintain a sufficient level of reserves to enable Faith in Action to meet its obligations as they fall due and to allow for such contingencies as might reasonably be expected to arise.
- (ii) Three major contingencies have been identified: loss of major donor who contributes 30% of the charity's income, loss of current premises incurring rent increase and relocation costs, and an orderly close-down of the service. Reserves to cover these three costs stand at £150,000.
- (iii) The Trustees are continuously looking for ways to enhance their ability to transform the lives of individuals within the London Borough of Merton who are disadvantaged and/or excluded from the local community as a result of homelessness or vulnerable housing, and the balance of the reserves is held to enable such enhancements.

THE TRUSTEES THANK:

The Wimbledon Guild for the provision of office space, a payroll service, and use of meeting rooms – all free of charge; Captain Annette Wicks for her cooperation and understanding in our use of the Salvation Army premises; our staff and volunteers for their enthusiasm and commitment to the project; our donors who generously support the project and enable its continuance.

FiA will continue to monitor and manage the impact of Salvation Army decisions about the future of their current buildings in Merton, including the hall in which our Merton Homeless Drop-In operates.

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2022

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Faith In Action Merton Homelessness Project for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

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

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

Approved by order of the board of trustees on 3rd November 2022

and signed on its behalf by:

A handwritten signature in dark ink, appearing to read 'B. McAlister', is written on a light-colored, slightly textured surface. The signature is written in a cursive, flowing style.

Mr B E McAlister - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

FOR THE YEAR ENDED 31 MARCH 2022

I report to the charity trustees on my examination of the accounts of Faith in Action Merton Homelessness Project Charitable Company (the Company) for the year ended 31 March 2022, which are set out on pages seven to fifteen.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this period under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income was below £250,000. I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under Part 16 of the Companies Act 2006 and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of Independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- a) accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- b) the accounts do not accord with those accounting records; or
- c) the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- d) the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



Name of examiner: Katherine Wilkes FCA

Name of firm: Critchleys Audit LLP

Relevant professional body: Institute of Chartered Accountants in England and Wales

Address: Beaver House, 23-38 Hythe Bridge Street, Oxford, OX1 2EP

Date: 18 November 2022

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2022

		Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
	Notes				
INCOMING AND ENDOWMENTS					
Income from generated funds					
Donations and legacies	2	111,355	10,000	121,355	215,066
Income from investments	3	<u>1,219</u>	<u>-</u>	<u>1,219</u>	<u>87</u>
Total incoming and endowments		112,574	10,000	122,574	215,153
EXPENDITURE					
Expenditure on raising funds		999	-	999	1,124
Expenditure on charitable activities		<u>164,219</u>	<u>10,000</u>	<u>174,219</u>	<u>167,137</u>
Total resources expended		<u>165,218</u>	<u>10,000</u>	<u>175,218</u>	<u>168,261</u>
NET INCOMING/(OUTGOING RESOURCES)		(52,644)	-	(52,644)	46,892
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>354,062</u>	<u>-</u>	<u>354,062</u>	<u>307,170</u>
TOTAL FUNDS CARRIED FORWARD		<u>301,418</u>	<u>-</u>	<u>301,418</u>	<u>354,062</u>

CONTINUING OPERATIONS

All incoming resources and resources expended arise from continuing activities

The notes form part of the financial statements

BALANCE SHEET

AS AT 31 MARCH 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
CURRENT ASSETS					
Debtors	6	2,028	-	2,028	2,037
Cash at bank and in hand		<u>304,668</u>	<u>-</u>	<u>304,668</u>	<u>355,720</u>
		306,696	-	306,696	357,757
CREDITORS					
Amounts falling due within one year	7	(5,278)	-	(5,278)	(3,695)
		<u>301,418</u>	<u>-</u>	<u>301,418</u>	<u>354,062</u>
NET CURRENT ASSETS					
		301,418	-	301,418	354,062
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>301,418</u>	<u>-</u>	<u>301,418</u>	<u>354,062</u>
NET ASSETS					
		<u>301,418</u>	<u>-</u>	<u>301,418</u>	<u>354,062</u>
FUNDS	8				
Unrestricted funds				301,418	354,062
Restricted funds				<u>-</u>	<u>-</u>
TOTAL FUNDS				<u>301,418</u>	<u>354,062</u>

The notes form part of the financial statements

BALANCE SHEET - CONTINUED

AS AT 31 MARCH 2022

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

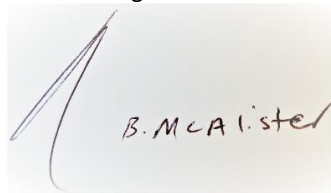
The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

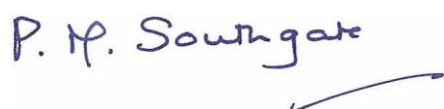
- (a) ensuring that the charitable company keeps accounting records that comply with section 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with provisions applicable to companies subject to the small companies' regime under the Companies Act 2006.

The financial statements were approved by the Board of Trustees on 3rd November 2022 and were signed on its behalf by:

A handwritten signature in dark ink, appearing to read 'B. McAlister', is written over a light blue background.

Mr B E McAlister – Trustee

A handwritten signature in dark ink, appearing to read 'P. M. Southgate', is written over a light blue background. A small arrow points from the signature towards the right.

Mrs P M Southgate – Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Accounting convention

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 UK and Republic of Ireland (FRS102) (effective 1 January 2019) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

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

Fund accounting

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

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

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

Pension costs

The charitable company operates a defined contribution pension scheme. Contributions are paid to the personal pensions of participating employees and these are charged to the Statement of Financial Activities in the period in which they are paid.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

2. DONATIONS AND LEGACIES	2022	2021
	£	£
Donations	95,638	185,664
Gift Aid	15,717	19,402
Grants	10,000	10,000
	<u>121,355</u>	<u>215,066</u>

Grants received, included in the above, are as follows:

	2022	2021
	£	£
A10 Service Level Agreement LBM	<u>10,000</u>	<u>10,000</u>

3. INVESTMENT INCOME	2022	2021
	£	£
Deposit account interest	<u>1,219</u>	<u>87</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

5. STAFF COSTS	2022	2021
	£	£
Wages and salaries	122,080	111,903
Social security costs	4,202	3,422
Other pension costs	5,971	5,568
	<u>132,252</u>	<u>120,893</u>

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

	2022	2021
Charitable activities	<u>7</u>	<u>7</u>

No employees received emoluments in excess of £60,000

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2022	2021
	£	£
Gift Aid	1,330	1,339
Prepayments	698	698
	<u>2,028</u>	<u>2,037</u>

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2022	2021
	£	£
PAYE/NI	3,551	1,949
Accruals	1,727	1,746
	<u>5,278</u>	<u>3,695</u>

8. MOVEMENT IN FUNDS	At 1/4/21	Net movement in funds	At 31/3/22
	£	£	£
Unrestricted funds			
General fund	354,062	(52,644)	301,418
Restricted funds			
A10 Service Level Agreement LBM (£10K) - all used within the year to support travel, phones and documentation for A10 users	-	-	-
TOTAL FUNDS	<u>354,062</u>	<u>(52,644)</u>	<u>301,418</u>

	Incoming resources	Resources expended	Movement in funds
Net movement in funds, included in the above are as follows :	£	£	£
Unrestricted funds			
General fund	112,574	(165,218)	(52,644)
Restricted Funds			
A10 Service Level Agreement LBM	10,000	(10,000)	-
	<u>122,574</u>	<u>(175,218)</u>	<u>(52,644)</u>

9. RELATED PARTY DISCLOSURES

In 2021 trustees made donations of £9,519 to the Winter Night Shelters Project.

10. LIABILITY OF MEMBERS

The liability of each member is limited to £1, being the amount that each member undertakes to contribute to the assets of the charitable company in the event of it being wound up while he or she is a member or within one year after he or she ceases to be a member.

11. GOING CONCERN

There are no material uncertainties about the charity's ability to continue as a going concern.

12. GENERAL INFORMATION

Faith in Action Merton Homeless Project is a charity constituted as a company and limited by a guarantee. The Charity is registered and domiciled in England. Its principal address is 30-32 Worple Road, London SW19 4EF

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2022

	2022	2021
	£	£
INCOMING RESOURCES		
Voluntary income		
Donations and events	95,638	185,664
Gift aid	15,717	19,402
Grants	10,000	10,000
	<u>121,355</u>	<u>215,066</u>
Investment income		
Bank interest	<u>1,219</u>	<u>87</u>
Total incoming resources	122,574	215,153
RESOURCES EXPENDED		
Fundraising costs	999	1,124
Charitable activities		
Salaries	122,080	111,903
Social security	4,202	3,422
Pensions	5,971	5,568
Insurance	911	879
DBS checks	-	-
Telephone	554	625
Postage and stationery	67	132
Bank/salary charges	30	2
Hall hire and repairs	24,000	25,738
Computer costs and IT project	2,547	1,759
Staff/volunteer training/expenses	972	410
Sleeping bags, clothes and food parcels	401	11
Drop-In day costs	5,890	3,443
Equipment and other drop in expenses	-	-
Volunteer and service user travel	493	785
A10 non salary costs	1,723	1,211
Winter Night Shelters	-	9,519
Projects	2,538	-
Membership fees	<u>110</u>	<u>110</u>
	172,490	165,517
Governance costs		
Independent examiner's fee	1,728	1,620
Legal	-	-
Committee expenses	<u>-</u>	<u>-</u>
	1,728	1,620
Total resources expended	175,216	168,261
Net income	(52,642)	46,892

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2022

	Unrestricted funds £	Restricted funds £	2021 Total funds £
INCOMING AND ENDOWMENTS			
Income from generated funds			
Donations and legacies	205,066	10,000	215,066
Income from investments	<u>87</u>	<u>-</u>	<u>87</u>
Total incoming and endowments	205,153	10,000	215,153
 EXPENDITURE			
Expenditure on raising funds	1,124	-	1,124
Expenditure on charitable activities	<u>157,137</u>	<u>10,000</u>	<u>167,137</u>
Total resources expended	158,261	10,000	168,261
 NET INCOMING/(OUTGOING RESOURCES)	46,892	-	46,892
 RECONCILIATION OF FUNDS			
Total funds brought forward	307,170	-	307,170
 TOTAL FUNDS CARRIED FORWARD	<u>354,062</u>	<u>-</u>	<u>354,062</u>

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

England & Wales - Charity number 1101165

Accounts

**REPORT OF THE TRUSTEES
AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021
FOR
FAITH IN ACTION MERTON HOMELESSNESS PROJECT**

**Critchleys Audit LLP
Chartered Accountants
Beaver House
23-38 Hythe Bridge Street
Oxford OX1 2EP**

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

CONTENTS OF THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

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FAITH IN ACTION MERTON HOMELESSNESS PROJECT

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2021

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2020. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' effective 1 January 2017.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04352872 (England and Wales)

Registered Charity number

1101165

Registered office

30-32 Worple Road
Wimbledon
London
SW19 4EF

Trustees (as at 31 March 2021)

Mrs J Freedman
Mr D Reeves
Mrs P M Southgate
Ms R Stockman
Mr J H Tippet-Cooper
Capt A Wicks
Dr D Williams
Mr W G Williams

Company Secretary

Miss S Codrington

Independent examiner

Katherine Wilkes FCA
Critchleys Audit LLP
Beaver House
23-38 Hythe Bridge Street
Oxford
OX1 2EP

Bankers

HSBC Bank PLC
46 The Broadway
Ealing
London
W5 5JZ

CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is constituted as a company limited by guarantee. It is governed by its Memorandum and Articles of Association, first adopted on incorporation on 14 January 2002, amended on 10 December 2003, further amended by two Special Resolutions passed on 29 April 2008, then further amended by a Special Resolution passed on 11 December 2014 and then further amended by a Special Resolution passed on 19 March 2020.

Organisational structure

Faith in Action Merton Homelessness Project (FIA) is a public benefit entity whose objects are the relief of poverty and distress in the London Borough of Merton (LBM) and its environs through the provision of information, advice and support to persons who are homeless or vulnerably housed, suffering from adverse circumstances and in need of help in acquiring a settled way of life.

Our Faith in Action Merton Homelessness Project Management Committee currently has eight trustees who belong to the local Merton community or are from local faith communities, and who support the work of the Project. Our officers are: Chair: Grenville Williams; Treasurer: Pauline Southgate; and Company Secretary: Sarah Codrington. The Management Committee meets approximately monthly and is attended by the Project Manager, Senior Project Worker, and a Volunteer Representative.

Trustee succession planning and recruitment

The Trustees will evaluate the composition of the Board on an annual basis. There will be three stages to this process.

- A list of skills and experience required by FIA to be compared with those of current Trustees to identify which skills are missing or will become so as Trustees resign or their terms of office near expiry.
- Look round local businesses, faith groups and other organisations for potential Trustees who could fill these roles bearing in mind that time, energy, team-working, attitude and commitment are needed as well as skills and experience. Personal approaches have proved to be the most successful over the years.
- Prospective Trustees are then given a formal interview.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed, and to ensure that appropriate controls are in place to provide reasonable assurance against fraud and error. These duties are met by a regular review of our risk assessment procedures, by constant monitoring and action taken where appropriate, and by Independent Examination of our annual report and accounts.

OBJECTIVES AND ACTIVITIES

Significant activities

In planning the activities of the charity, the trustees refer to the guidance issued by the Charity Commission with regard to public benefit. In particular the trustees consider how planned activities will contribute to the aims and objectives of the charity.

Our Vision is to be instrumental in transforming the lives of individuals within the London Borough of Merton and surrounding areas who are disadvantaged and/or excluded from the local community as a result of homelessness or vulnerable housing.

Our Purpose is to provide support, information and assistance for 'hard to reach' individuals, including those with addictive behaviours and mental health issues, who are homeless or vulnerably housed, and for whom there are currently gaps in public service provision. This is in order to help them to access improved safety, security and well-being and a living environment that truly meets their needs.

OBJECTIVES AND ACTIVITIES (cont.)

We do this in normal times by:

- operating a twice-a-week Drop-In centre for rough sleepers, street users, the precariously housed and other, mainly single, homeless people in the London Borough of Merton – our service users
- providing basic care for the homeless: a warm welcome, hot meals, showers and laundry
- creating an environment at the Drop-In with staff and volunteers who motivate and guide service users through the process of inclusion back into mainstream society
- recognising that obtaining employment is often a key to resolving homelessness, we assist service users with paperwork and online form-filling, benefit claims, drink/drug rehabilitation and housing applications; writing CVs and helping with job applications
- developing links between Drop-In service users and the local services which are best placed to help them with specific problems or needs (including Adult Social Care Services, South-West London Primary Health Care sector/GPs, Dept of Work & Pensions, mental health teams, housing agencies, street rescue, substance misuse services, and voluntary groups)
- accompanying service users to appointments outside the Drop-In
- carefully targeted and limited financial assistance in particular circumstances to service users.

ACHIEVEMENTS AND PERFORMANCE

The work of FiA and the Merton Homeless Drop-in it operates has been affected by varying Covid-19-related restrictions throughout this financial year, from full closure to limited opening on an appointments-only basis. However, the staff team has continued to provide support for the homeless and vulnerably-housed in various ways during this period, and no staff members have been furloughed. Data for this very different year are not comparable with previous years.

During the Covid-19 crisis there has been government financial support to provide accommodation for the homeless in otherwise-unoccupied hotels, hostels and B&Bs. The furlough scheme has given many people enough income to survive. In addition, temporary government regulations have prevented from landlords from evicting their tenants. We expect numbers of local people who are jobless and homeless, and in need of our services, to rise as restrictions are relaxed, temporary regulations end, and government funding is withdrawn.

The work of FiA has continued in different ways during this unusual year. The team of seven staff consists of: Project Manager (4.5 days), one part-time Senior Project Worker, and five part-time Project Workers including the grant-funded Project Worker specifically supporting the A10¹ service users. Our New Opportunities Worker (NOW) continues to achieve positive outcomes for service users on back-to-work support. All staff have been offered vaccination.

The Drop-In has been open for limited numbers of service users when possible, and other ways have been found for supporting those in need, on the phone, online, or via other agencies.

We have worked with other organisations including the London Borough of Merton, the Night Shelter, Streetlink and St Mungo's to refer newly homeless people to providers of temporary accommodation, and have helped to provide support for these people. Food has been provided by working with Merton Foodbank, the Dons Local Action Group (this is associated with AFC Wimbledon football club) and the YMCA.

Vulnerable and vulnerably-housed people have been supported by telephone and online during a particularly difficult period in their lives. Ten Volunteers have provided a weekly phone service to people who would normally have attended the Drop-In, and we have been able to allow an occasional catch-up visit from people suffering from isolation. We have worked with service users to help them find training or a job, ensuring that they do not become or continue to be homeless. Our New Opportunities Worker has maintained phone contact with a group of her clients, and been able to assist with difficulties as they arose.

¹ A10 Service user – A person from the A10 countries that joined the EU (European Union) in May 2004, including the A8 Cyprus and Malta. The A10 includes: Cyprus, Czech Republic, Estonia, Hungary, Latvia, Lithuania, Malta, Poland, Slovakia and Slovenia. FiA also includes the A2 countries Bulgaria and Romania who joined in 2007.

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 MARCH 2021

Vulnerable and vulnerably-housed people have been supported by telephone and online during a particularly difficult period in their lives. Ten Volunteers have provided a weekly phone service to people who would normally have attended the Drop-In, and we have been able to allow an occasional catch-up visit from people suffering from isolation. We have worked with service users to help them find training or a job, ensuring that they do not become or continue to be homeless. Our New Opportunities Worker has maintained phone contact with a group of her clients, and been able to assist with difficulties as they arose.

Work has been done with homeless EU citizens, helping them to gather the documentation needed to apply for Settled Status in UK if this is what they want. Over 70 people have been assisted with Settled Status applications, and 30 have achieved it. The rest are in the process or have lost contact with us.

We have also made referrals to statutory services for service users, including housing, social services, drug and alcohol services, and mental health. These referrals can take a long time and with Covid restrictions it has been difficult to make contact with them.

Volunteers have been able to work in the Drop-In once vaccinated, and this has been organised for five of them. In addition, ten volunteers have helped to support service users by phone or online.

The charity in 2020/21 had eight active trustees.

The AGM and 'Open Evening' event was held online on 22 February 2021, well-attended by supporters and volunteers.

FINANCIAL REVIEW

We are grateful to our donors that sufficient funds were raised in 2020/21 to more than break even on running costs; as stated below, we received unexpected and very substantial one-off donations. The Management Committee is giving careful thought about how best to use this money, in expectation of significant extra demand for our services in future. The charity continues to be reliant on ad hoc contributions and regular giving by standing order. We will continue work to promote regular giving and additional income provided by Gift Aid.

None of our objectives or the continued achievements of the Drop-In would be possible without the interest and support of many in the local community who have chosen to raise money and give to FiA for which we are truly grateful. Financial support for Faith in Action has been unexpectedly strong during the year 2020/21 when fundraising activity had to be limited. We continue to be grateful to all those donors who provide regular contributions. The London Borough of Merton's Mayor Cllr Janice Howard raised an amazing £40,000 via the Mayor's Charity, most activity having been pre-lockdown. The James Leek Fund raised an astonishing £43,823. One-off donations to Faith in Action (not previously mentioned) amounted to £41,779 and included £20,000 from the Cappagh Group of Companies for which we are very grateful.

The A10 Project Service Level Agreement for the support of EU citizens with the London Borough of Merton (LBM) was renewed for a tenth year. We anticipate that this funding may no longer be provided post-Brexit; however, we intend to ensure we have sufficient funds to continue the employment of this dedicated Project Worker while this is needed.

Reserves Policy

The Trustees have the following Reserves Policy:

- (i) The Trustees seek to maintain a sufficient level of reserves to enable Faith in Action to meet its obligations as they fall due and to allow for such contingencies as might reasonably be expected to arise.
- (ii) Three major contingencies have been identified: loss of major donor who contributes one-third of the charity's income, loss of current premises incurring rent increase and relocation costs, and an orderly close-down of the service. Reserves to cover these three costs stand at £150,000. This level of reserve is to be reviewed in 2021/2022 as Covid-19 decreases.
- (iii) The Trustees are continuously looking for ways to enhance their ability to transform the lives of individuals within the London Borough of Merton who are disadvantaged and/or excluded from the local community as a result of homelessness or vulnerable housing, and the balance of the reserves is held to enable such enhancements

FINANCIAL REVIEW (CONT.)

Financial Position

The financial position of Faith in Action is strong. Reserves at the end of the financial year stood at £354,062. The budgeted cost of running the Drop-In for 2021/2022 is £165,444 which will be £20,944 greater than the estimated income for the year. However, even allowing for the projects which FiA wishes to undertake in 2021/22 (see Future Plans) and some improvements to the Salvation Army Citadel, FiA should still hold reserves of £250,000 at 31 March 2022.

THE TRUSTEES THANK:

The Wimbledon Guild for the provision of office space, a payroll service, and use of meeting rooms – all free of charge; Captain Annette Wicks for her co-operation and understanding in our use of the Salvation Army premises; our staff, trustees and volunteers for their enthusiasm and commitment to the project; our donors who generously support the project and enable its continuance. The London Borough of Merton are to be thanked for maintaining their grant to support the A10 users.

FUTURE PLANS

Trustees are currently addressing the question of likely increased need for our services in 2021/22 and how to meet this need, in the context of both Covid-19-related economic uncertainty and restrictions, and the end of the Brexit transition period.

It is intended to use generous funding provided by the James Leek Fund and the LBM Mayor's Charity to provide additional staffing, enabling us better to support people seeking employment and accommodation. There are also plans to rethink the way we operate in the Drop-In so as to provide a better environment for those with mental health issues.

FiA will continue to monitor and manage the impact of Salvation Army decisions about the future of their current buildings in Merton, including the hall in which our Merton Homeless Drop-In operates.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Faith In Action Merton Homelessness Project for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

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

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

Approved by order of the board of trustees on 21st October 2021

and signed on its behalf by:


Mr W.G. Williams - Trustee

I report to the charity trustees on my examination of the accounts of Faith in Action Merton Homelessness Project Charitable Company (the Company) for the year ended 31 March 2021, which are set out on pages seven to fifteen.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this period under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income was below £250,000. I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under Part 16 of the Companies Act 2006 and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of Independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- a) accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
- b) the accounts do not accord with those accounting records; or
- c) the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- d) the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



Name of examiner: Katherine Wilkes FCA

Name of firm: Critchleys Audit LLP

Relevant professional body: Institute of Chartered Accountants in England and Wales

Address: Beaver House, 23-38 Hythe Bridge Street, Oxford, OX1 2EP

Date: 02 December 2021

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2021

		Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
	Notes				
INCOMING AND ENDOWMENTS					
Income from generated funds					
Donations and legacies	2	205,066	10,000	215,066	191,794
Income from investments	3	87	-	87	1,490
Total incoming and endowments		205,153	10,000	215,153	193,284
EXPENDITURE					
Expenditure on raising funds		1,124	-	1,124	1,366
Expenditure on charitable activities		157,137	10,000	167,137	159,143
Total resources expended		158,261	10,000	168,261	160,509
NET INCOMING/(OUTGOING RESOURCES)		46,892	-	46,892	32,775
RECONCILIATION OF FUNDS					
Total funds brought forward		307,170	-	307,170	274,395
TOTAL FUNDS CARRIED FORWARD		354,062	-	354,062	307,170

CONTINUING OPERATIONS

All incoming resources and resources expended arise from continuing activities

BALANCE SHEET

AS AT 31 MARCH 2021

		Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
	Notes				
CURRENT ASSETS					
Debtors	6	2,037	-	2,037	4,117
Cash at bank and in hand		<u>355,720</u>	<u>-</u>	<u>355,720</u>	<u>311,443</u>
		357,757	-	357,757	315,560
CREDITORS					
Amounts falling due within one year	7	(3,695)	-	(3,695)	(8,390)
		<u>354,062</u>	<u>-</u>	<u>354,062</u>	<u>307,170</u>
NET CURRENT ASSETS					
		<u>354,062</u>	<u>-</u>	<u>354,062</u>	<u>307,170</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>354,062</u>	<u>-</u>	<u>354,062</u>	<u>307,170</u>
NET ASSETS					
		<u>354,062</u>	<u>-</u>	<u>354,062</u>	<u>307,170</u>
FUNDS	8				
Unrestricted funds				354,062	307,170
Restricted funds				<u>-</u>	<u>-</u>
TOTAL FUNDS				<u>354,062</u>	<u>307,170</u>

The notes form part of the financial statements

BALANCE SHEET - CONTINUED

AS AT 31 MARCH 2021

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

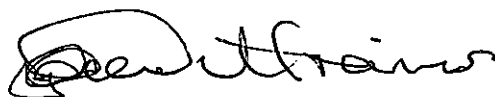
The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with section 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with provisions applicable to companies subject to the small companies' regime under the Companies Act 2006.

The financial statements were approved by the Board of Trustees on 21st October 2021 and were signed on its behalf by:



Mr W G Williams – Trustee

P. M. Southgate

Mrs P M Southgate – Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Accounting convention

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 UK and Republic of Ireland (FRS102) (effective 1 January 2015) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

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

Fund accounting

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity.

Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

Pension costs

The charitable company operates a defined contribution pension scheme. Contributions are paid to the personal pensions of participating employees and these are charged to the Statement of Financial Activities in the period in which they are paid.

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

2. DONATIONS AND LEGACIES	2021	2020
	£	£
Donations	185,664	163,778
Gift Aid	19,402	18,016
Grants	10,000	10,000
	<u>215,066</u>	<u>191,794</u>

Grants received, included in the above, are as follows:

	2021	2020
	£	£
A10 Service Level Agreement LBM	<u>10,000</u>	<u>10,000</u>

3. INVESTMENT INCOME	2021	2020
	£	£
Deposit account interest	<u>87</u>	<u>1,490</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

5. STAFF COSTS	2021	2020
	£	£
Wages and salaries	111,903	106,225
Social security costs	3,422	3,465
Other pension costs	5,568	5,321
	<u>120,893</u>	<u>115,011</u>

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

	2021	2020
Charitable activities	<u>7</u>	<u>8</u>

No employees received emoluments in excess of £60,000

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2021	2020
	£	£
Gift Aid	1,339	1,323
Other Debtors	-	2,123
Prepayments	698	671
	<u>2,037</u>	<u>4,117</u>

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2021	2020
	£	£
PAYE/NI	1,949	6,524
Accruals	1,746	1,866
	<u>3,695</u>	<u>8,390</u>

8. MOVEMENT IN FUNDS	At 1/4/20	Net movement in funds	At 31/3/21
	£	£	£
Unrestricted funds			
General fund	307,170	46,892	354,062
Restricted funds			
A10 Service Level Agreement LBM	-	-	-
TOTAL FUNDS	<u>307,170</u>	<u>46,892</u>	<u>354,062</u>

MOVEMENT IN FUNDS - CONTINUED	Incoming resources	Resources expended	Movement in funds
	£	£	£
Net movement in funds, included in the above are as follows :			
Unrestricted funds			
General fund	205,153	(158,261)	46,892
Restricted Funds			
A10 Service Level Agreement LBM	10,000	(10,000)	-
Anonymous Gift to be treated as Restricted Funds	-	-	-
	<u>215,153</u>	<u>(168,261)</u>	<u>46,892</u>

9. RELATED PARTY DISCLOSURES

During the year trustees made donations of £9,519 to the Winter Night Shelters Project.

10. LIABILITY OF MEMBERS

The liability of each member is limited to £1, being the amount that each member undertakes to contribute to the assets of the charitable company in the event of it being wound up while he or she is a member or within one year after he or she ceases to be a member.

11. GOING CONCERN

There are no material uncertainties about the charity's ability to continue as a going concern.

12. GENERAL INFORMATION

Faith in Action Merton Homeless Project is a charity constituted as a company and limited by a guarantee. The Charity is registered and domiciled in England. Its principal address is 30-32 Worple Road, Wimbledon, London SW19 4EF

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2021

	2021 £	2020 £
INCOMING RESOURCES		
Voluntary income		
Donations and events	185,664	163,778
Gift aid	19,402	18,016
Grants	10,000	10,000
	<u>215,066</u>	<u>191,794</u>
Investment income		
Bank interest	87	1,490
	<u>87</u>	<u>1,490</u>
Total incoming resources	215,153	193,284
RESOURCES EXPENDED		
Fundraising costs	1,124	1,366
Charitable activities		
Salaries	111,903	106,225
Social security	3,422	3,465
Pensions	5,568	5,321
Insurance	879	875
DBS checks	0	16
Telephone	625	466
Postage and stationery	132	726
Bank/salary charges	2	11
Hall hire and repairs	25,738	16,107
Computer costs and IT project	1,759	1,634
Staff/volunteer training/expenses	410	1,642
Sleeping bags, clothes and food parcels	11	1,361
Drop-in day costs	3,443	7,609
Equipment and other drop in expenses	0	1,832
Volunteer and service user travel	785	1,508
A10 non salary costs	1,211	5,850
Restricted funds	0	574
Winter Night Shelters	9,519	0
Membership fees	110	2,359
	<u>165,517</u>	<u>157,581</u>
Governance costs		
Independent examiner's fee	1,620	1,460
Legal	0	0
Committee expenses	0	102
	<u>1,620</u>	<u>1,562</u>
Total resources expended	168,261	160,509
Net income	46,892	32,775

FAITH IN ACTION MERTON HOMELESSNESS PROJECT

COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2020

	Unrestricted funds £	Restricted funds £	2020 Total funds £
INCOMING AND ENDOWMENTS			
Income from generated funds			
Donations and legacies	181,794	10,000	191,794
Income from investments	1,490	-	1,490
Total incoming and endowments	183,284	10,000	193,284
EXPENDITURE			
Expenditure on raising funds	1,366	-	1,366
Expenditure on charitable activities	148,569	10,574	159,143
Total resources expended	149,935	10,574	160,509
NET INCOMING/(OUTGOING RESOURCES)	33,349	(574)	32,775
RECONCILIATION OF FUNDS			
Total funds brought forward	273,821	574	274,395
TOTAL FUNDS CARRIED FORWARD	307,170	-	307,170