Gap Supported Housing

England & Wales · Charity number 1138615

Details

Other names	STOPGAP SUPPORTED HOUSING
Status	Registered
Legal form	Charitable company
Company number	06944944
Registered	2010-10-27
Register	View on the Charity Commission register

Contact

Address	Gap Supported Housing Office 4 4 Meal Market Hexham Northumberland NE46 1NF
Phone	01434600051
Email	stopgapinhexham@btinternet.com
Website	www.sgsupportedhousing.com

Activities

Objects: THE OBJECT OF THE COMPANY SHALL BE TO SUPPORT VULNERABLE ADULTS BOTH THOSE WHO ARE HOMELESS AND THOSE WHO MAY BE THREATENED WITH HOMELESSNESS, BY THE PROVISION OF TEMPORARY ACCOMMODATION, SUPPORTED HOUSING, SUPPORT IN THEIR OWN HOME OR BY SUCH OTHER SERVICES CALCULATED TO RELIEVE THEIR NEEDS.

Activities: To support vulnurable adults both homeless and those threatened by homelessness. We provide short term supported accommodation for up to seven adults. This service provides 24 hour support and offers the opportunity for individuals to look at the issues that contributed to their homelessness. We deliver basic living skills and employability training and assist in finding long term accommodation.

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Classification

- **How:** Other Charitable Activities
- **What:** The Prevention Or Relief Of Poverty, Accommodation/housing, Other Charitable Purposes
- **Who:** Other Defined Groups

Geography

- **Area of benefit:** NOT DEFINED IN PRACTICE NORTHUMBERLAND
- Northumberland

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£320,062	£369,561	-	-
2024-03-31	£362,761	£327,537	-	-
2023-03-31	£285,126	£312,022	-	-
2022-03-31	£238,066	£262,261	-	-
2021-03-31	£271,129	£202,158	-	-

Trustees

Name	Role	Appointed
ALLAN BERTRAM		
CHRISTOPHER HENRY BRINTON		2013-02-04
Joanne Costello		2023-12-01
Keda Norman		2012-10-10
Phillip Curran		2025-12-05
ROSEMARY EILEEN THEOBALDS		2012-10-10

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Gap Supported Housing

England & Wales - Charity number 1138615

Accounts

Sign copy A1

Charity registration number 1138615

Company registration number 06944944 (England and Wales)

GAP SUPPORTED HOUSING LTD

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

GAP SUPPORTED HOUSING LTD

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr A Bertram Mr C H Brinton J Costello K Norman Mrs R E Theobalds
Secretary	Mr A J Sanders
Charity number	1138615
Company number	06944944
Principal address	Office 4 Meal Market Hexham Northumberland NE46 1NF
Registered office	Office 4 Meal Market Hexham Northumberland NE46 1NF
Independent Examiner	Ian Congleton TC Group 15 Bankside The Watermark Gateshead Tyne and Wear NE11 9SY

GAP SUPPORTED HOUSING LTD

CONTENTS

	Page
Trustees' report	1 - 10
Independent examiner's report	11
Statement of financial activities	12
Balance sheet	13 - 14
Notes to the financial statements	15 - 24

GAP SUPPORTED HOUSING LTD

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's [governing document], the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

Our aim as laid down by our Memorandum of Association are;

"To support vulnerable adults, both those who are homeless and those who may be threatened with homelessness, by the provision of temporary accommodation, supported housing, support in their own home or by such other services calculated to relieve their needs."

During the year 2024/25 our service provision consisted of a staffed accommodation service delivered from Links House, Haugh Lane, Hexham. This provides accommodation for up to thirteen individuals across four shared flats. We retain our accommodation service based at 4/5 Dean St in Hexham which has the capacity to provide supporting accommodation for up to seven individuals.

Responsibility for service delivery and development is held by the Chief Executive Officer (CEO) The CEO reports directly to the Board of Trustees and line manages the Project Manager.

The Project Manager is responsible for the day to day running of the services and the line management of support staff.

The all-important direct support of those who use our services is provided by a team of six Tenant Support Workers. All have wide experience of working in supporting housing. During the year we sponsored two members of staff to successfully study for the Homeless Link/CIH Level 3 Certificate in Providing Homelessness Services. Staff also attended training made available by Northumbria PCC; The Violence Prevention Ambassadors Programme and Active Bystander training. This is in addition to the regular refresher training around Health & Safety in the workplace.

The holistic nature of the service we offer, based as it is on the support needs of the individual, requires support staff to undertake support planning and manage a number of individual support plans, acting as a Link Worker for individual residents. Their role also incorporates other relevant duties in support of both the provision of high-quality housing and housing support services to promote independent living.

We have continued to provide the support a homeless person needs to address those issues that may have led or contributed to their becoming homeless. We have seen increased numbers of individuals supported during the year. This is due both to the increased capacity in the new Links House service, the expansion of support available from our staff and utilising the facilities available in the property to promote service provision from external agencies. Increased support staff availability during the year has allowed for increased targeted support when needed which has led to improved outcomes, resulting in more residents being in a position to move to independent living sooner than had previously been the case.

Objectives and activities (Cont)

The development of our Dean St property remains a priority. For some time we have had the inspirational target of expanding the service available exclusively for women, particularly those needing to escape from an abusive relationship. Our Dean St property is seen as ideal for this service. Prior to our expansion into Links House, Dean St was our core accommodation service. With seven units and licensed as a House in Multiple Occupancy (HMO) it was ideal for housing a women's supported housing service. We had spent some considerable time in negotiations with a specialist support provider of women's services in the North East, but unfortunately, they were unable to progress that development.

When our services moved to Links House we took the opportunity to refurbish Dean St as it was looking a little tired, particularly after the rigors of several 'lockdowns' during the pandemic. During this time our HMO license had lapsed. As this would be needed if we wished to deliver services from the property we reapplied and after assessment and inspection a new HMO Licence was issued in 2023.

Early this year another inspection was undertaken by NCC. This was a result of personnel changes within the Local Authority and a concern that previous authorisation of HMO Licences may not have been as thorough as needed. Whilst the standard of the accommodation was highly praised and overall the assessment was very positive, the new inspection found that two bedrooms were under the acceptable room size. These room size changes had been introduced in 2018, ten years after our first licence had been issued, but certainly prior to the issuing of the most recent licence. This has created quite a problem and we are in the process of working with the Local Authority to look at ways we can address this situation. At present it does mean that service development is on hold for the time being as we look at solutions to the problem.

Throughout the year the Board of Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake. The overriding aim of our service continues to be that of helping a homeless individual achieve the goal of independent living with a home of their own, gain employment and to be able to participate in their community as fully as they wish and are able.

Achievements and performance

Significant activities and achievements against objectives

Whilst addressing the immediate need for accommodation, our service also offers the opportunity for a homeless individual to address other support needs they may have. Help and housing advice is also available to those who are in danger of becoming homeless. We strive to create a therapeutic environment in which individuals can begin to re-build self-esteem and address feelings of social isolation. When needed support is given to access the specialist services they may need to address, for example, mental ill health or addictions. We help with the learning of basic living skills and facilitate access to the help needed to improve literacy and numeracy. Utilising the office and communal space within Links House we have continued to develop a more holistic service with the ability to deliver and facilitate support to individuals, both in-house and by strong working relationships with external support agencies.

During the year we have seen an increase in the numbers we are able to support. This is not only as a result of increased capacity within Links House but also a result of increased support resulting in an individual being in a position to move to independent living much sooner than previously. This positive outcome can also be attributed to the developing range of training, activities and additional targeted support being available from the service.

During the year we continued the development of an holistic supported accommodation service, a service with the ability to deliver and facilitate support to individuals, both in-house and via strong working relationships with external agencies. Continuing to utilise the skills of staff with lived experience we have helped deliver support around Alcohol Awareness, Addiction Recovery and ADHD Awareness.

Success in helping people move to independent living is very much an indication of the benefits of the additional targeted support. We have introduced in-house counselling delivered by a local MBACP qualified practitioner. This was in response to identified need and the individuals concerned warmly welcomed this opportunity, allowing intervention when needed and not after a wait of several weeks or even months, and face to face not at the end of the telephone.

Of those that came to our service with addictions almost 70% have engaged with programmes designed to address these addictions. This includes in-house provision combined with referrals to, and support to attend, external agencies and specialist support groups. We are seeing increasing numbers of people contacting the service for advice and housing support, often by calling at the door, or via telephone and we have successfully supported a number of people in this way. We also facilitated use of our office space to provide temporary office accommodation to NDAS (Northumbria Domestic Abuse Service) for several weeks whilst their Hexham office was being refurbished. This has contributed greatly to an already positive working relationship. We are looking at ways of building on this relationship to help in our aim of expanding provision for homeless women.

We continue to work closely with outside agencies including Northumberland County Council's
Homelessness team, Social Services, Probation, BID Services Northumberland, with Oaktrees Newcastle and the Health Authority inc. hospital discharge teams, GPs and mental health support teams, Northumbria Police and Northumberland Recovery Partnership (NRP)

SHELTER, CRISIS, Thirteen Group, Changing Lives and Hexham Youth Initiative continue to make referrals to our service and our work with NDAS and Harbour has greatly enhanced our provision for homeless and vulnerable women.

Our attendance at monthly community safety meetings, 'VOL' meetings (Victim Offender Location) has been maintained ensuring we have a positive working relationship with Northumbria Police who coordinate these meetings, and our services are recognised as making a positive contribution to community safety. We also attend monthly rough sleeper up-date meetings with Northumberland County Council.

We are actively involved in number of groups and organisations through which we are able to share good practice and discuss our service delivery and the ethos behind that delivery. Examples include NCC Homelessness Partnership Meetings, VONNE Peer Group meetings, Homeless Link Regional Peer Group Meetings. We have been active participants in the national PIElink discussion group for many years. (PIE - Psychologically Informed Environment)

Positive Outcomes

We continue to see improvement across all our outcome aims during the year and increasing numbers are showing positive improvement and progress in such areas as self-esteem and confidence; mental health; budgeting/money management skills and improved living skills. We have also witnessed reduction in substance misuse/addictive behaviours. Access to appropriate support agencies, increased in-house support and our progress towards meeting the requirements of PIE have all contributed to individuals reporting reduced levels of stress and anxiety.

Activities to promote both mental and physical health have been arranged, including subsidised gym membership, swimming, bowling and a number of country walks and picnics, weather permitting! The increased staff support and continuing development of positive working relationships with other agencies has resulted in our seeing really positive outcomes for individuals. Increasing numbers have experienced improved physical and mental health, including the tackling of addictions and a reduction in feelings of isolation and low self-esteem. The feeling of community we are striving for with the service is becoming manifest via these and related outcomes showing progress towards an increased sense of stability for those in the service. To help monitor progress through the service and forming part of our revised support planning format, we have introduced a short wellbeing survey. This was based on grant impact report required by one of our funders, The Benecia Foundation. The Individual is asked to answer a number of questions intended to help give an indication of their sense of wellbeing, at that point. They are then asked the same questions twelve months later, or if they are leaving the service, prior to their leaving.

There were seven questions:

a. I've been feeling optimistic about the future
b. I've been feeling useful
c. I've been feeling relaxed
d. I've been dealing with problems well
e. I've been thinking clearly
f. I've been feeling close to other people
g. I've been able to make up my own mind about things

The findings from this survey have been very encouraging and we continue to see improvement across all our outcome aims during the year.

a) I've been feeling optimistic about the future

Answer	Start	End
None of the time	44%	nil
Rarely	23%	nil
Some of the time	33%	10%
Often	nil	45%
All of the Time	nil	45%
Unable/Prefer not to say	nil	nil

b) I've been feeling useful

Answer	Start	End
None of the time	23%	nil
Rarely	10%	10%
Some of the time	23%	22%
Often	10%	34%
All of the Time	nil	34%
Unable/Prefer not to say	34%	nil

c) I've been feeling relaxed

Answer	Start	End
None of the time	10%	nil
Rarely	57%	nil
Some of the time	23%	23%
Often	10%	67%
All of the Time	nil	10%
Unable/Prefer not to say	nil	nil

d) I've been dealing with problems well

Answer	Start	End
None of the time	10%	nil
Rarely	34%	nil
Some of the time	46%	45%
Often	nil	45%
All of the Time	nil	10%
Unable/Prefer not to say	10%	nil

e) I've been thinking clearly

Answer	Start	End
None of the time	10%	nil
Rarely	25%	nil
Some of the time	55%	45%
Often	10%	45%
All of the Time	nil	10%
Unable/Prefer not to say	nil	nil

f) I've been feeling close to other people

Answer	Start	End
None of the time	nil	nil
Rarely	35%	nil
Some of the time	45%	50%
Often	20%	25%
All of the Time	nil	25%
Unable/Prefer not to say	nil	nil

g) I've been able to make up my own mind about things

Answer	Start	End
None of the time	nil	nil
Rarely	35%	nil
Some of the time	45%	25%
Often	20%	50%
All of the Time	nil	25%
Unable/Prefer not to say	nil	nil

As the results of this survey testify, the increased support available to individuals due to the increased day time staffing, has had a positive impact. This has been particularly so with several individuals with needs around addiction and mental health with a number of beneficiaries supported to attend external support for addiction via NRP. Others have benefitted from attending the Hextol Foundation services; volunteering in the Tans Café and with the gardening project. Others have engaged with Cycling Minds in Hexham.

The aim of improving individual employability via skills development and education and training has resulted in a number of individuals starting college courses at Newcastle College and many residents have attended the in-house 'Introduction to Maths' and 'CV Writing' courses which have been delivered by the Northern Learning Trust and the National Careers Agency.

The move to education and employment and increased community involvement has highlighted the difficulties many individuals face due to a lack of photo ID. We addressed this by facilitating applications for a Citizens Card for eight individuals which now means that they have the photo ID required to access services. Staff, in addition to the regular cooking session, have arranged arts and crafts activities and a little horticulture too, including both house plants and outdoor plants, the latter donated by TESCO.

For the first time this year we entered a local Christmas Tree Festival at St Andrew's Church in Corbridge, a nearby village. After much discussion it was decided to go for a traditional Christmas tree look and craft sessions were arranged to make decorations and a few visits to local shops for the materials needed. As a project this really brough people together, with everyone becoming involved, from suggesting a theme to making decorations and helping install the tree in the church. Even before the event had finished people were talking about next years festival entry and a bigger and better tree. These comments, suggesting that they may still be in our service in twelve months' time, and not seeing that as a particularly bad thing, we feel is testament to how secure and supported people feel in the service. People do want to move on, to a home of their own, or for some, to more long-term supported housing. But where they are now is still a good place to be. A good place to start building resilience and learning life skills, taking the first steps out of homelessness and towards a more positive future. Many people do remain in-touch once they have moved on, letting us know how they are doing, or asking for advice to help through a tricky patch. Once again an indication of how positively they view their time in our service, how welcome they were made on first arriving and how welcome and valued they continue to feel.

Person Centred Support

Luke - Luke was referred to our service by Northumberland County Council Homelessness and Housing Options team. He had a history of offending and 'class A' drug use going back many years. He had been in a Young Offenders Institution at the age of sixteen and had been in and out prison almost all his life. It was during his final prison term for a serious drug related assault that he began to re-assess his life and look at making changes for a more positive future.

He fully engaged in educational classes available and began to tackle his addictions.

Luke had left custody over eight years ago and after time staying with friends he moved to a supported accommodation service in Haltwhistle. Though unable to secure employment he continued to receive support for his past drug abuse and did not relapse or reoffended. Luke's subsequent homelessness at the age of 56 was through no fault of his own but as a result of the property being closed by the support provider Myspace. He wasn't alone in being given notice to leave and without any alternative accommodation being offered.

During his time with us he continued to positively engage with NRP and a referral was made via his GP for support with his mental health. Unfortunately years of drug abuse had led to several health concerns and his mobility also began to be affected.

The securing of his own home with ground floor access became a priority. Luke was supported to register on 'Homefinder' the Local Authority Housing Service and, based on his positive progress in the service, we contacted them to recommended he be placed on Band 1. This would improve his chances of securing a suitable property. After several months and a few unsuccessful bids Luke was offered a property. He was over the moon and we began preparations for his move. A week later his offer was withdrawn, no reason was given other than, "after completion of our suitability checks" Luke was devastated.

We immediately contacted Karbon Homes the housing provider. They had made this decision based on his historic offending record and apparently dismissed the last eight years of progress. We arranged a telephone review and supported Luke during the call. We also provided a statement strongly supporting his housing application and challenging the decision. This intervention was successful and Luke moved into his new home a few weeks later. As with all those who move on to their own home we helped with the move, supporting Luke to apply for Housing and Council Tax Benefits and arranging utility accounts.

Using the donations received from local churches and individuals we provided a new cooker and fridge and helped with the cost of basic furnishings from CORE furniture and Tynedale Hospice at Home furniture store.
Luke is now settled in his new home. We do see him on occasion, but he is determined to be as independent as possible and forge a new life for himself.

Susan - Susan came to our service after we were contacted by a member of a local church. Susan had been living in a local community based residential service for people with a range of needs, including ex-offenders and those with addictions. Aged 27 she had found herself there after many years of street homelessness, addiction and living in and out of numerous hostels and night shelters. She had suffered emotional and physical abuse from a young age and aged seven was taken into care. Whilst at the service Susan had begun a relationship with a man outside the community, unfortunately this was not a positive relationship and led her to once again began drug use. The discovery of this fact led to Susan losing her accommodation. She was offered help by a member of the Community Church who let her stay in her home whilst finding a place to live and it was that good Samaritan who contacted us.
Susan soon settled in and with a determination to start again and move-on from the negative relationship that had led to her having to leave Betel.
This took several months to achieve and as Susan disclosed more to us it became very clear this relationship was of great concern. We supported Susan to contact NDAS who were able to offer her the specialist support and insight needed in this situation. With our support Susan also contacted the police and reported the behaviours to which she had been subjected.
Freed from this abusive relationship we began to see great improvement in her physical and emotional wellbeing. She began participating in many communal and community-based activities, including once again attending the Community Church, something she had stopped as a direct result of the controlling relationship.
Keen to improve her employment opportunities she attended the in-house adult literacy and numeracy and subsequently enrolled on a maths course at Newcastle College.
In March Susan began working as a Care Assistant at a local health facility supporting women with complex mental health needs. She is loving the work. The next step is securing a home of her own, a task we are busy supporting her to achieve.

(*permission obtained from individuals concerned and when requested names have been changed)

These examples show the benefits that increased levels of support staff can have on the positive outcomes for individuals.

These successes are also examples of the positive impact the growing interagency working has had on our service delivery. Combined with increased support staff hours we are really seeing the positive outcomes for the those we support in our service. As previously noted we are seeing increased numbers of individuals experiencing improved physical and mental health, including the tackling of addictions and a reduction in feelings of isolation and low self-esteem. Of those that came to our service with addictions 70% have engaged with programmes designed to address these addictions. 48% have entered education or employment and 42% have moved to a home of their own. The feeling of community we are striving for within the service is becoming manifest via these, and related, outcomes which indicate an increasing sense of stability for those in the service.

As we move into 2025 we will continue this positive development. Priority will be to expand our offer, redeveloping the Dean St service, expanding day time community access to the office and training areas of Links House and focusing on facilitating a positive journey through the service for all who approach us for help.

Financial review

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

As with previous years we have not been free from unforeseen challenges. Agreed budgets and the contribution to reserves within them had been adversely affected by several factors. The continuing and seemingly relentless increases in heat and lighting costs, is one example. The failure to lease our Dean St accommodation was another.

The decision to increase weekday staffing has also, somewhat ironically, had a negative effect on our income. Increased support has helped with our success in supporting people into independent living, which then has an impact on our rental income. Increased numbers moving on from the service creates an unavoidable higher voids percentage due to the need to prepare rooms for a new occupant. We believe that a high standard of accommodation is crucial to the wellbeing of those we support and will not compromise on that. This can result in delay if rooms require redecoration, repair and items of furniture replaced.

Individual employment also has an effect on rental income as delays in processing revised Housing Benefit (HB) claims can lead to significant rent arrears. Lower HB awards mean higher personal contribution rates for the individuals concerned, often not calculable until several weeks, or even months, of employment have elapsed.

We did successfully negotiate an inflationary 4% increase in HB eligible charges which has helped maximise earned income potential and rental charges accounted for 70% of our annual income.

We continued with our programme of grant applications and in addition began to develop a campaign to help increase individual donations. Thanks to the Lloyds Foundation we have been working with Ten Stories High a Kendal based company specialising in PR and marketing for charities and small businesses. With their help we have begun to review our website and social media presence with a view to relaunching in early 2025. We had seen a marked increase in charitable giving over the last two year but unfortunately this has not been maintained and donations have reduced quite significantly. We hope a new website, increased social media presence and a concerted donations campaign will begin to reverse this decline.

We had considerable success in grant applications over the years including the securing of a second five year grant from the Big Lottery Community Fund. The James Knott Trust have also again supported us with a further years funding of £9,000. Northumberland County Council also continued to support our service with a grant of £20,000.

Whilst this has been another financially challenging year the policy of the charity regarding unrestricted funds remains unchanged and we will continue to endeavour to maintain these funds at a level equivalent to between three and six month's expenditure. The Trustees recognise that a level on uncertainty remains, particularly as regard the failure to increase earned income, they do however feel that adequate financial provision is in place to ensure the continuation of service delivery.

The expenditure on staffing has increased on the previous year. This reflects increased hourly rates for support staff in line with our commitment to be a Real Living Wage employer, the introduction of increased support hours during weekdays and the increase in management rates by 6%. Payments for On-Call and Sleep-in duties were also increased by 7%.

The financial climate in which we operate remains challenging. The expansion of services across two sites and the possibility of income generation from leasing Dean St remains a key element of our Business Plan. As does the expansion of the renting of office and training space in Links House. The realisation of these elements of the Business Plan will help in meeting our aim of providing financial security for the organisation via increased earned income. The aim of diversifying our service provision to include long term supported housing also remains a part of our financial stability planning.

The Trustees continue to recognise the need to review composition of the Board, looking at broadening the diversity, age and skills base and addressing the issue of succession.

We welcomed new Trustee Jo Costello to the Board late last year but this year we have sadly said goodbye to Vicky Miller who has stepped down due to increasing work and family commitments. Vicky became a Trustee in 2011 but we had worked with Vicky as long ago as 2007 when she was Housing Enabling Officer with Tynedale District Council. In 2008 she partnered with us on the successful bid to the then DCLG Places of Change Programme. It was this funding that transformed our Dean St service. We thank Vicky for her dedication to helping the charity over so many years and wish her well for the future.
The Trustee recruitment campaign forms part of our work with Ten Stories High and a Trustee Recruitment Pack and dedicated Trustee page form a part of the website redesign.
Succession planning is also being addressed and with the support of the Lloyds Foundation we are developing a clear succession planning timetable for completion in the next financial year.

Funders in the year have included:

The Big Lottery Community Fund; The Community Foundation North East; The Community Foundation Durham; Garfield Weston Foundation; The Joicey Trust; The James Knott Trust; Bernicia Foundation; Northumberland County Council; The Henry Bell Trust; Hexham Trinity
Methodist Church; Hexham West End Methodist Church; St Andrew's Church Corbridge; Stocksfield Methodist Church and several individuals who have supported us with either a oneoff donation or via regular giving.

As always we express our thanks to all who have helped us throughout the year.

Structure, governance and management

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr A Bertram
Mr C H Brinton
J Costello
K Norman
Mrs R E Theobalds

Recruitment and appointment of trustees

The overall responsibility for the Charity is held by the Board of Trustees. Trustees are recruited in a number of ways; by personal recommendation from existing members, via advertising in the local press and individuals have contacted the charity directly.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The trustees' report was approved by the Board of Trustees.

Mr A Bertram
Trustee

8 December 2025

GAP SUPPORTED HOUSING LTD

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF GAP SUPPORTED HOUSING LTD

I report to the Trustees on my examination of the financial statements of Gap Supported Housing Ltd (the charity) for the year ended 31 March 2025.

Responsibilities and basis of report

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

Having satisfied myself that the financial statements of the charity 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 the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity'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 ICAEW, 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 that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2 the financial statements do not accord with those records; or
3 the financial statements 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 financial statements 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 financial statements to be reached.

Ian Congleton
TC Group

15 Bankside
The Watermark
Gateshead
Tyne and Wear
NE11 9SY

Dated: 8 December 2025

GAP SUPPORTED HOUSING LTD

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	**3**	31,506	-	31,506	26,832	-	26,832
Charitable activities	**4**	226,088	62,468	288,556	222,590	113,339	335,929
Total income		257,594	62,468	320,062	249,422	113,339	362,761
Expenditure on:							
Charitable activities	**5**	274,366	95,195	369,561	244,444	83,093	327,537
Total expenditure		274,366	95,195	369,561	244,444	83,093	327,537
Net income/(expenditure) and movement in funds		(16,772)	(32,727)	(49,499)	4,978	30,246	35,224
Reconciliation of funds:							
Fund balances at 1 April 2024		202,653	42,433	245,086	197,675	12,187	209,862
Fund balances at 31 March 2025		185,881	9,706	195,587	202,653	42,433	245,086

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

GAP SUPPORTED HOUSING LTD

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	10		187,363		189,817
Current assets					
Debtors	11	-		810	
Cash at bank and in hand		41,714		86,614	
		41,714		87,424	
Creditors: amounts falling due within one year	13	(15,130)		(13,355)	
Net current assets			26,584		74,069
Total assets less current liabilities			213,947		263,886
Creditors: amounts falling due after more than one year	14		(18,360)		(18,800)
Net assets excluding pension liability			195,587		245,086
Net assets			195,587		245,086
The funds of the charity					
Restricted income funds	15		9,706		42,433
Unrestricted funds			185,881		202,653
			195,587		245,086

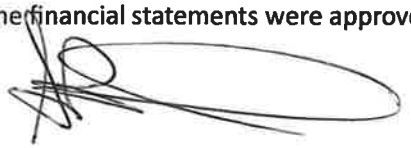
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 8 December 2025



Mr A Bertram
Trustee

Company registration number 06944944 (England and Wales)

1 Accounting policies

Charity information

Gap Supported Housing Ltd is a private company limited by guarantee incorporated in England and Wales. The registered office is Office 4, Meal Market, Hexham, Northumberland, NE46 1NF.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention.The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1 Accounting policies **(Continued)**

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	Revalued annually
Plant and equipment	25% reducing balance basis

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1 Accounting policies **(Continued)**

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	31,506	26,832

4 Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Type						
Performance related grants	-	62,468	62,468	-	113,339	113,339
Charitable rental income	226,088	-	226,088	222,590	-	222,590
	226,088	62,468	288,556	222,590	113,339	335,929

5 Expenditure on charitable activities

	2025	2024
	£	£
Direct costs		
Staff costs	228,372	207,650
Depreciation and impairment	2,454	3,272
HR Support Costs	8,583	2,139
Rent and rates	40,799	38,726
Insurance	5,279	5,534
Light and heat	44,262	34,678
Maintenance	8,966	7,496
Repairs and renewals	5,363	4,930
Postage and stationery	3,491	2,088
Telephone	4,869	6,309
Office costs	4,971	4,208
Travelling expenses	676	215
Charitable expenditure heading 12	28	1,985
Recruitment costs	624	1,438
Sundry expenses	6,584	6,049
Accountancy	4,240	820
	369,561	327,537
Analysis by fund		
Unrestricted funds	274,366	244,444
Restricted funds	95,195	83,093
	369,561	327,537

6 Net movement in funds

	2025	2024
	£	£
The net movement in funds is stated after charging/(crediting):		
Depreciation of owned tangible fixed assets	2,454	3,272

7 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

8 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Management	2	2
Homeless Support	6	6
Total	8	8

Employment costs	2025 £	2024 £
Wages and salaries	210,791	192,522
Social security costs	13,957	11,260
Other pension costs	3,624	3,868
	228,372	207,650

There were no employees whose annual remuneration was more than £60,000.

9 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

10 Tangible fixed assets

	Freehold land and buildings	Plant and equipment	Total
	£	£	£
Cost			
At 1 April 2024	180,000	51,750	231,750
At 31 March 2025	180,000	51,750	231,750
Depreciation and impairment			
At 1 April 2024	-	41,933	41,933
Depreciation charged in the year	-	2,454	2,454
At 31 March 2025	-	44,387	44,387
Carrying amount			
At 31 March 2025	180,000	7,363	187,363
At 31 March 2024	180,000	9,817	189,817

The company owns two properties, 4 and 5 Dean Street. The combined properties are held at their deemed value of £180,000, which was calculated based on an independent third party valuation carried out by Rook Matthew Sayer in 2011. The Trustees plan to receive a new valuation in 2026.

11 Debtors

	2025	2024
Amounts falling due within one year:	£	£
Trade debtors	-	810

12 Loans and overdrafts

	2025	2024
	£	£
Bank loans	19,240	19,680
Payable within one year	880	880
Payable after one year	18,360	18,800

The loan from the Quaker Housing Trust is interest free, unsecured and is repayable in equal and annual instalments over a period of upto ten years.

13 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Bank loans	12	880	880
Other taxation and social security		4,564	4,625
Trade creditors		6,042	4,235
Accruals and deferred income		3,644	3,615
		15,130	13,355

14 Creditors: amounts falling due after more than one year

	Notes	2025 £	2024 £
Bank loans	12	18,360	18,800

15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024 £	Incoming resources £	Resources expended £	At 31 March 2025 £
The National Lottery Community	17,599	53,468	(66,611)	4,456
Garfield Weston Foundation	10,417	-	(10,417)	-
Bernicia	9,167	-	(9,167)	-
James Knott Trust	5,250	9,000	(9,000)	5,250
	42,433	62,468	(95,195)	9,706

15 Restricted funds (Continued)

Previous year:	At 1 April 2023	Incoming resources	Resources expended	At 31 March 2024
	£	£	£	£
The National Lottery Community Fund	12,187	50,839	(45,427)	17,599
Help The Homeless	-	2,500	(2,500)	-
Community Foundation Durham	-	2,000	(2,000)	-
Joicey Trust	-	3,000	(3,000)	-
Garfield Weston Foundation	-	25,000	(14,583)	10,417
Hadrian Trust	-	1,000	(1,000)	-
Bernicia	-	10,000	(833)	9,167
James Knott Trust	-	9,000	(3,750)	5,250
Northumberland County Council	-	10,000	(10,000)	-
	12,187	113,339	(83,093)	42,433

16 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
At 31 March 2025:			
Tangible assets	187,363	-	187,363
Current assets/(liabilities)	16,878	9,706	26,584
Long term liabilities	(18,360)	-	(18,360)
	185,881	9,706	195,587

	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
At 31 March 2024:			
Tangible assets	189,817	-	189,817
Current assets/(liabilities)	31,636	42,433	74,069
Long term liabilities	(18,800)	-	(18,800)
	202,653	42,433	245,086

17 Operating lease commitments

Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025	2024
	£	£
Within one year	29,880	29,880
Between two and five years	-	29,980
	29,880	59,860

The operating leases represent a lease from Karbon Homes. The lease is for a period of 20 years, however there is an option of a break clause at 3rd March 2026.

18 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

Gap Supported Housing

England & Wales - Charity number 1138615

Accounts

Charity Registration No. 1138615

Company Registration No. 06944944 (England and Wales)

GAP SUPPORTED HOUSING

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

GAP SUPPORTED HOUSING

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	A Bertram R Theobalds K Norman V Miller C Brinton J Costello	 (Appointed 1 December 2023)
Secretary	Mr A Sanders	
Charity number	1138615	
Company number	06944944	
Registered office	Office 4 4 Meal Market Hexham Northumberland United Kingdom NE46 1NF	

GAP SUPPORTED HOUSING

CONTENTS

	Page
Trustees' report	1 - 8
Independent examiner's report	9
Statement of financial activities	10
Balance sheet	11
Notes to the financial statements	12 - 20

GAP SUPPORTED HOUSING

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their annual report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

Our aim as laid down by our Memorandum of Association are;

"To support vulnerable adults, both those who are homeless and those who may be threatened with homelessness, by the provision of temporary accommodation, supported housing, support in their own home or by such other services calculated to relieve their needs."

During the year 2023/24 our service provision consisted of a staffed accommodation service delivered from Links House, Haugh Lane, Hexham. This provides accommodation for up to thirteen individuals across four shared flats. We retain our accommodation service based at 4/5 Dean St in Hexham which has the capacity to provide supporting accommodation for up to seven individuals.

Responsibility for service delivery and development is held by the Chief Executive Officer (CEO) The CEO reports directly to the Board of Trustees and line manages the Project Manager.

The Project Manager is responsible for the day to day running of the services and the line management of support staff.

The wholistic nature of the service we offer, based as it is on the support needs of the individual, requires support staff to undertake support planning and manage a number of individual support plans, acting as a 'Link Worker' for individual residents. Their role also incorporates other relevant duties in support of both the provision of high-quality housing and housing support services to promote independent living.

Throughout the year the Board of Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

We have continued to provide the support a homeless person needs to address those issues that may have led or contributed to their becoming homeless. We have seen increased numbers of individuals supported during the year. This is due both to the increased capacity in the new Links House service, the expansion of support available from our staff and utilising the facilities available in Links House to promote service provision from external agencies. The fostering of a more wholistic approach to an individual's support has led to improved outcomes and resulting in their being in a position to move to independent living sooner than previously.

The development of our Dean St property remains a priority. Realising this has been difficult. Our inability to recruit the staff numbers needed to deliver an appropriate level of support prevented re-starting a homelessness service from the property. We had approached a charity who offer support to women victims of domestic abuse with a view to their leasing the property for their service. Initially progressing well this later stalled, in part due to their own difficulties in recruiting support staff.

The overriding aim of our service continues to be that of helping a homeless individual achieve the goal of independent living with a home of their own, gain employment and to be able to participate in their community as fully as they wish and are able.

Achievements and performance

Whilst addressing the immediate need for accommodation, our service also offers the opportunity for a homeless individual to address other support needs they may have. Help and housing advice is also available to those who are in danger of becoming homeless. We strive to create a therapeutic environment in which individuals can begin to re-build self-esteem and address feelings of social isolation. When needed support is given to access the specialist services they may need to address, for example, mental ill health or addictions. We help with the learning of basic living skills and facilitate access help to improve literacy and numeracy. Utilising the much improved accommodation and communal space within Links House we have continued to develop a more wholistic service with the ability to deliver and facilitate support to individuals, both in-house and by strong working relationships with external support agencies.

During the year we have seen an increase in the numbers we are able to support. This is not only as a result of increased capacity within Links House but also a result of increased support resulting in an individual being in a position to move to independent living much sooner than previously. This positive outcome can also be partly attributed to the developing range of training, activities and additional targeted support being available from the service. As the year progressed we also began to form a better understanding of the operational needs of the new building and began to implement the changes needed to meet these operational demands.

We had already introduced a Monday to Friday structure to help replicate the pattern of an average working week. Feedback from residents in the past has shown the positive effect this has on people, helping to break the negative cycle of awake all night and sleeping most of the day. As the use of the training and communal area increased then it became apparent that more support staff needed to be available. Whilst we had already increased staff hours in the first year of operation from Links House the increasing numbers being supported, the size and layout of the building and the developing level of service offered required more support staff. In response to this need we restructured the staffing, reducing Project Management from two part time positions to one part time position and utilising this financial saving to increase the Monday to Friday support staff hours by 35 per week.

During the year we began to look at ways of developing individual staff skills and their ability to deliver in-house training programmes. We have two members of the staff with the necessary skills and qualifications to run a number of training and educational sessions. Both have lived experience of challenges faced by some of those accessing our service. Examples of the sessions they are able to deliver include, SMART Recovery; Alcohol Awareness; Recovery (Addiction); ADHD Awareness (Living With ADHD); Anger Management.

The continuing development of the new service has greatly increased our community presence, not only because of the size and location of the property but by the ability to offer the facilities to outside agencies for the delivery of services and as a venue for meetings and training. As an example, our office/meeting space has been used by both Hexham Community Led Housing (a not-for-profit organisation created by local people that aims to develop genuinely affordable housing in Hexham) for their monthly board meetings and by Northumberland Domestic Abuse Services (NDAS) for several staff meetings and training sessions. NDAS will also be based at Links House for several weeks in Spring 2024 whilst their existing offices are refurbished.

We continue to work closely with outside agencies including Northumberland County Council's Homelessness team, Social Services, Probation, BID Services Northumberland, with Oaktrees Newcastle and the Health Authority inc. hospital discharge teams, GPs and mental health support teams, Northumbria Police and Northumberland Recovery Partnership (NRP)

SHELTER, CRISIS, Thirteen Group, Changing Lives and Hexham Youth Initiative continue to make referrals to our service and our work with NDAS and Harbour has greatly enhanced our provision for homeless and vulnerable women.

Our attendance at monthly community safety meetings, 'VOL' meetings (Victim Offender Location) has been maintained ensuring we have a positive working relationship with Northumbria Police who coordinate these meetings, and our services are recognised as making a positive contribution to community safety.

We are actively involved in number of groups and organisations through which we are able to share good practice and discuss our service delivery and the ethos behind that delivery. Examples include NCC Homelessness Partnership Meetings, VONNE Peer Group meetings, Homeless Link Regional Peer Group Meetings and we have been active participants in the national PIElink discussion group for many years. (PIE - Psychologically Informed Environment)

Positive Outcomes
We continue to see improvement across all our outcome aims during the year and increasing numbers are showing positive improvement and progress in such areas as self-esteem and confidence; mental health ; budgeting/money management skills and improved living skills. We have also witnessed reduction in substance misuse/addictive behaviours. Access to appropriate support agencies, increased in-house support and our progress towards meeting the requirements of PIE have all contributed to individuals reporting reduced levels of stress and anxiety.

Support staff have worked hard to increase the support work done with individuals and this, combined with the increased day time staffing, has had a positive impact. This has been particularly so with several individuals with needs around addiction and mental health with a number of beneficiaries supported to attend external support for addiction via NRP. Others have benefitted from attending the Hextol Foundation services; volunteering in the Tans Café and with the gardening project. Others have engaged with Cycling Minds in Hexham.

The aim of improving individual employability vis skills development and education and training has resulted in three individuals starting college courses at Newcastle College and many others have attended the in-house 'Introduction to Maths' and 'CV Writing' courses which have been delivered by the Northern Learning Trust and the National Careers Agency.

The move to education and employment and increased community involvement has highlighted the difficulties many individuals face due to a lack of photo ID. We addressed this by facilitating applications for a Citizens Card for eight individuals which now means that they have the photo ID required to access services. Staff, in addition to the regular cooking session, have arranged arts and crafts activities and a little horticulture too, including both house plants and outdoor plants, the latter donated by TESCO.

Person Centred Support
The needs of those we support are many a varied and can often be a challenge to meet. Just one example of many during the year:

An individual who had been in the service for several months had a health emergency related to long-term alcohol abuse. Emergency services were called on several occasions but he refused to enter hospital. A risk assessment was completed and emergency measures were put in place to ensure his safety, including hourly checks during the night and recording limited alcohol consumption. After lengthy discussion, and reassurance that he would not be without a home if he was admitted to hospital, he eventually agreed to hospital admission. He returned to the service after undergoing a detox whilst in hospital and we continue supporting him with his medically supervised alcohol cessation. During his absence we took the opportunity to clean and decorate his room and a new bed and firmer mattress were provided. He is making slow, but steady, progress.

Move to Independent Living

Jayne was referred to our service by Shelter in Newcastle. After years of living with an abusive partner she felt she would rather be homeless than continue to stay. What made her leaving particularly difficult was her two cats, Pip and Pol, she had no one to care for them, and she was fearful of what her abuser would do if they remained in the house. Contact was made with the charity Cats Protection and their Paws Protect service. This offers a safe temporary refuge for pets whose owner is escaping domestic abuse. We were able to offer our help to Jayne thanks to the new female only accommodation available in Links House. Contact was made with NDAS, and Jayne was supported to register with a GP, change address for bank, benefits, etc. and register on Homefinder. Just prior to becoming homeless she had secured employment with a large retail company and they were very supportive of her circumstances and she was very quickly transferred to a Hexham branch of the store. Jayne has now moved on with her life, a successful bid on Homefinder resulted in her securing a single bed bungalow, and in easy travelling distance from her work in Hexham. We helped secure grant towards decoration and furnishing, including a new cooker and washing machine. Once she had the keys she was reunited with Pip and Pol, confirmation that she did indeed have a new home.

Peter had been in the service for over three years, originally in the smaller Dean St accommodation and moving over to Links House in September 2021. Referred to our service by the Local Authority he had become homeless in his mid-50's after the closure of a local hotel. He had been employment as a breakfast chef at the hotel for many years and his accommodation came with the job. As is so often the case, as we got to know Peter it became clear that his support needs were more complex than first appearing. For many years Peter had been a functioning alcoholic, this only becoming a more acute problem when he lost his job and his home. It also became clear that he was struggling with quite basic tasks, and his personal hygiene was problematic. This was not something we expected from someone who had worked as a chef almost all his working life. Supported to attend a GP appointment with an accompanying member of staff we were able to raise our concerns and a referral was made for a health assessment. The outcome suggested a stroke at some point, which had impaired Peter's cognitive function. This knowledge was used to create an appropriate support plan with Peter, including the prompting and support needed to ensure personal hygiene, including both washing, cleaning of cloths, bedding and bedroom. From this it was clear that Peter would need long term supported accommodation and would not be able to live fully independently. We began discussions with Social Services to begin a needs assessment for Peter to help secure the accommodation required. We also liaised with the Local Authority, Karbon Homes and the Homefinder Team to ensure that appropriate properties were made available to him on the Homefinder system. In late 2023 a suitable property was identified in Hexham and very close to Links House. This was sheltered housing, independent flats with an on-site warden. Visits were made and Social Services contacted. Peter has been due to move before Christmas 2023 but in the event it wasn't until the second week in January 2024 that Peter moved into his new home. Staff helped Peter choose his furniture from CORE Furniture in Hexham and bedding, small electrical items and a new cooker were provided from our individual donations fund. Staff supported Peter with his application for Housing Benefit and Council Tax support and to arrange Standing Orders and Direct Debits for various utility bills.

We have continued to offer support to Peter, particularly in ensuring Social Services provide the appropriate independent living support. This has resulted in an application being made for a Personal Independence Payment. It has taken some time but Peter now has the security of the long-term supported housing that he needs.

(*permission obtained from individuals concerned and when requested names have been changed)

These examples show the benefits that increased levels of support staff can have on the positive outcomes for individuals. The support Peter needed to address both his physical and mental health needs, either in house or by referral to community based health services, required considerable staff input. As did the maintaining of Social Services involvement and eventual securing of appropriate accommodation.

These successes are also examples of the positive impact the growing interagency working has had on our service delivery. Combined with increased support staff hours we are really seeing the positive outcomes for the individuals supported in our service. As previously noted we are seeing increased numbers of individuals experiencing improved physical and mental health, including the tackling of addictions and a reduction in feelings of isolation and low self-esteem.

Of those that came to our service with addictions 80% have engaged with programmes designed to address these addictions. 48% have entered education or employment and 38% have moved to a home of their own. The feeling of community we are striving for within the service is becoming manifest via these, and related, outcomes which indicate an increasing sense of stability for those in the service.

As we move into 2024 we will continue this positive development. Priority will be to expand our offer, redeveloping the Dean St service, expanding day time community access to the office and training areas of Links House and focusing on facilitating a positive journey through the service for all who approach us for help.

Financial review

As with previous years we have not been free from unforeseen challenges. Agreed budgets and the contribution to reserves within them had been adversely affected by several factors over previous years including the unavoidable delay in opening Links House and the subsequent difficulty in recruiting the staff needed to re-open the Dean St service had a negative effect on budgeted income. There was then the added impact of the cost-of-living crisis and the huge increases in utility charges. At the end of the last financial year rental charges were no longer reflecting our costs and we had not realised the predicted lease income from Dean St we had included in our budget. We made what savings we could on heating costs and began negotiations with the Local Authority regarding an increase in our Housing Benefit eligible rental charges. These discussions resulted in an appreciable increase in rental income. The Big Lottery Community Fund also provided financial assistance with an additional payment received in the final month of the last financial year. This was a great help in supporting us through this financially challenging period.

As previously noted we also implemented a staffing re-structure. This involved a reduction in Project Manager hours, replacing two 25 hours per week positions with just one. Paul Sloane, who had been with the charity since 2010, took the opportunity for early retirement this reduction in management offered him. The savings made in management costs were re-invested in increasing direct support hours to our beneficiaries. We continued with our programme of grant applications and in addition began to develop a campaign to help increase individual donations. We have seen a marked increase in the latter. In the financial year 2021/22 these donations were around the £5000 per year mark. The last two years have seen these donations total over £22,000 per year.

We had considerable success in grant applications during the year, including the securing of a further five years Big Lottery Community Fund grant. We also secured a grant of £25,000 from the Garfield Weston Foundation towards our core costs. This was the third time the Foundation have supported our services, the first being in 2017 with support to expand our Dean St service delivery. The James Knott Trust have supported us with an award of £9,000 per year for two years and Bernicia Foundation awarded £10,000. After raising our financial concerns at a Homelessness Forum meeting early in the year we secured an unrestricted grant of £10,000 from Northumberland County Council. The success of our efforts has resulted in the reversal of two years of overspend to a balanced budget for this financial year, and we have every confidence that the budget set for 2024/25 will continue this financial progress towards meeting our reserves target.

The policy of the charity regarding unrestricted funds remains unchanged and we will continue to endeavour to maintain these funds at a level equivalent to between three and six month's expenditure. The trustees recognise that a level on uncertainty remains, particularly as regard the continuing cost of living crisis, however, feel that adequate financial provision is in place to ensure the continuation of service delivery.

Despite the staffing re-structure offering an element of saving on staffing costs the expenditure on staffing has increased on the previous year. This reflects increased hourly rates for support staff in line with our commitment to be a Real Living Wage employer and the increase in management rates in line with inflation. Payments for On-Call and Sleep-in have also increased by 2%.

Whilst rental income has increased significantly on the previous year this still remains around 62% of our total income for the year.

The financial climate in which we operate remains challenging. The expansion of services across two sites and the possibility of income generation from leasing Dean St remains a key element of our Business Plan. As does the expansion of the renting of office and training space in Links House. The realisation of these elements of the Business Plan will help in meeting our aim of providing financial security for the organisation by increased earned income. The aim of diversifying our service provision to include long term supported housing also remains a part of our financial stability planning.

The trustees continue to recognise the need to review composition of the board, looking at broadening the diversity, age and skills base within the board and addressing the issue of succession. We have had some success in Trustee recruitment this year and welcomed Jo Costello to the Borad in December. Working as an independent consultant for women-led organisations Jo brings much needed expertise in developing and delivering women's services. We intend to continue to search for new Trustees and will be exploring the ways we can expand and develop our advertising content and reach during the coming year. Succession planning also remains to be addressed and again this will be reviewed in the next financial year.

Funders in the year have included:

The Big Lottery Community Fund; The Community Foundation North East; The Community Foundation Durham; Garfield Weston Foundation; The Joicey Trust; The James Knott Trust; Bernicia Foundation; Northumberland County Council; The Henry Bell Trust; Hexham Trinity Methodist Church; Hexham West End Methodist Church; St Andrew's Church Corbridge; Stocksfield Methodist Church and several individuals who have supported us with either a one-off donation or via regular giving.

We express our thanks to all who have helped us throughout the year.

Structure, governance and management

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

A Bertram
R Theobalds
K Norman
V Miller
C Brinton
J Costello (Appointed 1 December 2023)

The overall responsibility for the charity is held by the Board of Trustees. Trustees are recruited in a number of ways; by personal recommendation from existing members, via advertising in local press; individuals have contacted the charity directly asking how they can help.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The trustees' report was approved by the Board of Trustees.

A Bertram
Trustee
Dated: 19 December 2024

GAP SUPPORTED HOUSING

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF GAP SUPPORTED HOUSING

I report to the trustees on my examination of the financial statements of Gap Supported Housing (the charity) for the year ended 31 March 2024.

Responsibilities and basis of report

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

Having satisfied myself that the financial statements of the charity 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 the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity'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 ACCA, 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 that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements 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 financial statements 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 financial statements to be reached.

Peter Ledgerwood FCCA

JRL Accountants & Business Advisors
93 Montagu Avenue
Gosforth
Newcastle upon Tyne
NE3 4SB

Dated: 20 December 2024

GAP SUPPORTED HOUSING

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income from:							
Donations and legacies	3	26,832	-	26,832	28,938	-	28,938
Charitable activities	4	222,590	113,339	335,929	188,893	67,295	256,188
Total income		249,422	113,339	362,761	217,831	67,295	285,126
Expenditure on:							
Charitable activities	5	244,444	83,093	327,537	244,789	67,233	312,022
Net income/(expenditure) for the year/ Net movement in funds		4,978	30,246	35,224	(26,958)	62	(26,896)
Fund balances at 1 April 2023		197,675	12,187	209,862	224,633	12,125	236,758
Fund balances at 31 March 2024		202,653	42,433	245,086	197,675	12,187	209,862

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

GAP SUPPORTED HOUSING

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	9		189,817		193,090
Current assets					
Debtors	10	810		12,938	
Cash at bank and in hand		86,614		34,479	
		87,424		47,417	
Creditors: amounts falling due within one year	12	(13,355)		(12,945)	
Net current assets			74,069		34,472
Total assets less current liabilities			263,886		227,562
Creditors: amounts falling due after more than one year	13		(18,800)		(17,700)
Net assets			245,086		209,862
Income funds					
Restricted funds	14		42,433		12,187
Unrestricted funds			202,653		197,675
			245,086		209,862

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 19 December 2024

A Bertram
Trustee

Company registration number 06944944

1 Accounting policies

Charity information

Gap Supported Housing is a private company limited by guarantee incorporated in England and Wales. The registered office is Office 4, 4 Meal Market, Hexham, Northumberland, NE46 1NF, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Memorandum and Article's of Association, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

All expenditure is recognised by the charity when the liability has been incurred. Expenditure is recognised on an accruals basis as the liability is incurred.

1 Accounting policies **(Continued)**

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Land and buildings	Revalued annually
Fixtures, fittings & equipment	25% Reducing Balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Properties whose fair value can be measured reliably are held under the revaluation model and are carried at a revalued amount, being their fair value at the date of valuation less any subsequent accumulated depreciation and subsequent accumulated impairment losses. The fair value of the land and buildings is usually considered to be their market value.

Revaluation gains and losses are recognised in other recognised gains and losses and accumulated in equity, except to the extent that a revaluation gain reverses a revaluation loss previously recognised in net income/(expenditure) or a revaluation loss exceeds the accumulated revaluation gains recognised in equity; such gains and loss are recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies **(Continued)**

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the charity transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Donations and gifts	26,832	28,938

4 Charitable activities

	2024 £	2023 £
Rental income received	222,590	183,893
Grants received	113,339	72,295
	335,929	256,188
Analysis by fund		
Unrestricted funds	222,590	
Restricted funds	113,339	
	335,929	
For the year ended 31 March 2023		
Unrestricted funds		188,893
Restricted funds		67,295
		256,188

Grants received		
The National Lottery Community Fund	50,839	61,995
Help The Homeless	2,500	-
Joicey Trust	3,000	-
Garfield Weston Foundation	25,000	-
Hadrian Trust	1,000	-
Bernicia	10,000	-
James Knott Trust	9,000	-
Northumberland County Council	10,000	-
County Durham Community Fund	2,000	10,300
	113,339	72,295

5 Charitable activities

	2024 £	2023 £
Staff costs	207,649	195,869
Depreciation	3,272	4,363
HR support costs	2,140	2,392
Rent and rates	38,726	36,215
Insurance	5,534	4,917
Light and heat	34,678	28,860
Maintenance	7,496	6,348
Repairs and renewals	4,930	7,586
Postage and stationery	2,088	2,010
Telephone	6,309	7,131
Office costs	4,208	4,317
Travelling expenses	215	49
Legal and professional fees	1,985	931
Recruitment costs	1,438	2,605
Sundry expenses	6,049	6,729
Accountancy	820	1,700
	327,537	312,022
	327,537	312,022
Analysis by fund		
Unrestricted funds	244,444	244,789
Restricted funds	83,093	67,233
	327,537	312,022

6 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year and none of them were reimbursed any expenses.

7 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
Management	2	2
Homeless Support	6	6
Total	8	8

7 Employees (Continued)

Employment costs	2024	2023
	£	£
Wages and salaries	192,521	182,134
Social security costs	11,260	10,882
Other pension costs	3,868	2,853
	207,649	195,869

There were no employees whose annual remuneration was more than £60,000.

8 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxationof Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

9 Tangible fixed assets

	Land and buildings	Fixtures, fittings & equipment	Total
	£	£	£
Cost			
At 1 April 2023	180,000	51,750	231,750
At 31 March 2024	180,000	51,750	231,750
Depreciation and impairment			
At 1 April 2023	-	38,661	38,661
Depreciation charged in the year	-	3,272	3,272
At 31 March 2024	-	41,933	41,933
Carrying amount			
At 31 March 2024	180,000	9,817	189,817
At 31 March 2023	180,000	13,090	193,090

The carrying value of land included in land and buildings comprises:

	2024	2023
	£	£
Freehold	180,000	180,000

9 Tangible fixed assets **(Continued)**

The company owns two properties, being numbers 4 and 5 Dean Street. Number 4 Dean Street has been owned by the charity since it's purchase in 2000 and number 5 Dean Street was transferred to the charity in 2010. The combined properties are valued at their deemed cost of £180,000, which was calculated based on an independent third party valuation carried out by Rook Mathew Sayer in 2011. The trustees believe that this valuation continues to reflect the fair value of the property based on sales prices of similar properties in the area.

10 Debtors

	2024	2023
Amounts falling due within one year:	£	£
Trade debtors	810	12,938

11 Loans and overdrafts

	2024	2023
	£	£
Other loans	19,680	20,340
Payable within one year	880	2,640
Payable after one year	18,800	17,700

The loan from the Quaker Housing Trust is interest free, unsecured and is repayable in equal annual instalments over a period of up to ten years.

12 Creditors: amounts falling due within one year

	2024	2023
	£	£
Borrowings	880	2,640
Trade creditors	4,235	1,830
Other creditors	5,424	4,745
Accruals and deferred income	2,816	3,730
	13,355	12,945

13 Creditors: amounts falling due after more than one year

	2024	2023
	£	£
Borrowings	18,800	17,700

14 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				Movement in funds		
	Balance at 1 April 2022	Incoming Resources	Resources Expended	Balance at 1 April 2023	Incoming Resources	Resources Expended	Balance at 31 March 2024
	£	£	£	£	£	£	£
The National Lottery Community Fund - RC North East & Cumbria Region	12,125	61,995	(61,933)	12,187	50,838	(45,426)	17,599
Help The Homeless	-	5,000	(5,000)	-	2,500	(2,500)	-
Community Foundation Durham	-	300	(300)	-	2,000	(2,000)	-
Joicey Trust	-	-	-	-	3,000	(3,000)	-
Garfield Weston Foundation	-	-	-	-	25,000	(14,583)	10,417
Hadrian Trust	-	-	-	-	1,000	(1,000)	-
Bernicia	-	-	-	-	10,000	(833)	9,167
James Knott Trust	-	-	-	-	9,000	(3,750)	5,250
Northumberland County Council	-	-	-	-	10,000	(10,000)	-
	12,125	67,295	(67,233)	12,187	113,338	(83,092)	42,433

15 Analysis of net assets between funds

	Unrestricted Funds 2024	Restricted Funds 2024	Total 2024	Unrestricted Funds 2023	Restricted Funds 2023	Total 2023
	£	£	£	£	£	£
Fund balances at 31 March 2024 are represented by:						
Tangible assets	189,817	-	189,817	193,090	-	193,090
Current assets/(liabilities)	31,636	42,433	74,069	22,347	12,125	34,472
Long term liabilities	(18,800)	-	(18,800)	(17,700)	-	(17,700)
	202,653	42,433	245,086	197,737	12,125	209,862

16 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2024 £	2023 £
Within one year	29,880	29,880
Between two and five years	29,880	59,760
	59,760	89,640

The operating leases represent a lease from Karbon Homes. The lease is for a period of 20 years, however there is an option of a break at 3rd March 2026.

17 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

Gap Supported Housing

England & Wales - Charity number 1138615

Accounts

Charity Registration No. 1138615

Company Registration No. 06944944 (England and Wales)

GAP SUPPORTED HOUSING

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

GAP SUPPORTED HOUSING

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	A Bertram R Theobalds K Norman V Miller C Brinton
Secretary	A Sanders
Charity number	1138615
Company number	06944944
Registered office	Office 4 4 Meal Market Hexham Northumberland United Kingdom NE46 1NF
Independent examiner	JRL Accountants & Business Advisors 93 Montagu Avenue Gosforth Newcastle upon Tyne NE3 4SB

GAP SUPPORTED HOUSING

CONTENTS

	Page
Trustees' report	1 - 6
Independent examiner's report	7
Statement of financial activities	8
Balance sheet	9
Notes to the financial statements	10 - 18

GAP SUPPORTED HOUSING

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their annual report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

Our aim as laid down by our Memorandum of Association are;

"To support vulnerable adults, both those who are homeless and those who may be threatened with homelessness, by the provision of temporary accommodation, supported housing, support in their own home or by such other services calculated to relieve their needs."

During the year 2022/23 our service provision consisted of a staffed accommodation service delivered from Links House, Haugh Lane, Hexham. This provides accommodation for up to thirteen individuals across four shared flats. We retain our accommodation service based at 4/5 Dean St in Hexham which has the capacity to provide supporting accommodation for up to seven individuals.

Responsibility for service delivery and development is held by the Chief Executive Officer (CEO) The CEO reports directly to the Board of Trustees and line manages the Project Managers.

The Project Managers are responsible for the day to day running of the services and the line management of support staff.

Throughout the year the Board of Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

We have continued to provide the support a homeless person needs to address those issues that may have led or contributed to their becoming homeless. We have striven to provide or facilitate activities and training to help individuals develop independent living skills such as cooking on a budget and money management. Our ability to help access other support services and in addressing health issues, employability skills, education and training, was compromised during the year due to difficulty in recruiting the numbers of support staff needed to fully meet this goal.

The overriding aim of our service continues to be that of helping a homeless individual achieve the goal of independent living with a home of their own, gain employment and to be able to participate in their community as fully as they wish and are able.

Achievements and performance

2022/23 has been the first full year of service delivery from the new Links House accommodation. We have at last begun to develop the kind of supported accommodation service we have longed to deliver, making use of the additional space available to broaden the support offered to residents within the service.

The Links House accommodation has four shared flats within the building, each with their own living room and kitchen. The flats are on the second and third floors of the property with the two four beds flats located immediately above the main, east, entrance and providing the male accommodation. The two smaller flats, one three bed and one two bed, also on the second and third floors, are at the west end of the building and provide our female accommodation. The staff offices and accommodation are on the ground floor adjacent to the main entrance.

The first floor contains the office, training and communal areas, known as the 'Robson Suit'. This office and training space has provided the opportunity for external agencies to arrange meetings within the service, greatly improving access to these support services for those in the accommodation. Positive working relationships are being built with a variety of complimentary service providers and developing utilisation of the first floor Robson Suit has allowed us to broaden and develop more inhouse activities and training.

Service Delivery, Challenges and Changes

An individual's journey begins when, with the help of support staff, a support plan unique to that person is completed on arrival in the service. This Support Plan is used to help him or her look at those support needs that may have led or contributed to their homelessness. It is extremely important that the individual actively engages in the service and the support available.

In the first few days or weeks a resident can find the need for a new structure difficult and challenging. In the old Dean St service, a much smaller and more 'intimate' building, supporting someone through this was much easier than in the new and much larger service.

To help address this a Monday to Friday structure to the week has been implemented, to replicate the pattern of a typical working week. Our experience, confirmed by feedback from residents in the past, has shown the positive effect this has. This routine, meaning that an individual must be up and about each weekday morning, helps break the negative cycle of awake all night and sleeping most of the day, a cycle we have witnessed so often in individuals when they first move into the service.

The day begins with a breakfast/brunch in the Robson Suit. This is provided by us, in the main using the food donated by Tesco and Aldi and supplemented as required from funds provided from regular donations. This starts the day in an informal, social way. We continued to work on making a part of the Robson Suit area more welcoming and informal, with easy chairs and a sofa in the TV/pool table section of the space. The morning is then used as a time to lead into the more structured part of the day. It provides an opportunity to have more relaxed social interaction between both residents and support staff, helping foster the positive therapeutic community feel to the service.

The ability to structure the service in this way, separating the residential from the 'working' areas has allowed us to better support a resident progress through the service and gain the skills they need to move to independent living. We are now looking at developing more in-house basic skills training and educational courses, looking at adult literacy and numeracy and other employability skills.

Support staff continue to deliver the basic living skills activities which are both needed and enjoyed.

- Cooking on a budget and help to understand budgeting generally are an important part of most people's support plan. To aid with this we facilitate membership of the Hexham Community Grocery.
- IT training and help in completing Universal Credit applications along with support to meet Job Search and training criteria for benefits entitlement, in line with requirements of National Career Service
- Access to the Choice Based Letting system, bidding for a property and help to move. Including arranging utility accounts, Housing Benefit applications, furnishing and short-term support to maintain the tenancy.
- Facilitate multi-agency support, GP, CPN, Social Worker, etc to address identified health needs.
- Various activities to help social isolation, build confidence and help promote good mental health, for example food and film nights, pool nights, quizzes and competitive PC based games utilising the smart TV.

An opportunity to offer an in-house activity arose as the year progressed and it became clear that the incorrect paint finish that had been applied to the walls in all the flats meaning it was impossible to wipe clean without also removing the paint! We decided that the only way to fix this problem was to redecorate a room as an individual left, using a more appropriate paint finish. Demand for our service remains high so it's important that the time a room remains unavailable due to redecoration is kept to a minimum. Securing the services of a professional painter and decorator is not practicable as lead in time is just too long. The problem was solved by making this redecoration an activity and skills learning exercise for residents. Several people were interested in participating and so, working alongside a member of staff, as a room became vacant, they prepared and then painted the room. This proved to be a great success, perhaps taking a little longer than a professional may have done, but the positive benefits in skill development, social interaction and confidence building far outweigh the negatives.

Female Only Accommodation

We have actively promoted our female accommodation during the year and all five places across the two flats are fully occupied, with referrals now far outstripping availability. We have been developing our working relationship with both Northumberland Domestic Abuse Service (NDAS) and Harbour. For over Forty years Harbour have been working with families and individuals effected by domestic abuse with refuges and support services across the North East of England. Harbour representatives attended a staff team meeting and gave an overview of their services and the referral process, including an introduction to the RIC (Risk Indicator Checklist) that Harbour use during their referral process. A service they offer, in additional to accommodation, is outreach support and we have taken advantage of this service for one young woman in our accommodation who we feel would benefit from this additional, specialist, support. We are also arranging to access training sessions for our support staff who have requested more insight into the possible support needs of those who may have experienced domestic abuse.

Dean St Service

First opened in 2000 and re-built and expanded internally in 2009 to incorporate the adjacent property. The refurbished building opened in 2010, and by 2021 and almost 18 months of lockdown it was beginning to look very tired and rundown. After all residents moved to the new accommodation service the property remained unoccupied and the opportunity was taken to redecorate and tackle outstanding remedial works to fixtures and fittings and to address any furniture repair or replacement.

After some consideration it was decided to look at reopening the service to offer a similar service as previously but using it as a 'first stage' accommodation prior to the move to Links House. Dean St residents would also attend the daytime activities and training at Links House. We began a recruitment campaign early in the year but after several months and a considerable expenditure, we failed to recruit the staff needed. We were also challenged financially by the unprecedented increase in heat and light costs experienced during the year. This un-foreseen increase seriously depleted the funds allocated for the re-opening of the Dean St service and in the event the service remained unutilised throughout the year.

As a result of the closer working relationship with other support provides, towards the end of 2022 we began discussions with one organisation regarding the possibility of their leasing Dean St from us and so expand their specialist support services into West Northumberland. Several visits were made to view the property and discussions were continuing into the new financial year.

As noted previously our ability to support individuals has been greatly improved by the move to Links House, not only due to the increased numbers accommodated but also in the ways support can be delivered.

The numbers supported has increased significantly during the year, not only because of increased bed spaces but the percentage of individuals moving-on to independent living has also increased.

Community Links

We have continued to develop activities away from Links House, to help tackle social isolation, improve physical and mental health, perhaps experience something new, and to just have some fun in the fresh air.
Individuals have benefitted from the therapeutic activities available via the Hexham based charity Let's Get Growing. Let's Get Growing has established a nature-based therapeutic initiative at Minsteracres Peace Garden, a retreat centre not far from Hexham. Here by way of gardening, they support people of all ages with varying health needs, including those with stress-related illness, depression, dementia, mild learning difficulties, health needs, including those with stress-related illness, depression, dementia, mild learning difficulties, recovering from a stroke or surgery, or living with chronic physical illness.

Making use of the training facilities we arranged the delivery of several Red Cross Community Education Workshops. Three sessions were chosen:

- Adult First Aid (over 19 years) "Build confidence and willingness to help in a first aid emergency using the objects around you."
- Adult Tackling Loneliness (over 19 years) "41% of adults have reported feeling loneliness since lockdown. Learn skills to help yourself and others who may be suffering from loneliness."
- Adult Adapt & Recover (over 19 years) "Learn to help yourself and others adapt and recover from challenges by identifying practical and emotional skills that help when faced with a crisis."

During the year the new Project Manager and a member of support staff began on-line C-Card training with the aim of Links House being registered as an Outlet Centre. The C-Card scheme is designed to provides confidential sexual health advice and free condoms to anyone aged 13-24. The NHS C-card Coordinator made a visit to Links House to ensure registration compliance requirements for secure storage of patient information, data and adhere to safeguarding and confidentiality policies. A Service Level Agreement was completed and we were registered in November 2022.

We have continued to work closely with outside agencies including Northumberland County Council Homelessness team, Social Services, Probation, BID Services Northumberland, with Oaktrees Newcastle and the Health Authority inc. hospital discharge teams, GPs and mental health support teams, Northumbria Police and Northumberland Recovery Partnership (NRP) We have provided confidential meeting space for NRP and NHS Crisis Team meetings, including multi-agency meetings when required.

SHELTER, CRISIS, Thirteen Group, Changing Lives and Hexham Youth Initiative continue to make referrals to our service and our work with NDAS and Harbour has greatly enhanced our provision for homeless and vulnerable women.
We remain active participants in regular NCC homelessness Partnership meetings and the Rough Sleeper Action Group. In the case of the latter group, we act as independent verifier for the NCC annual Rough Sleeper Count each November.

Our attendance at monthly community safety meetings, 'VOL' meetings (Victim Offender Location) has been maintained ensuring we have a positive working relationship with Northumbria Police who coordinate these meetings, and our services are recognised as making a positive contribution to community safety.

This has been another very challenging year but one in which we've continued to adapt to changing needs, maintaining our service and successfully developing service provision within Links House. Difficulty in the reprovision of services from Dean St notwithstanding, we have increased the numbers of homeless and vulnerable adults we can support and particularly developed our female only accommodation. As we move into 2023 we are now look forward to building on these achievement and developing the community homelessness facility we have been working towards.

During the year the Board of Trustees has moved away from Zoom meetings and returned to physical meetings. We have continued to oversee service delivery and develop our strategic aims via our business plan, concentrated on maintaining the existing service, funding applications to meet demand and continued to seek development opportunities through positive working with possible partner agencies.

Financial review

Last year we achieved our ambition of becoming a Real Living Wage (RLW) employer. Whilst the financial challenges presented by the unprecedented increases in utility costs has threatened the maintenance of this status, we have increased the hourly rate by 4.5% with the expressed aim of bringing the rate up to the RLW from March 2023.

When we moved to Links House, we inherited a very complicated utility account situation with four companies supplying electricity to the flats and communal/office parts of the building. As we began to untangle this, the effect of the war in Ukraine caused all companies to stop issuing new contracts or accept new accounts. Over the year we have seen unit costs increasing, on average, by 75% and in one case by 120%. Daily standing charges have seen an average increase of 40%. Consequently, the annual electricity budget was exceeded by the beginning of October. We are very concerned by this situation and are doing all we can to reduce electricity use as much as possible.

We are also reviewing our rental charges, including the Housing Benefit eligible element in an attempt to better reflect these increased running costs. Rental income remains our main source of funding and accounted for 64% of income, up slightly on the previous year which was 60%.

Grant funders have included:

The Big Lottery Community Fund; The Community Foundation North East; The Community Foundation Durham; Henry Bell Trust; Hexham Trinity Methodist Church; Hexham West End Methodist Church; St Andrew's Church Corbridge.

Staffing costs have increased significantly in the main due to the need to provide increased support staff hours in the new service to ensure we can deliver the level of resident support we feel a person-centred support service requires. Our commitment to maintain Real Living Wage Rates also required a 4.5% increase in support staff hourly rate, combined with 2% increases in Sleep-In and On-Call rates. Management rates were increased in-line with inflation.

As always the financial climate in which we operate remains extremely challenging. The expansion of services across two sites and the possibility of income generation from leasing Dean St and of office and training space in Links House will help in meeting our aim of providing financial security for the organisation by increased earned income. We still need to increase earned income however and the aim of diversify our service provision to include long term supported housing remains a key element in our financial stability planning.

The policy of the charity regarding unrestricted funds remains unchanged and we will continue to endeavour to maintain these funds at a level equivalent to between three and six month's expenditure.

The trustees recognise that a level on uncertainty remains, particularly as regard the continuing cost of living crisis. They however feel that adequate financial provision is in place to ensure the continuation of service delivery.

The trustees also recognise the need to review composition of the board, looking at broadening the skills base within the board and addressing the issue of succession. It is proposed that a programme of trustee recruitment will once again form a key element in the organisations Business Planning in the coming year.

During the year the decision was made to change the charity name from StopGap Supported Housing to Gap Supported Housing. It had been felt for some considerable time that the negative connotations linked to the word 'stop-gap', of low-quality and makeshift did not reflect the high standard of service we were delivering. We began to use the new name during the 2022/23 year with the name change being registered with The Charity Commission and Companies House on the 15th April 2023.

Structure, governance and management

During the year the decision was made to change the charity name from StopGap Supported Housing to Gap Supported Housing. It had been felt for some considerable time that the negative connotations linked to the word 'stop-gap', of low-quality and makeshift did not reflect the high standard of service we were delivering. We began to use the new name during the 2022/23 year with the name change being registered with The Charity Commission and Companies House on the 15th April 2023.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

A Bertram
R Theobalds
K Norman
V Miller
C Brinton

The overall responsibility for the charity is held by the Board of Trustees. Trustees are recruited in a number of ways; by personal recommendation from existing members, via advertising in local press; individuals have contacted the charity directly asking how they can help.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The trustees' report was approved by the Board of Trustees.

A Bertram
Trustee
Dated: 18 December 2023

GAP SUPPORTED HOUSING

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF GAP SUPPORTED HOUSING

I report to the trustees on my examination of the financial statements of Gap Supported Housing (the charity) for the year ended 31 March 2023.

Responsibilities and basis of report

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

Having satisfied myself that the financial statements of the charity 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 the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity'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 Peter Ledgerwood FCCA, 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 that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements 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 financial statements 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 financial statements to be reached.

Peter Ledgerwood FCCA

JRL Accountants & Business Advisors
93 Montagu Avenue
Gosforth
Newcastle upon Tyne
NE3 4SB

Dated: 18 December 2023

GAP SUPPORTED HOUSING

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Income from:							
Donations and legacies	3	28,938	-	28,938	5,179	-	5,179
Charitable activities	4	188,893	67,295	256,188	152,637	80,250	232,887
Total income		217,831	67,295	285,126	157,816	80,250	238,066
Expenditure on:							
Charitable activities	5	244,789	67,233	312,022	194,436	68,125	262,561
Net (expenditure)/income for the year/ Net movement in funds		(26,958)	62	(26,896)	(36,620)	12,125	(24,495)
Fund balances at 1 April 2022		224,633	12,125	236,758	261,253	-	261,253
Fund balances at 31 March 2023		197,675	12,187	209,862	224,633	12,125	236,758

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

GAP SUPPORTED HOUSING

BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	**9**		193,090		197,452
Current assets					
Debtors	**10**	12,938		12,937	
Cash at bank and in hand		34,479		57,403	
		47,417		70,340	
Creditors: amounts falling due within one year	**12**	(12,945)		(12,134)	
Net current assets			34,472		58,206
Total assets less current liabilities			227,562		255,658
Creditors: amounts falling due after more than one year	**13**		(17,700)		(18,900)
Net assets			209,862		236,758
Income funds					
Restricted funds	**14**		12,187		12,125
Unrestricted funds			197,675		224,633
			209,862		236,758

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 18 December 2023

A Bertram
Trustee

Company registration number 06944944

1 Accounting policies

Charity information

Gap Supported Housing is a private company limited by guarantee incorporated in England and Wales. The registered office is Office 4, 4 Meal Market, Hexham, Northumberland, NE46 1NF, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Memorandum and Article's of Association, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

All expenditure is recognised by the charity when the liability has been incurred. Expenditure is recognised on an accruals basis as the liability is incurred.

1 Accounting policies **(Continued)**

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Land and buildings	Revalued annually
Fixtures, fittings & equipment	25% Reducing Balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Properties whose fair value can be measured reliably are held under the revaluation model and are carried at a revalued amount, being their fair value at the date of valuation less any subsequent accumulated depreciation and subsequent accumulated impairment losses. The fair value of the land and buildings is usually considered to be their market value.

Revaluation gains and losses are recognised in other recognised gains and losses and accumulated in equity, except to the extent that a revaluation gain reverses a revaluation loss previously recognised in net income/ (expenditure) or a revaluation loss exceeds the accumulated revaluation gains recognised in equity; such gains and loss are recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies

(Continued)

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the charity transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Donations and gifts	28,938	5,179

4 Charitable activities

	2023 £	2022 £
Rental income received	183,893	148,637
Grants received	72,295	84,250
	256,188	232,887
Analysis by fund		
Unrestricted funds	188,893	
Restricted funds	67,295	
	256,188	
For the year ended 31 March 2022		
Unrestricted funds		152,637
Restricted funds		80,250
		232,887

Grants received		
The National Lottery Community Fund	61,995	48,250
B&Q Fund	-	4,000
Community Foundation	10,300	-
Homeless Link Winter Transformation Fund	-	32,000
	72,295	84,250

5 Charitable activities

	2023 £	2022 £
Staff costs	195,869	173,676
Depreciation	4,363	5,817
HR support costs	2,392	2,074
Rent and rates	36,215	28,326
Insurance	4,917	4,375
Light and heat	28,860	17,908
Maintenance	6,348	4,624
Repairs and renewals	7,586	4,384
Postage and stationery	2,010	2,962
Telephone	7,131	5,367
Office costs	4,317	4,413
Travelling expenses	49	118
Legal and professional fees	931	790
Recruitment costs	2,605	2,427
Sundry expenses	6,729	3,500
Accountancy	1,700	1,800
	312,022	262,561
	312,022	262,561
Analysis by fund		
Unrestricted funds	244,789	194,436
Restricted funds	67,233	68,125
	312,022	262,561

6 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year and none of them were reimbursed any expenses.

7 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
Management	2	2
Homeless Support	6	5
Total	8	7

7 Employees (Continued)

Employment costs	2023	2022
	£	£
Wages and salaries	182,134	161,417
Social security costs	10,882	9,366
Other pension costs	2,853	2,893
	195,869	173,676

There were no employees whose annual remuneration was more than £60,000.

8 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxationof Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

9 Tangible fixed assets

	Land and buildings	Fixtures, fittings & equipment	Total
	£	£	£
Cost			
At 1 April 2022	180,000	51,750	231,750
At 31 March 2023	180,000	51,750	231,750
Depreciation and impairment			
At 1 April 2022	-	34,297	34,297
Depreciation charged in the year	-	4,363	4,363
At 31 March 2023	-	38,660	38,660
Carrying amount			
At 31 March 2023	180,000	13,090	193,090
At 31 March 2022	180,000	17,452	197,452

The carrying value of land included in land and buildings comprises:

	2023	2022
	£	£
Freehold	180,000	180,000

9 Tangible fixed assets (Continued)

The company owns two properties, being numbers 4 and 5 Dean Street. Number 4 Dean Street has been owned by the charity since it's purchase in 2000 and number 5 Dean Street was transferred to the charity in 2010. The combined properties are valued at their deemed cost of £180,000, which was calculated based on an independent third party valuation carried out by Rook Mathew Sayer in 2011. The trustees believe that this valuation continues to reflect the fair value of the property based on sales prices of similar properties in the area.

10 Debtors

Amounts falling due within one year:	2023 £	2022 £
Trade debtors	12,938	12,364
Other debtors	-	573
	12,938	12,937

11 Loans and overdrafts

	2023 £	2022 £
Other loans	20,340	21,000
Payable within one year	2,640	2,100
Payable after one year	17,700	18,900

The loan from the Quaker Housing Trust is interest free, unsecured and is repayable in equal annual instalments over a period of up to ten years.

12 Creditors: amounts falling due within one year

	2023 £	2022 £
Borrowings	2,640	2,100
Trade creditors	1,830	3,015
Other creditors	4,745	4,429
Accruals and deferred income	3,730	2,590
	12,945	12,134

13 Creditors: amounts falling due after more than one year

	2023 £	2022 £
Borrowings	17,700	18,900

14 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds		
	Incoming Resources	Resources Expended	Balance at 1 April 2022	Incoming Resources	Resources Expended	Balance at 31 March 2023
	£	£	£	£	£	£
Homeless Link Winter Fund	32,000	(32,000)	-	-	-	-
The National Lottery Community Fund - RC North East & Cumbria Region	48,250	(36,125)	12,125	61,995	(61,933)	12,187
Community Foundation Grant	-	-	-	5,000	(5,000)	-
Community Foundation Durham	-	-	-	300	(300)	-
	80,250	(68,125)	12,125	67,295	(67,233)	12,187

15 Analysis of net assets between funds

	Unrestricted Funds 2023	Restricted Funds 2023	Total 2023	Unrestricted Funds 2022	Restricted Funds 2022	Total 2022
	£	£	£	£	£	£
Fund balances at 31 March 2023 are represented by:						
Tangible assets	193,090	-	193,090	197,452	-	197,452
Current assets/(liabilities)	22,285	12,187	34,472	46,081	12,125	58,206
Long term liabilities	(17,700)	-	(17,700)	(18,900)	-	(18,900)
	197,675	12,187	209,862	224,633	12,125	236,758

16 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2023 £	2022 £
Within one year	29,880	29,880
Between two and five years	59,760	89,640
	89,640	119,520

The operating leases represent a lease from Karbon Homes. The lease is for a period of 20 years, however there is an option of a break at 3rd March 2026.

17 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

Gap Supported Housing

England & Wales - Charity number 1138615

Accounts

Charity Registration No. 1138615

Company Registration No. 06944944 (England and Wales)

STOPGAP SUPPORTED HOUSING

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

STOPGAP SUPPORTED HOUSING

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	A Bertram R Theobalds K Norman V Miller C Brinton
Secretary	A Sanders
Charity number	1138615
Company number	06944944
Registered office	Office 4 4 Meal Market Hexham Northumberland United Kingdom NE46 1NF
Independent examiner	Azets Bede House Belmont Business Park DURHAM United Kingdom DH1 1TW

STOPGAP SUPPORTED HOUSING

CONTENTS

	Page
Trustees' report	1 - 6
Independent examiner's report	7
Statement of financial activities	8
Balance sheet	9
Notes to the financial statements	10 - 17

STOPGAP SUPPORTED HOUSING

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2022

The trustees present their annual report and financial statements for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

Our aim as laid down by our Memorandum of Association are;

“To support vulnerable adults, both those who are homeless and those who may be threatened with homelessness, by the provision of temporary accommodation, supported housing, support in their own home or by such other services calculated to relieve their needs.”

During the year 2021/22 our service provision consisted of a staffed accommodation project delivered from 4/5 Dean St in Hexham which has the capacity to provide supporting accommodation for up to seven homeless adults. In September 2021 we began delivering a supported accommodation service from new premises at Links House, Haugh Lane, Hexham. This provides accommodation for up to thirteen individuals across four shared flats.

Responsibility for service delivery and development is held by the Chief Executive Officer (CEO). The CEO reports directly to the board and line manages the Project Managers.

The Project Manager(s) are responsible for the day to day running of the services and the line management of support staff. At the end of March 2022 we recruited a second Project Manager to ensure we had capacity to develop services across both sites.

Throughout the year the board have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

We have continued to provide the support a homeless individual needs to address those issues that may have led or contributed to their becoming homeless. We have striven to provide or facilitate activities and training to help individuals develop independent living skills such as cooking on a budget and money management. Our ability to support individuals to access other support services to help in addressing health issues, employability skills, education and training continued to be restricted during the year due to the continuing impact of the COVID-19 pandemic.

The overriding aim of our service continues to be that of helping a homeless individual achieve the goal of independent living with a home of their own, gain employment and to be able to participate in their community as fully as they wish and are able.

Achievements and performance

Whilst the year continued to be effected by the continuing COVID-19 pandemic we were also able to open our new accommodation service in Links House, Hexham.

The refurbishment of the new 13 bed accommodation service based at Links House was due to be completed in June 2020, but all work was stopped due to COVID restrictions with a new completion date of September. The September completion date proved to be too optimistic and it wasn’t until the end of the year that Karbon Homes the building’s owners officially ‘signed-off’ the works from the contractors. It only remained to list a number of ‘snagging’ issues prior to our signing the lease. Unfortunately some of those issues were quite significant and related to fire safety and building security.

In the event we completed on the lease in March 2021 with a number of issues still outstanding. Utilising a loan from the Quacker Housing Trust we began furnishing the accommodation and we instigated staff familiarisation by arranging time in the empty building, including overnight stays. A 13 bed four floor building is a very different working environment to a 7 bed service delivered from two internally linked terrace houses.

This familiarisation period proved to be extremely valuable and helped identify a number of issues that had been missed on daytime inspection and visits. This included additional fire safety and security work, in the latter case requiring the installation of two additional CCTV cameras. The contractors were again on-site for most of May 2021 to complete these outstanding works.

During this time we continued to deliver our supported accommodation services from the Dean St property. The service remained fully occupied, with the lack of contact with housing providers continuing to create difficulties in securing suitable move-on accommodation for those who were ready for independent living. This lack of move-on then had a detrimental effect on our ability to help people who were contacting us for help. We just didn't have a place for them. This was particularly frustrating when we had a 13 bed service almost ready to use, we just needed to be 100% certain it was safe to do so.

By mid-August 2021 the majority of works needed before we could take up occupancy were completed and in the first week of September everyone from the Dean St service moved to the new building.

The old Dean St service was first opened in 2000 and re-built internally in 2009 to incorporate the next door property. Facilities were markedly improved, providing accommodation for seven with a number of ensuite bedrooms. The refurbished building opened in 2010, and by 2021 and almost 18 months of lockdown it was beginning to look very tired and rundown. With the property empty the opportunity was taken to redecorate and tackle outstanding remedial works to some fixtures and fittings and any furniture repair or replacement.

After the winter months and at the end the financial year we are now reviewing the long term use of this facility. There are alternatives, including the possibility of adaption to provide a move-on service, or re-opening to provide the same accommodation service as previously. We would then offer Dean St as a 'first stage' accommodation service prior to moving to the more independent 'second stage' at Links House. The Dean St residents would attend the daytime activities and training at Links House. We had also considered developing a women's homelessness service in the property, but this has now been shelved in favour of offering this service within Links House.

The move to the new building went well and within days we were accepting new referrals into the service. There was a brief delay in further expansion in early October as contractors had to return to complete a part resurfacing of the main access stairway, however, by the end of October eleven of the thirteen bedspaces were occupied. Three people had moved-on and four new homeless individuals had moved in.

We were aware that the size and layout of the new service would provide challenges and this has proved to be the case.

We wanted to continue the sense of home promoted in the Dean St service, here the support staff were very much a part of the day to day living of the residents. We believe this played a large part in our successfully supporting individuals to address those issues that led or contributed to their homelessness and move towards the goal of independent living.

In the Dean St service communal space was on the ground floor with the living room, kitchen and IT suit all close to the staff office. This ensured that support staff were accessible and very much part of the living environment.

The design of the new Links House has four individual shared flats, each with their own living room and kitchen. All the flats are on the second and third floors of the building. The two four beds flats being immediately above the main entrance. The two smaller flats, one three bed and one two bed, are also on the second and third floors but at the other end of the building.
The staff offices and accommodation are on the ground floor adjacent to the main entrance.
The standards of accommodation is greatly improved, but unfortunately it does create an unavoidable distance between residents and support staff.

To help develop a communal feel to the service we have promoted the use of part of the first floor office/training area as a dining room/activities space. A donated pool table has been installed and a large screen TV fitted along one wall.

Access to the building is controlled from the staff office, adjacent to the main entrance. This is a continuation of practice at the original Dean St service and greatly enhances safety and security of the accommodation.

Female Only Accommodation

Analysis of our annual referrals has shown that whilst the vast majority of referrals to the service are male there remains a significant number of women seeking help. Previously the service may have been inappropriate for some female referral because of the communal facilities needing to be shared with males. The new accommodation service now offers the opportunity to provide safe, female only flats within the service, whilst retaining full access to the support and security of staffed accommodation.

The two smaller flats have been designated as female only accommodation. This provides a total of 5 women only bedspaces and allow us to offer a much needed service we have not previously been in a position to deliver.

Training and Office Space

Once in the new building we were able to actively engage with outside agencies and groups to look at developing the use of the first floor training/office area to offer wider opportunities for training, advice and activities to help individuals gain independent living skills, address addictions and mental health needs and improve numeracy and literacy skills. Many of those we support have only basic skills in these areas. Bringing this support ‘in-house’ helps avoid the embarrassment many adults feel in admitting they have difficulty in reading and writing, it removes the ‘going back to school’ feel of external provision.

Volunteers also began once again to express an interest in offering help, around IT skills, cooking on a budget, debt management and basic ‘safety in the home’.

However, no sooner had we begun to develop the activities and training on offer, and before practical action could be taken to formalise and increase the utilisation of the office space, the wave of the Omicron Variant led to rapidly rising outbreaks of Covid. Once again we had to restrict access to the building and communal and community based activity stopped.

By the end of November we were restricting admittance to the service, staff continued to take a Lateral Flow Test (LFT) prior to starting work and all residents were tested three times each week.

Joint work with Northumberland County Council (NCC)

During the Summer we have been supporting NCC with their programme to reach homeless and vulnerable adults who had not received the Covid vaccination. There was a degree of hesitancy within this group, in addition to the difficulties of registration, contact and travel to a vaccination centre. Staff supported residents to arrange their vaccination, including help in getting to a vaccination centre. Information on the vaccine was also provided to help alleviate some of the safety concerns, particularly amongst the younger residents. We also arranged a visit from the County Mobile Vaccination Unit.

As the numbers of cases continued to rise across Northumberland we introduced daily LFT’s for unvaccinated residents, with the three times per week continuing for those who were vaccinated.

In early December we had a resident test positive, confirmed by a PCR test. This was soon followed by others and over Christmas and into the New Year almost every resident had tested positive. The nature of the accommodation, with four self-contained flats across the building and ensuite facilities in bedrooms helped in ensuring social isolation. Staff facilitated this by providing food, toiletries, etc to individuals as required during the isolation period.

As part of our participation in the county wide Covid-19 Prevention and Control High Risk Settings Sub-Group the outbreak was reported via the Northumberland County Council county wide reporting portal, ensuring an accurate record of infection within the county.

Improved Services

Once we were able to move to the new accommodation service our ability to support individuals was greatly improved, not only the numbers accommodated but also the ways in which that support could be delivered. Freed from the constraints of Dean St more group activities could be started, the large first floor training and office area allowing social distancing to be maintained when needed. Staff were better able to safely support individuals to register with on-line services, such as registration with 'Home Finder' and access to estate agents websites to help in the search for housing. Benefit applications could be completed and job-search up-dates entered, ensuring, for example, Universal Credit payments were maintained.

The numbers supported have increased significantly since the new service was opened, not only because of increased bed spaces but the percentage moving-on also increased. Between opening in September and the end of the financial year we supported an additional 18 homeless individuals.

We have continued to work closely with outside agencies including Northumberland County Council Homelessness team, Social Services, Probation, the Health Authority inc. hospital discharge teams, GPs and mental health support teams and Northumbria Police and Northumberland Recovery Partnership (NRP).

We have established new working relationships with BID Services Northumberland and with Oaktrees Newcastle. The latter is a 12 step abstinence based community rehabilitation project. This has been extremely successful for the individuals who have participated in the programme. We have also begun to explore opportunities to work with Heart Wood once again. This is a local mental health charity providing woodland based group therapy for men suffering with enduring and complex poor mental health. Several of those we supported in the past have benefitted greatly from this programme.

SHELTER, NDAS and Hexham Youth Initiative continue to make referrals to our service.
We remain active participants in regular NCC homelessness Partnership meetings and the Rough Sleeper Action Group. Both continuing with virtual meetings via Teams.

We also attend the monthly community safety, or 'VOL' meetings organised by Northumbria Police. Participation in the county wide Covid-19 Prevention and Control High Risk Settings Sub-Group has continued. Meeting two weekly via Teams, this group shares information and good practice around managing Covid infection and to ensure preventative measures are being applied consistently and outbreaks reported and monitored.

We had continued to support people with independent living skills whilst in Dean St and we were able to expand this with the facilities available in Links House. There was some success with several residents securing employment locally, with the Hexham Courant (the local newspaper) W H Smith, Egger UK Ltd and a local hotel, amongst others.

As noted previously greater access to IT in Links House has really helped in supporting individuals search for accommodation, and we have notable success in helping people find a home.

During the year we successfully maintaining the existing Dean St service prior to finally moving to Links House, expanding both the numbers accommodated and support services available in a very short time. Grant from the DLUHC - Homelessness Winter Response Fund ensured we could offer enhanced homelessness accommodation services through the winter months.

Our objective of increasing staff and volunteer numbers was compromised due to continuing effect of the pandemic, but we did begin a recruitment programme for salaried staff. This includes not only additional support staff but an additional part-time Project Manager to help in the delivery of two homelessness accommodation services in addition to the day-time activities and support in Links House.

We have also achieved our ambition of becoming a Real Living Wage employer. We have been part of the local Real Living Wage Hexham group for some time and the charity has had this aspirational target within our Business Plan for several years.

November 15th to the 21st 2021 was Real Living Wage Week and an event was held in Hexham. Andrew Sanders CEO was interviewed by Hexham TV explaining why the charity aspired towards the Real Living Wage.

As part of our on-going publicity for the new service at Links House we had arranged a visit with Hexham TV, to look at the new service and talk to staff and residents. Unfortunately the subsequent increase in Covid infection rates led to the cancellation of this visit. We will be re-arranging this for early 2022 when we will also issue a press release to launch both the accommodation services and the expansion and development of the support services available.

This has been another very challenging year but one in which we've continued to adapt to changing needs, maintaining our service and successfully moving into Links House. We have expanded the numbers of homeless and vulnerable adults we can support and taken the opportunity to develop female only accommodation. As we move into 2022 we are now look forward to building on these achievement and developing the community homelessness facility we have been working towards.

During the year the board have continued to meet via Zoom but increasingly returning to physical meetings. We have continued to oversee service delivery and develop our strategic aims via our business plan, concentrated on maintaining the existing service, funding applications to meet demands of the pandemic and to ensure the successful completion and development of the new accommodation service.

Financial review

Our main areas of funding during previous financial year has been Rental Income accounting for 62% of our income, this was a significant increase on the previous years 43%.

Grant funders have included:

The Big Lottery Community Fund; DLUHC via the Homelessness Winter Response Fund Response Fund; The B & Q Foundation; LINKS Hexham; Henry Bell Trust; Hexham Trinity Methodist Church; Hexham West End Methodist Church; St Andrew's Church Corbridge.

Demand for our services continues to be high. After a drop in number during the start of the year, linked to the 'Everyone In' initiative and limited numbers moving on to independent living we ended the year with improved move-on rates and increasing requests for help and accommodation.

Staffing costs have increased significantly due to the need to provide 24 hours staffing seven days a week to ensure a COVID safe service. The realisation of our ambition to be a Real Living Wage employer resulted in a 9% increase in support staff hourly rate from the 1st December 2021. Management rates were increased in-line with inflation.

The financial climate in which we operate remains extremely challenging. The expansion of services across two sites and the possibility of income generation from office and training space in Links House will help our aim of providing financial security for the organisation by increased earned income and so reduce the percentage of additional grant funding needed. This development does not however fully address our need for an expanded earned income capacity. The need to diversify our service provision to include long term supported housing remains a part of our long term financial stability planning.

The policy of the charity regarding unrestricted funds remains unchanged and we will continue to endeavour to maintain these funds at a level equivalent to between three and six month's expenditure. The years development of the new service will help ensure a period of financial stability in which we can actively pursue the goal of property lease or acquisition to provide long term supported housing and begin rebuilding the depleted level of unrestricted funds.

The trustees recognise that a level on uncertainty remains regarding the continuation, or re-introduction, of restrictions in relation to the continuing pandemic emergency and the impact of developing inflationary pressures on running costs of services. They however feel that adequate financial provision is in place to ensure the continuation of service delivery.

The trustees also recognise the need to review composition of the board, looking at broadening the skills base within the board and addressing the issue of succession. It is proposed that a programme of trustee recruitment will once again form a key element in the organisations Business Planning in the coming year.

Structure, governance and management
StopGap Supported Housing was first registered as a charity under the name StopGap on January 7th 1999 and became StopGap Supported Housing and a company limited by guarantee in 2009.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:
A Bertram
R Theobalds
K Norman
V Miller
C Brinton

The overall responsibility for the charity is held by the Board of Trustees. Trustees are recruited in a number of ways; by personal recommendation from existing members, via advertising in local press; individuals have contacted the charity directly asking how they can help.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The trustees' report was approved by the Board of Trustees.

A Bertram
Trustee
Dated: 31 March 2023

STOPGAP SUPPORTED HOUSING

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF STOPGAP SUPPORTED HOUSING

I report to the trustees on my examination of the financial statements of Stopgap Supported Housing (the charity) for the year ended 31 March 2022.

Responsibilities and basis of report

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

Having satisfied myself that the financial statements of the charity 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 the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

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 that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements 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 financial statements 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 financial statements to be reached.

Joanne Regan FCA

Azets
Bede House
Belmont Business Park
DURHAM
DH1 1TW
United Kingdom

Dated: 31 March 2023

STOPGAP SUPPORTED HOUSING

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Income from:							
Donations and legacies	**3**	5,179	-	5,179	29,611	-	29,611
Charitable activities	**4**	200,887	32,000	232,887	211,518	30,000	241,518
Total income		206,066	32,000	238,066	241,129	30,000	271,129
Expenditure on:							
Charitable activities	**5**	230,561	32,000	262,561	172,158	30,000	202,158
Net (expenditure)/income for the year/ Net movement in funds		(24,495)	-	(24,495)	68,971	-	68,971
Fund balances at 1 April 2021		261,253	-	261,253	192,282	-	192,282
Fund balances at 31 March 2022		236,758	-	236,758	261,253	-	261,253

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

STOPGAP SUPPORTED HOUSING

BALANCE SHEET

AS AT 31 MARCH 2022

	Notes	2022 £	2022 £	2021 £	2021 £
Fixed assets					
Tangible assets	**8**		197,452		193,889
Current assets					
Debtors	**9**	12,937		573	
Cash at bank and in hand		57,403		72,491	
		70,340		73,064	
Creditors: amounts falling due within one year	**11**	(12,134)		(5,700)	
Net current assets			58,206		67,364
Total assets less current liabilities			255,658		261,253
Creditors: amounts falling due after more than one year	**12**		(18,900)		-
Net assets			236,758		261,253
Income funds					
Unrestricted funds			236,758		261,253
			236,758		261,253

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2022.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 31 March 2023

A Bertram
Trustee

Company registration number 06944944

1 Accounting policies

Charity information

Stopgap Supported Housing is a private company limited by guarantee incorporated in England and Wales. The registered office is Office 4, 4 Meal Market, Hexham, Northumberland, NE46 1NF, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Memorandum and Article's of Association, the Companies Act 2006, FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (“FRS 102”) and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

All expenditure is recognised by the charity when the liability has been incurred. Expenditure is recognised on an accruals basis as the liability is incurred.

1 Accounting policies **(Continued)**

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Land and buildings	Revalued annually
Fixtures, fittings & equipment	25% Reducing Balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Properties whose fair value can be measured reliably are held under the revaluation model and are carried at a revalued amount, being their fair value at the date of valuation less any subsequent accumulated depreciation and subsequent accumulated impairment losses. The fair value of the land and buildings is usually considered to be their market value.

Revaluation gains and losses are recognised in other recognised gains and losses and accumulated in equity, except to the extent that a revaluation gain reverses a revaluation loss previously recognised in net income/(expenditure) or a revaluation loss exceeds the accumulated revaluation gains recognised in equity; such gains and loss are recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 ‘Basic Financial Instruments’ and Section 12 ‘Other Financial Instruments Issues’ of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies **(Continued)**

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the charity transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Donations and gifts	5,179	29,611

4 Charitable activities

	2022	**2021**
	£	**£**
Rental income received	148,637	115,068
Grants received	84,250	126,450
	232,887	241,518
Analysis by fund		
Unrestricted funds	200,887	
Restricted funds	32,000	
	232,887	
For the year ended 31 March 2021		
Unrestricted funds		211,518
Restricted funds		30,000
		241,518

Grants received		
National Lottery Community	48,250	47,750
Homeless Link Covid Response	-	14,000
B&Q Fund	4,000	-
CAF Emergency Fund	-	8,700
O Flaherty Foundation	-	25,000
Community Foundation	-	1,000
Homeless Link Winter Transformation Fund	32,000	30,000
	84,250	126,450

5 Charitable activities

	2022	2021
	£	£
Staff costs	173,676	159,440
Depreciation	5,817	4,630
HR support costs	2,074	2,074
Rates	28,326	3,695
Insurance	4,375	3,565
Light and heat	17,908	3,280
Maintenance	4,624	5,083
Repairs and renewals	4,384	2,874
Postage and stationery	2,962	787
Telephone	5,367	4,380
Office costs	4,413	3,834
Travelling expenses	118	35
Legal and professional fees	790	606
Recruitment costs	2,427	3,363
Sundry expenses	3,500	3,348
Accountancy	1,800	1,164
	262,561	202,158
	262,561	202,158
Analysis by fund		
Unrestricted funds	230,561	172,158
Restricted funds	32,000	30,000
	262,561	202,158

6 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year and none of them were reimbursed any expenses.

7 Employees

The average monthly number of employees during the year was:

	2022	2021
	Number	Number
Management	2	2
Homeless Support	5	6
Total	7	8

7 Employees **(Continued)**

Employment costs	2022	2021
	£	£
Wages and salaries	161,417	149,015
Social security costs	9,366	7,697
Other pension costs	2,893	2,728
	173,676	159,440

There were no employees whose annual remuneration was more than £60,000.

8 Tangible fixed assets

	Land and buildings	Fixtures, fittings & equipment	Total
	£	£	£
Cost			
At 1 April 2021	180,000	42,369	222,369
Additions	-	9,380	9,380
At 31 March 2022	180,000	51,749	231,749
Depreciation and impairment			
At 1 April 2021	-	28,480	28,480
Depreciation charged in the year	-	5,817	5,817
At 31 March 2022	-	34,297	34,297
Carrying amount			
At 31 March 2022	180,000	17,452	197,452
At 31 March 2021	180,000	13,889	193,889

The carrying value of land included in land and buildings comprises:

	2022	2021
	£	£
Freehold	180,000	180,000

The property was transferred to the charity in 2011 at deemed cost of £180,000, following an independent third party valuation. The trustees believe that this valuation continues to reflect the fair value of the property based on sales prices of similar properties in the area.

9 Debtors

	2022	2021
Amounts falling due within one year:	**£**	**£**
Trade debtors	12,364	-
Other debtors	573	573
	12,937	573

10 Loans and overdrafts

	2022	2021
	£	**£**
Other loans	21,000	-
Payable within one year	2,100	-
Payable after one year	18,900	-

The loan from the Quaker Housing Trust is interest free, unsecured and is repayable in equal annual instalments over a period of up to ten years.

11 Creditors: amounts falling due within one year

	2022	2021
	£	**£**
Borrowings	2,100	-
Trade creditors	3,015	281
Other creditors	4,429	3,763
Accruals and deferred income	2,590	1,656
	12,134	5,700

12 Creditors: amounts falling due after more than one year

	2022	2021
	£	**£**
Borrowings	18,900	-

13 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds		
	Incoming Resources	Resources Expended	Balance at 1 April 2021	Incoming Resources	Resources Expended	Balance at 31 March 2022
	£	£	£	£	£	£
Homeless Link Winter Transformation Fund	30,000	(30,000)	-	32,000	(32,000)	-

14 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2022	2021
	£	£
Within one year	29,880	-
Between two and five years	89,640	-
	119,520	-

The operating leases represent a lease from Karbon Homes. The lease is for a period of 20 years, however there is an option of a break at 3rd March 2026.

15 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).

16 Prior year adjustments

In the previous year, rental income received in the sum of £115,068 was classified as being income from investments. The trustees now believe that the rental income received should actually be clasified as income from charitable activities. The comparative figures have therefore been amended to account for this reclassification.

Gap Supported Housing

England & Wales - Charity number 1138615

Accounts

Charity Registration No. 1138615

Company Registration No. 06944944 (England and Wales)

STOPGAP SUPPORTED HOUSING

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

STOPGAP SUPPORTED HOUSING

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	A Bertram R Theabolds K Norman V Miller C Brinton
Secretary	A Sanders
Charity number	1138615
Company number	06944944
Registered office	Office 4 4 Meal Market Hexham Northumberland United Kingdom NE46 1NF
Independent examiner	Azets Bede House 3 Belmont Business Park Durham United Kingdom DH1 1TW

STOPGAP SUPPORTED HOUSING

CONTENTS

	Page
Trustees' report	1 - 5
Independent examiner's report	6
Statement of financial activities	7
Balance sheet	8
Notes to the financial statements	9 - 15

STOPGAP SUPPORTED HOUSING

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

The trustees present their report and financial statements for the year ended 31 March 2021.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and the Statement of Recommended Practice, "Accounting and Reporting by Charities", issued in March 2005.

Objectives and activities

Our aim as laid down by our Memorandum of Association are;

"To support vulnerable adults, both those who are homeless and those who may be threatened with homelessness, by the provision of temporary accommodation, supported housing, support in their own home or by such other services calculated to relieve their needs."

During the year 2020/21 our service provision consisted of a staffed accommodation project delivered from 4/5 Dean St in Hexham which has the capacity to provide supporting accommodation for up to seven homeless adults.

Responsibility for service delivery and development is held by the Chief Executive Officer (CEO) The CEO reports directly to the board and line manages the Project Manager.

The Project Manager is responsible the day to day running of the services and the line management of support staff.

Throughout the year the board have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

We have continued to provide the support a homeless individual needs to address those issues that may have led or contributed to their becoming homeless. We have provided or facilitated activities and training to help individuals develop independent living skills such as cooking on a budget and money management. Our ability to support individuals to access other support services to help in addressing health issues, employability skills, education and training has been severely restricted during the year due to the restrictions imposed by the COVID-19 pandemic. Community based activity was not possible for most of the year and individuals had to remain in the service for most of the day.

The majority of those we support have very low self-esteem and feel marginalised from their community. The restrictions imposed by COVID-19 measures greatly increased the need for mental health support, in most cases provided by our support staff.

The overriding aim of our service continues to be that of helping a homeless individual achieve the goal of independent living with a home of their own, gain employment and to be able to participate in their community as fully as they wish and are able.

Achievements and performance

The year has been dominated by the effects of the COVID-19 pandemic and the control measures and guidance that was introduced by the Government to try and prevent or slow the spread of the virus.

From the outset new policy and procedure was put in place to ensure all Government Guidelines were being implemented and as far as possible staff and residents were protected from infection by strictly enforced hygiene measures and social distancing. PPE and additional antibacterial hand wash and hand sanitiser was purchased along with stocks of other cleaning and personal hygiene products.

Under normal circumstances our service delivery sees reduced weekday access to the accommodation, with residents away from the service during the day participating in community based activities. Lockdown led to all community-based activities ending and we had to increase staffing to facilitate 24 hours access, with our support staff quickly adapting and responding to the increased demand for in-house activities and support.

The closure of restaurants, bars and pubs for most of the year has been particularly challenging for those in the service who are alcohol dependent. Whilst we have a strict no alcohol rule, we recognised that to be alcohol dependent means just that and to stop all consumption of alcohol would be medically damaging to these individuals. Accordingly, the decision was made to treat alcohol for these individuals as we would medication. In negotiation with the resident a record sheet was created and limited amounts of alcohol were permitted in the service. This worked remarkably well with those individuals involved noting a marked reduction in alcohol consumption.

As the year progressed the need to remain in the project 23 hours a day was gradually eased. However, with many of those we support having compromised immune systems due to underlying conditions related to or contributing to their becoming homeless, we made the decision to take a more cautious approach to the lifting of the stay at home message.

With many restrictions still in place, and most public venues remaining closed for most of the year, the help available from support staff and the opportunity to participate in meaningful and enjoyable activities within the service remained of prime importance. A period of homelessness can have a huge impact on a person's mental health, undermine an individual's sense of self-worth. During the year we have seen an increase in the instances of residents contacting staff during the night, a time when anxieties and worry are often most acute.

We have also seen a big increase in contact from individuals outside the service, often people who have moved on to independent living but who found the isolation of lockdown very difficult. Even though a physical visit was not possible staff were able to offer telephone support at all times.

Throughout the year we introduced increasing levels of protection for residents, support staff and new residents, including temperature checks on entering building, with all new residents having to self-isolate for 14 days. This meant staying in their room most of each day, only leaving to access the kitchen for meals and the back yard area for exercise. At these times staff ensured no other residents were in the area, a mask worn and all surfaces disinfected before being used by other residents.

In March 2021 regular Lateral Flow Testing was introduced for all staff prior to starting work and for residents twice a week, or if showing symptoms.

Though a far from normal year we have continue to deliver a supportive and responsive service for homeless and vulnerable adults.

Referrals have remained high but there was a 20% reduction compared with the previous year. This reflects the limited service available from referring agencies due to the pandemic restrictions and the effectiveness of the central government funded 'Everyone In' homelessness response initiative.

The COVID-19 restrictions reduced the opportunities for people to move on to a home of their own. The closure of Local Authority offices, Housing Providers and estate agencies made it very difficult to access housing for move-on, however, we were successful in helping a number of people move on in a positive and planned way, with 85% moving to their own home or returning to the family home.

The closure of various housing departments and services has increased the time an individual has remained in the service leading to a decrease in the overall numbers of those supported during the year, down by 30% on the previous year.

We have however continued to provide positive support to individuals with a range of support needs, including three male victims of domestic abuse. Two were self-referrals, both initially contacting us via telephone, and one was a referral from Northumberland Domestic Abuse Service (NDAS). Support was initially offered via a drop-in service but when that was no longer possible telephone support was provided.

New Service Development

The work on the new 13 bed accommodation service at Links House in Hexham was due to be completed in June 2020, but in March all work was on the site was halted because of COVID-19 response measures. Work did not resume until June with a planned completion date of September.

Unfortunately, the September completion date proved to be too optimistic. The effects of the pandemic continued to be felt, with limited numbers on site at any one time and increasing difficulty in securing materials, fixtures and fittings. Delays were caused by difficulty in securing the correct fire doors, then problems in arranging disconnection of the gas supply and the commissioning of new electrical supply and installation.

It wasn't until the 17th December 2020 that Karbon Homes accepted the contract completion from Surgo. However, there remained a number of outstanding works that require addressing before the building is ready for our use and as a consequence the lease will not be actioned until March 2021.

In the interim Karbon Homes allowed us to have open access to the building so that we could begin to furnish and equip the flats and office areas and organise staff familiarisation and training in the new building. We also arranged visits by the residents of the present service, to get their opinion of the accommodation and facilities. All, of course, subject to COVID safe practice and procedure

We began furnishing the flats shortly before Christmas 2020, the bedroom furniture and dining tables and chairs coming from Your Homes Newcastle NFS furniture service and living room chairs from IKEA and all white goods from Currys. The cost of furnishing and equipping was facilitated by an interest free loan from the Quaker Housing Trust.

There are four flats in total, two for four individuals, one to be shared by three people and the fourth flat is for two. The four unit flats have a living room with separate kitchen whilst the two smaller flats have a living room/ kitchen combined. All the bedrooms have ensuite bathrooms and are large and airy with plenty of natural light. We want to retain the community feel of the existing service within the new development and this will be encouraged by providing communal space within the building. A laundry on the ground floor, close to the staffed reception, and an area with IT suit, large screen TV, pool table, etc.

The ability to provide training and activities will be greatly enhanced with the space and facilities available. We do, however, recognise that our aim of expanding the support available within the building via other agencies will take longer to realise. Under present circumstances access for community groups and agencies will be difficult, and many groups and agencies will remain reluctant to use community space whilst risk of infection remains high.

We began the year greatly concerned at the financial challenges caused by the need to increase weekly staffing hours by 27% to safely meet the requirements of lockdown and to meet the demand for in-house support, training and activities.

Applications were made to several COVID-19 emergency grant funds that were launched, both by independent grant making organisations and via Central Government.

Successful applications included; Community Foundation Coronavirus Appeal; CAF Community Emergency Fund; National Lottery Community Fund – COVID-19 Homelessness Response Fund.

These successful applications allowed us to continue throughout this pandemic year. Funding from the O'Flaherty Foundation and a successful COVID-19 emergency appeal via our website have also helped ensure that at the close of the year we remain in a position to fully realise the opportunity the establishment of a new core accommodation service will offer. Expansion of services across two sites and the possibility of income generation from office and training space in Links House will help our aim of providing financial security for the organisation by increased earned income and so reduce the percentage of additional grant funding needed.

Grant from the MHCLG - Homelessness Winter Transformation Fund ensured we could offer enhanced homelessness accommodation services through the winter months.

During the year the board have continued to meet via Zoom as physical meetings were not possible. This allowed us to continue to oversee service delivery and develop our strategic aims via our business plan, concentrated on maintaining the existing service, funding applications to meet demands of the pandemic and to ensure the successful completion of the new accommodation service.

The Trustees wish to record their thanks to managers and support staff for the commitment shown throughout the year, particularly in responding quickly to the demands of the health emergency ensuring our homelessness accommodation and support services remain available to some of the most vulnerable. The trustees made the decision to reward this commitment by the payment of a 'COVID-19 Bonus' of £150 in December 2020.

Financial review

Our main areas of funding during previous financial year has been Rental Income, however, this year has seen that situation reversed and only 43% of income has been from rental charges.

Grant funders have included:

The Big Lottery Community Fund; The Community Foundation; CAF ; National Lottery Community Fund – COVID-19 Homelessness Response Fund; MHCLG; LINKS Hexham; Irwin Mitchell Solicitors – Newcastle; The Hadrian Trust; Henry Bell Trust; Hexham Trinity Methodist Church; Hexham West End Methodist Church; St Andrew's Church Corbridge: St Mary's Guild; Stocksfield Methodist Church and a large number of individual donors.

Although lower than the previous year demand for our services continues to be high. As noted the drop in numbers was linked to the 'Everyone In' initiative. Due to the temporary closure of council and other housing providers offices the ability to support people to move to independent living was severely restricted, thus reducing the service through-put and consequently total numbers supported during the year.

Staffing costs have increased significantly due to the need to provide 24 hours staffing seven days a week to ensure a COVID safe service. We also continue to strive towards being a Real Living Wage employer and as a step to achieving this aim support staff hourly rate was increased by 6%. Management rates were increased in-line with inflation.

The financial climate in which we operate remains extremely challenging and despite increasing success in raising grant income, and the continual demand for our services ensuring rental income, the need to diversify our service provision to include longer term supported housing remains crucial to our long term financial stability.

The policy of the charity regarding unrestricted funds remains unchanged and we will continue to endeavour to maintain these funds at a level equivalent to between three and six month's expenditure. We recognise that these reserves were severely depleted during the 2017-18 and 2018-19 financial years. The securing of five years Lottery Funding, the success in emergency grant funding applications and the confirmed completion of the new accommodation service for early 2021 will help ensure a period of financial stability in which we can actively pursue the goal of property lease or acquisition to provide long term supported housing and begin rebuilding the level of unrestricted funds.

The trustees recognise that a level on uncertainty remains regarding the continuation, or re-introduction, of restrictions in relation to the continuing pandemic emergency. They however feel that adequate financial provision is in place to ensure the continuation of service delivery.

The trustees also recognise the need to review composition of the board, looking at broadening the skills base within the board and addressing the issue of succession. It is proposed that a programme of trustee recruitment will form a key element in the organisations Business Planning in the coming year.

Structure, governance and management

StopGap Supported Housing was first registered as a charity under the name StopGap on January 7th 1999 and became StopGap Supported Housing and a company limited by guarantee in 2009.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

A Bertram
R Theabolds
K Norman
V Miller
C Brinton

The overall responsibility for the charity is held by the Board of Trustees. Trustees are recruited in a number of ways; by personal recommendation from existing members, via advertising in local press; individuals have contacted the charity directly asking how they can help.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The trustees' report was approved by the Board of Trustees.

A Bertram
Trustee
Dated: 24 January 2022

STOPGAP SUPPORTED HOUSING

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF STOPGAP SUPPORTED HOUSING

I report to the trustees on my examination of the financial statements of Stopgap Supported Housing (the charity) for the year ended 31 March 2021.

Responsibilities and basis of report

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

Having satisfied myself that the financial statements of the charity 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 the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity'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 , 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 that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements 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 financial statements 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 financial statements to be reached.

Mrs Yasmin Bari
Azets
Bede House
3 Belmont Business Park
Durham
DH1 1TW
United Kingdom

Dated: 25/1/22 .

STOPGAP SUPPORTED HOUSING

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Income from:							
Donations and legacies	3	29,611	-	29,611	3,326	-	3,326
Charitable activities	4	96,450	30,000	126,450	59,250	5,636	64,886
Investments	5	115,068	-	115,068	117,648	-	117,648
Total income		241,129	30,000	271,129	180,224	5,636	185,860
Expenditure on:							
Charitable activities	6	172,158	30,000	202,158	179,897	5,636	185,533
Net income for the year/ Net movement in funds		68,971	-	68,971	327	-	327
Fund balances at 1 April 2020		192,282	-	192,282	191,955	-	191,955
Fund balances at 31 March 2021		261,253	-	261,253	192,282	-	192,282

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

STOPGAP SUPPORTED HOUSING

BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	2021 £	£	2020 £	£
Fixed assets					
Tangible assets	9		193,889		181,057
Current assets					
Debtors	10	573		778	
Cash at bank and in hand		72,491		20,368	
		73,064		21,146	
Creditors: amounts falling due within one year	11	(5,700)		(9,921)	
Net current assets			67,364		11,225
Total assets less current liabilities			261,253		192,282
Income funds					
Unrestricted funds			261,253		192,282
			261,253		192,282

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2021.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 24 January 2022

A Bertram
Trustee

Company Registration No. 06944944

1 Accounting policies

Charity information

Stopgap Supported Housing is a private company limited by guarantee incorporated in England and Wales. The registered office is Office 4, 4 Meal Market, Hexham, Northumberland, NE46 1NF, United Kingdom.

1.1 Accounting convention

The accounts have been prepared in accordance with the charity's memorandum and articles of association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Expenditure

All expenditure is recognised by the charity when the liability has been incurred. Expenditure is recognised on an accruals basis as the liability is incurred.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Land and buildings	Not depreciated
Fixtures, fittings & equipment	25% Reducing Balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies **(Continued)**

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Donations and gifts	29,611	3,326

4 Charitable activities

	2021 £	2020 £
Grants received	126,450	64,886
Analysis by fund		
Unrestricted funds	96,450	
Restricted funds	30,000	
	126,450	
For the year ended 31 March 2020		
Unrestricted funds		59,250
Restricted funds		5,636
		64,886
Grants received		
National Lottery Community	47,750	43,750
Homeless Link Covid Response	14,000	-
Northumberland County Council	-	9,000
CCF Northumberland	-	2,000
Screwfix Foundation	-	4,500
CAF Emergency Fund	8,700	-
O Flaherty Foundation	25,000	-
Community Foundation	1,000	-
Homeless Link	30,000	5,636
Other	-	-
	126,450	64,886

5 Investments

	Unrestricted funds 2021 £	Unrestricted funds 2020 £
Rental income	115,068	117,648

6 Charitable activities

	2021	2020
	£	£
Staff costs	159,440	147,084
Depreciation and impairment	4,630	353
HR support costs	2,074	2,078
Training	-	785
Rates	3,695	2,790
Insurance	3,565	3,229
Light and heat	3,280	3,293
Maintenance	5,083	4,762
Repairs and renewals	2,874	1,920
Postage and stationery	787	1,853
Telephone	4,380	3,780
Office costs	3,834	3,277
Travelling expenses	35	1,325
Legal and professional fees	606	636
Recruitment costs	3,363	1,979
Sundry expenses	3,348	5,285
Accountancy	1,164	1,104
	202,158	185,533
	202,158	185,533
Analysis by fund		
Unrestricted funds	172,158	179,897
Restricted funds	30,000	5,636
	202,158	185,533

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year and none of them were reimbursed any expenses.

8 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
Management	2	2
Homeless Support	6	5
Total	8	7

Employment costs	2021 £	2020 £
Wages and salaries	149,015	136,726
Social security costs	7,697	7,624
Other pension costs	2,728	2,734
	159,440	147,084

There were no employees whose annual remuneration was £60,000 or more.

9 Tangible fixed assets

	Land and buildings	Fixtures, fittings & equipment	Total
	£	£	£
Cost			
At 1 April 2020	180,000	24,908	204,908
Additions	-	17,461	17,461
At 31 March 2021	180,000	42,369	222,369
Depreciation and impairment			
At 1 April 2020	-	23,850	23,850
Depreciation charged in the year	-	4,630	4,630
At 31 March 2021	-	28,480	28,480
Carrying amount			
At 31 March 2021	180,000	13,889	193,889
At 31 March 2020	180,000	1,057	181,057

10 Debtors

	2021	2020
Amounts falling due within one year:	£	£
Other debtors	573	778

11 Creditors: amounts falling due within one year

	2021	2020
	£	£
Trade creditors	281	2,909
Other creditors	3,763	5,932
Accruals and deferred income	1,656	1,080
	5,700	9,921

12 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds		Movement in funds		
	Incoming Resources	Balance at 1 April 2020	Incoming Resources	Resources Expended	Balance at 31 March 2021
	£	£	£	£	£
Homeless Link Winter Fund	-	-	30,000	(30,000)	-

13 Related party transactions

There were no disclosable related party transactions during the year (2020 - none).