



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day 01	Month 02	Year 2021		Day 31	Month 01	Year 2022

Section A Reference and administration details

Charity name	First Choice Housing
Other names charity is known by	NA
Registered charity number (if any)	1139863
Charity's principal address	Suite 2-3, Focal Point Fleet Street Swindon
Postcode	SN1 1RQ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Ruth Deacon			✓
2	Stacey Adams			✓
3	Nicole Orioro			✓
4	Winfred Oluoch	Bookkeeping and accounts	Whole year	✓
5				
6				
7				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Beatrice Honsou

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust deed
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Trustees must be appointed by a resolution passed by a simple majority at a meeting.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

First Choice housing has the following policies in place;

Equal opportunities policy
Safeguarding policy
Workplace risk assessment policy
Client support documents (support plan, incident report forms, client contracts)
Risk management system and procedures
Job description
Business plan- includes a reserve policy

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The objects of the organisation are for the benefit of the public: the relief of poverty, hardship and distress among homeless persons, people with mental illness and/or asylum seekers in particular but not exclusively those living in the Swindon borough, by provision of, or assistance with the provision of accommodation, support and advice.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

First Choice Housing currently houses 8 clients referred to the charity by Swindon Borough Council. The charity continues to rely on trustees and volunteers to manage administrative and client support work. Applications for funding to support with sourcing, furnishing houses and staff wages were unsuccessful and we have relied of housing benefit paid to us to refurbish houses rented from landlords to HMO standards, pay wages and utility bills and to fund everyday office related expenses.

The support we provide for clients beyond housing include 3 hour one-to-one support every week. This includes supporting clients with managing their finances, payment of bills, referral to support agencies, registering with a GP, liaising with other support workers, probation officers, mental health workers and in unique cases visiting clients in hospital when sanctioned under mental health and supporting them with application for council housing. The most challenging role is to ensure that the accommodation is looked after, and neighbours are not impacted on in anyway. We have contacted and worked with neighbours to resolve complaints. Most of our clients are ex-offenders or recovering from drug addiction.

We support clients to become independent and to eventually move into their own house and to contribute positively to the wider community. During this financial year, with our support, one of our clients gained full time employment and was able to secure his own accommodation.

We have worked with key stakeholders to support clients i.e., probation officers, support workers from SBC and the Homeless team at SBC. The support has been mainly to address the needs of clients in a holistic manner, to keep everyone informed of what's going on with clients and to communicate with clients when they are not picking their phones or attending meetings.

Additional details of objectives and activities (Optional information)

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

We had meetings on zoom to receive feedback from TNL Community fund on unsuccessful grant application.

Action taken
Trustees used the VCSE Strengthchecker tool to assess current gaps in governance or financial processes and business support. A risk management policy documents was created based on the outcome.

Funding and governance:
We met with the Funding and Governance Advice Manager at Voluntary Action Swindon for support the charity with sourcing funding for training of staff.
To improve on risk mitigation due to the nature of the work we do, we sought the support of an insurance broker with regards to public and trustee liability and have since taken up insurance.

Accounting:
We consulted and are working with UHY Ross Brooke Chartered Accountants to audit our accounts. With their support, we are now using Quickbooks to manage our bank accounts.

Section D

Achievements and performance

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

1. Sourced two more houses rented via a lettings agent
2. Increased number of homeless individuals we accommodate and support
3. One client transitioned to employment
4. Improving governance and accountability

Section E

Financial review

Brief statement of the charity's policy on reserves

We are working towards saving funds worth 3 months of all regular expenditure to include rent for houses occupied by our clients, office rent, utility bills and wages. This should always be in the account for financial back-up.

Target is to source 2 more houses by the end of 2022 and to save 1/3 of income generated over 9 months to build up our reserves.

Second plan is to diversify our income through other housing strategies.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Principal source of funds is Swindon Borough Council

Section F



Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Beatrice Honsou	Winfred Oluoch
Position (eg Secretary, Chair, etc)	Administrator	Trustee
Date	5/03/2022	

Items	Feb
Bank AC carried forward- start of month	£3,678.40
Money in	
Return	
Trustee advance to FCH	
Donation in account	
Grant in account	
73 Bowleymead service Charge	£25.00
Housing Benefits Swindon Borough Council	£1,421.33
TOTAL	£5,124.73
OFFICE MANAGEMENT COSTS	
Refund Jobestle	£612.76
Office rent & Vastnile virtual address	
VAT	
Phone/internet/email & website host	£108.65
Support worker	
Office supplies	£37.50
Staff training	£116.40
Office administrator / Support worker	
Office administrator / finance	
Compliance worker / cleaner	
Companies House	
Trustee and Public liability insurance	
Diversification	
Tenancy	
House deposit	
Rent 3 bedroom house	£965.00
Soft furnishings & utensils	
OPERATION COSTS	
Council Tax	
Water rates	126.57
TV License	31.5
Light and heating	
Fire protection(fire blanket and electric certification)	
Fridge and freezer and washing machine insurance	
Kitchen whitegoods insurance	2.8
Primo Video	
Other; labour, gate,keys	
Fire doors	
Fuel	

Vacuum cleaner	
Lettings agents fee	
Cash	
Refunds advance cash	
Refund SBC	
TOTAL expenditure per month	£2,001.18
Balance Carry forward to next month	
Bank	£3,123.55

FIRST CHOICE HOUSING 20

March	April	May	June	July
£3,123.55	£1,660.46	£257.61	£55.86	£1,818.92
65	£65.00		65	£40.00
1492.4	1492.4	1492.4	2984.8	£1,492.40
£4,680.95	£3,217.86	£1,750.01	£3,105.66	£3,351.32
		249	36	36
£126.06	£83.47	£83.47	84.97	84.97
		£7.87		
£1,797.00	£1,797.00			
£12.00				
£1,000.00	£1,000.00	1000	1000	1000
		144.86	£144.86	£144.86
31.5	£31.50	£13.18	£13.12	£13.12
48.33	£45.48	£195.77		£128.33
				£8.10
5.6	£2.80	£2.80	£2.80	£5.60
			£4.99	

£3,020.49	£2,960.25	£1,696.95	£1,286.74	£1,420.98
£1,660.46	£257.61	£55.86	£1,818.92	£1,930.34

2021 FINANCIAL YEAR

August	Sept	October	November	December
1930.34	£1,461.02	£3,861.78	3035.07	£2,030.86
		£1,700.00	£200.00	
£40.00	£40.00	£40.00		£240.00
£1,492.40	£8,146.09	£2,943.50	£6,070.97	£6,745.51
3462.74	£9,647.11	£8,545.28	£9,306.04	£9,016.37
	£72.00	£36.00	£864.00	£1,020.00
£84.97	£84.97	£84.97	£84.97	£84.97
			106.49	
				600
	700			80
	700		200	200
				8
	1506	698.31		
£1,000.00	£2,300.00	£1,600.00	£4,200.00	£2,900.00
		£984.72	£237.59	
£144.86	£144.86	£144.86	£144.86	£144.86
	£126.57			£455.64
£13.12	£13.12	£13.12	£13.37	£13.37
	£135.01	£145.71		£109.00
				£706.12
£2.80	£2.80	£2.80	£2.80	£2.80
£135.93		£52.00	£20.00	£180.00
		£1,557.72		
£20.04			£20.11	£40.22

£600.00				
		190	£30.99	
			£1,350.00	£550.00
				£30.66
£2,001.72	£5,785.33	£5,510.21	£7,275.18	£7,125.64
£1,461.02	£3,861.78	£3,035.07	£2,030.86	£1,890.73

01/22
£1,890.73
2.5
£6,868.16
###
£492.00
£125.72
1400
350
200
121.21
£2,900.00
79.97
£144.86
78.3
39.87
94.55
2.8
412

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CHARITY REGISTRATION NUMBER: 1139863

First Choice Housing
Unaudited Financial Statements
31 January 2022

UHY ROSS BROOKE
Chartered Accountants
16 Dorcan Business Village
Murdock Road, Dorcan
Swindon, Wiltshire
SN3 5HY

First Choice Housing
Financial Statements
Year ended 31 January 2022

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First Choice Housing
Trustees' Annual Report
Year ended 31 January 2022

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 January 2022.

Reference and administrative details

Registered charity name	First Choice Housing
Charity registration number	1139863
Principal office	Suit 2-03, Focal Point 27-35 Fleet Street Swindon SN1 1RQ
The trustees	Stacey Adams Nicole Orioro Ruth Deacon Winfred Oluoch
Independent examiner	L Hobbs FCCA of UHY Ross Brooke 16 Dorcan Business Village Murdock Road, Dorcan Swindon Wiltshire SN3 5HY

Structure, governance and management

The charity is governed by the trust deed dated 8 December 2010 as amended on 21 March 2019 as amended by resolution dated 28 August 2019.

The constitution requires that there shall be a minimum of 3 trustees but there is no maximum. New trustees must be appointed by a resolution passed by a simple majority at a meeting of the existing trustees.

The trustees must hold at least four meetings each year.

First Choice Housing
Trustees' Annual Report *(continued)*
Year ended 31 January 2022

Objectives and activities

The object of the organisation is for public benefit to provide the relief of poverty, hardship and distress among homeless persons, people with mental illness, and/or asylum seekers in particular but not exclusively those living in the Swindon borough, by provision of, or assistance with the provision of accommodation, support and advice.

The Trustees must use the income and may use the capital of the organisation in promoting the Objects.

First Choice Housing currently houses 8 clients referred to the charity by Swindon Borough Council. The charity continues to rely on trustees and volunteers to manage administrative and client support work. Applications for funding to support the charity with sourcing & furnishing houses and staff wages were unsuccessful and we have relied of housing benefit paid to us to refurbish houses rented from landlords to HMO standards, pay wages and utility bills, and to fund everyday office related expenses.

The support we provide for clients beyond housing includes 3 hour one-to-one support every week. This includes supporting clients with managing their finances, payment of bills, referral to support agencies, registering with a GP, liaising with other support workers, probation officers, mental health workers and in unique cases visiting clients in hospital when sanctioned under mental health and supporting them with application for council housing. The most challenging role is to ensure that the accommodation is looked after, and neighbours are not impacted on in anyway. We have contacted and worked with neighbours to resolve complaints. Most of our clients are ex-offenders or recovering from drug addiction.

We support clients to become independent and to eventually move into their own house and to contribute positively to the wider community. During this financial year, with our support, one of our clients gained full time employment and was able to secure his own accommodation.

We have worked with key stakeholders to support clients i.e. probation officers, support workers from SBC, and the Homeless team at SBC. The support has been mainly to address the needs of clients in a holistic manner, to keep everyone informed of what's going on with clients and to communicate with clients when they are not picking their phones or attending meetings.

We have paid due regard to the Charity Commissions guidance on public benefit.

Achievements and performance

During the past financial year that charity has:

1. Sourced two more houses rented via a lettings agent
2. Increased the number of homeless individuals we accommodate and support
3. Assisted one client transition to employment
4. Improved governance and accountability

First Choice Housing
Trustees' Annual Report *(continued)*
Year ended 31 January 2022

Plans for Future Periods

The trustees hope to source two more houses by the end of 2022 and to then save 1/3 of income generated over the next 9 months to build up reserves.

Once these additional properties are sourced and occupied we intend to use the additional income to employ a full time support worker.

The trustees also plan to diversify income through other housing strategies.

Financial review

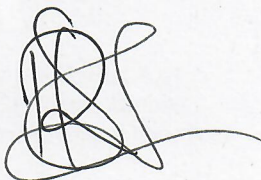
The trustees have established a 'reserves policy' to maintain unrestricted cash reserves of not less than 3 months regular operating expenses to include rent for houses occupied by its clients.

At the 31 January 2022 the charity's unrestricted cash reserves amounted to £2,321.

The charity's financial position at the 31 January 2022 does not meet the current reserves policy however the trustees are confident this will be achieved during 2022. The charity has a positive working relationship with Swindon Borough Council who continue to refer clients. As more properties are sourced and occupied the charity will be able to generate & maintain the required financial reserves.

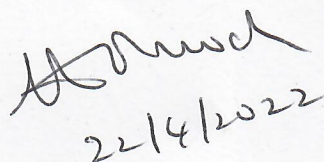
The trustees' annual report was approved on and signed on behalf of the board of trustees by:

Ruth Deacon



9th May 2022

Winfred Oluoch



22/4/2022

First Choice Housing
Independent Examiner's Report to the Trustees of First Choice Housing
Year ended 31 January 2022

I report to the trustees on my examination of the financial statements of First Choice Housing ('the charity') for the year ended 31 January 2022.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement - matter of concern identified

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

- i. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- ii. the financial statements do not accord with those records; or
- iii. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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

Lisa Hobbs

L Hobbs FCCA of
UHY Ross Brooke
Independent Examiner

16 Dorcan Business Village
Murdock Road, Dorcan
Swindon
Wiltshire
SN3 5HY

First Choice Housing
Receipts and Payments Account
Year ended 31 January 2022

	Unrestricted Funds	2022 Total £	2021 Total £
Receipts			
Housing Benefit	42,612	42,612	2,284
Grant			17,587
Donations			8,194
Total Receipts	<u>42,612</u>	<u>42,612</u>	<u>28,065</u>
Payments			
Rent & Rates	22,968	22,968	6,427
Light & Heat	282	282	151
Property HMO Compliance	1,558	1,558	4,148
Property Furnishings & Maintenance	2,850	2,850	2,118
Letting Agents Fees	600	600	
Other Property Costs	240	240	63
Staff Wages	2,600	2,600	6,044
Staff Training	3,710	3,710	800
Cleaner	1,300	1,300	-
Trustee Remuneration	1,130	1,130	-
Office Rent	1,941	1,941	3,198
Hall Hire	-	-	602
Telephone & Internet	978	978	825
Office & Website Costs	296	296	463
Insurance	121	121	-
General Expenses	339	339	399
	<u>40,913</u>	<u>40,913</u>	<u>25,238</u>
Payments relating to asset and liability movements			
Plant and equipment purchases	-	-	1,207
Rent Deposits	3,056	3,056	960
	<u>3,056</u>	<u>3,056</u>	<u>2,167</u>
Total payments	<u>43,969</u>	<u>43,969</u>	<u>27,405</u>
Net of Receipts/(payments)	<u>(1,357)</u>	<u>(1,357)</u>	<u>660</u>
Cash funds brought forward	3,678	3,678	3,018
Cash funds carried forward	<u>2,321</u>	<u>2,321</u>	<u>3,678</u>

These financial statements, including the Statement of Assets and Liabilities on page 6, were approved by the board of trustees and authorised for issue on, and are signed on behalf of the board by:

Winfred Oluoch
Trustee

Winfred Oluoch
22/4/2022

[Signature]
9th May 2022

First Choice Housing
Statement of Assets and Liabilities
31 January 2022

		Unrestricted Funds £
Cash funds		
Barclays		2,321
Total cash funds		<u>2,321</u>
Assets retained for charity use	Fund to which asset belongs	Current Value
Computer equipment	Unrestricted	1,000
		<u>1,000</u>
Debtors	Fund to which asset relates	
Housing Benefit	Unrestricted	4,890
Rent Deposits	Unrestricted	4,016
		<u>8,906</u>
Liabilities	Fund to which asset relates	
Suppliers accounts not yet paid	Unrestricted	722
		<u>722</u>