

Hopeworks UK (Bedford)

England & Wales · Charity number 1139956

Details

Other names	KING'S ARMS PROJECT (BEDFORD), KING'S ARMS PROJECT; ONWARD FLOATING SUPPORT; ONWARD PLUS; ONWARD
Status	Registered
Legal form	Charitable company
Company number	07433621
Registered	2011-01-20
Register	View on the Charity Commission register

Contact

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Activities

Objects: 4. THE CHARITY'S OBJECTS (OBJECTS) FOR THE PUBLIC BENEFIT ARE: (A) TO RELIEVE FINANCIAL HARDSHIP PARTICULARLY BUT NOT EXCLUSIVELY AMONG THE HOMELESS OR THOSE AT RISK OF HOMELESSNESS AND TO PROMOTE AND PRESERVE GOOD HEALTH BY THE PROVISION OF FUNDS GOODS OR SERVICES OF ANY KIND INCLUDING THROUGH THE PROVISION OF ACCOMMODATION AND SUPPORT TO ACHIEVE AND MAINTAIN INDEPENDENT LIVING MEANINGFUL OCCUPATION ECONOMIC INDEPENDENCE AND TO BECOME CONTRIBUTING MEMBERS OF THE COMMUNITY IN BEDFORD AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT AND TO FULFIL SUCH OTHER PURPOSES WHICH ARE EXCLUSIVELY CHARITABLE ACCORDING TO THE LAW OF ENGLAND AND WALES AND ARE CONNECTED WITH THE CHARITABLE WORK OF THE CHARITY. (B) TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS APPEARING IN THE SCHEDULE HERETO IN BEDFORD AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT

Activities: HopeWorks is a charity tackling homelessness, displacement, and isolation in Bedford. We provide person-centered support, accommodation, and opportunities for growth. Our 4 teams Outreach, Supported Accommodation, Pathways, and Refugee & Migrants offer housing, employment support, legal aid, and life skills training, helping individuals regain stability and thrive in their communities.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** The Prevention Or Relief Of Poverty, Accommodation/housing, Religious Activities
- **Who:** Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** THE UNITED KINGDOM OR THE WORLD
- Bedford

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£2,550,083	£2,235,977	£718,397	47
2023-12-31	£1,586,534	£1,630,362	£404,291	29
2022-12-31	£1,763,382	£1,635,575	£448,119	33
2021-12-31	£1,826,828	£1,749,641	£320,312	42
2020-12-31	£1,542,327	£1,534,645	£243,125	47

Trustees

Name	Role	Appointed
Dr John Cooper		2025-11-20
Matthew James Burge		2021-04-15
NIGEL CLIFFORD TAYLOR		2018-09-01
Rev Lucy Davis		2026-03-19
Sue Frossell		2022-11-24
Vanessa Julie Lipski		2021-01-28

Hopeworks UK (Bedford)

England & Wales - Charity number 1139956

Accounts



King's
Arms
Project
(Bedford)

TRUSTEES' REPORT & FINANCIAL STATEMENTS

For the year ending
31 December 2024

"Without the help of King's Arms Project, I wouldn't be here now. Thanks to all the support I can now go to bed at night and look forward to waking up in the morning."

kingsarmsproject.org

#hopeforeveryonealways



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CHARITY AND COMPANY INFORMATION

Trustees/Directors	Vanessa Lipski (Chair) Nigel Taylor Sue Frossell	Matthew Burge Samantha Roach (resigned 03.02.2025) Simon Cook
Chief Executive	Kirstie Cook	
Charity number	1139956	
Company number	07433621	
Registered office	56 Harpur Street Bedford MK40 2QT	
Business address	56 Harpur Street Bedford MK40 2QT	
Website	www.kingsarmsproject.org	
Statutory Auditor	Moore Kingston Smith LLP 9 Appold Street London EC2A 2AP	
Solicitor	HCB Park Woodfine LLP 1 Lurke Street Bedford MK40 3TN	
Banker	Unity Trust Bank Plc Nine Brindley Place Birmingham B1 2HB	

King's Arms Project (Bedford) (KAP) is a charitable company limited by guarantee (Company No. 07433621), incorporated on 9th November 2010, and registered as a charity on 20th January 2011 (Charity No. 1139956).

The company was established under a Memorandum of Association that established the objects and powers of the charitable company and is governed under its Articles of Association. It commenced operating on the 1st March 2011.

Established in 1989, the KAP operated as part of the King's Arms Trust (Bedford), until its formation in 2011.



TRUSTEES' REPORT

Introductory Letter from the Chair of Trustees



2024 has been a year of continued growth and deepening impact for King's Arms Project (Bedford), marked by expansion in our teams, innovation in our services, and renewed commitment to serving the most vulnerable in our community. Across all areas of our work, we have sought to embody our vision of offering "*hope for everyone, always.*" We've seen significant development in our **staff team**, whose growth has increased our capacity across every service we deliver. This expansion has not only enabled us to support more people but has enriched the culture of compassion and care at the heart of our organisation. One staff member captured the spirit of King's Arms Project beautifully, saying that working here feels like being "wrapped in a warm blanket." This attention to the individual – whether client, staff member, volunteer, or partner, is central to everything we do.

This year, we were privileged to host a **Royal visit to our Language Club**, recognising the vital role this programme plays in supporting asylum seekers and refugees with integration, language skills, and community. It was an honour to see our work acknowledged at such a high level.

In 2024, our **resettlement services** were also formally recognised and endorsed for their excellence. As a result, we were entrusted with expanding our provision from supporting six families annually to welcoming **an additional 27 families**—a tremendous increase and a reflection of both our capability and the trust placed in us.

In response to last year's delivery, we continued the **Winter Night Shelter**, using our building to create a warm, safe refuge for rough sleepers during the coldest months. Over **120 volunteers** came forward to support **106 guests**, an extraordinary testament to the community's willingness to stand alongside the vulnerable.

Beyond direct services, King's Arms Project has played a key strategic role locally. We are proud to **chair the Bedford Homeless Executive Partnership**, uniting key stakeholders across the borough to collaboratively tackle homelessness. This leadership has strengthened our voice and allowed us to advocate for those we serve at a systemic level. Throughout all these achievements, our dedicated team has continued to serve with passion, resilience, and deep care. Whether supporting the homeless, ex-offenders, refugees, or asylum seekers, they consistently bring both professionalism and heart to their work. This report highlights just some of the ways lives have been changed and hope restored in 2024. It celebrates the work being done in Bedford and the remarkable people – staff, volunteers, partners, and supporters, who make it all possible.

On behalf of the Board of Trustees, I would like to express our deepest gratitude to everyone involved in this mission. Your faithful giving, selfless service, and enduring belief in what we do ensure that King's Arms Project (Bedford) can continue to be a place of transformation for those who need it most.

Vanessa Lipski

Chair of Trustees

Date: 12th September 2025



Introductory Letter from the Chief Executive Officer

Welcome to the Annual Report and Financial Statements for King's Arms Project (Bedford) 2024.



This has been a transformative and deeply encouraging year for us. Having successfully established ourselves in our new town centre base we've seen a significant increase in our ability to connect with clients, partners, and the wider Bedford community. Our central location has made us more visible, accessible, and collaborative, enhancing both the quality and reach of our services.

This physical presence has allowed us to provide not just vital support sessions and life skills training, but also a consistent and welcoming place of safety for those we serve. Following the success of last year's Winter Night Shelter, we were asked to do it again. With over 120 volunteers and 104 guests, this year's provision once again offered a safe, warm, and supportive environment to those sleeping rough. It was a true community effort: our volunteers, staff, and donors came together to transform our centre into a shelter by night and return it to its daytime use each morning. One guest said it best: *"You have become my family. Thank you for saving my life."* Such feedback reminds us that our work is not just practical—it is deeply relational and transformative.

We've also been honoured this year with recognition that endorses the quality and impact of what we do. A grant from the National Lottery affirmed the strength and credibility of our approach, and we were proud winners of the SME Not-for-Profit Award, encouragement that the heart-led, professional work of our team is making a real difference.

At King's Arms Project, we tackle poverty and isolation head-on. We exist to bring hope, dignity and opportunity to the most vulnerable and excluded people in Bedford. Whether through emergency accommodation, long-term support, pathways into training and employment or providing vital integration support and language learning for the refugee families we have the privilege of serving our mission remains the same: to walk alongside people in their toughest moments and believe with them for a better future.

To all who have supported us, individual donors, families, churches, volunteers, and institutional funders—thank you. Your generosity, faith, and partnership are the reason this work is possible. I'm especially grateful to our staff team, who give of themselves daily with compassion and courage, often at great personal cost. And above all, we continue to hold fast to the truth that we are entirely dependent on God's grace and provision in all we do.

Together, we press on—bringing hope, love and practical support to those who need it most.

Kirstie Cook

Chief Executive Officer

Date: 12th September 2025



About King's Arms Project (Bedford)

Introduction

The Trustees of the King's Arms Project (Bedford), (referred hereafter as KAP), who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2024 which are also prepared to meet the requirements for a director's report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and the Charities Statement of Recommended Practice ("Charities SORP") (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland; FRS 102) issued in October 2019.

Principle Objectives

The Charity's objectives for the public benefit are:

- To relieve financial hardship, particularly, but not exclusively, among the homeless or those at risk of homelessness. To promote and preserve good health by the provision of funds, good or services of any kind, including through the provision of accommodation and support to achieve and maintain independent living, meaningful occupation, economic independence and to become contributing members of the community in Bedford and in such other parts of the United Kingdom or the world as the Trustees from time to time may think fit to and to fulfil other such purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Charity.
- To advance the Christian faith in accordance with the Evangelical Alliance Statements of Beliefs in Bedford and in other such parts of the United Kingdom or the world as the Trustees may from time to time think fit.

'Public benefit' is the legal requirement that all charities must have charitable purposes which benefit the public. The Charities 2011 underlines this requirement. The trustees of the charity have considered the Charity Commission's guidance on public benefit, and this report seeks to highlight the public benefit provided by the King's Arms Project (Bedford).

"I felt hopeless, desperate, and helpless - there was no-one to help. At just that time you came, and you held my hand and supported me right till now. The help and support you gave, there are no words to describe it. When I thought about how to pay the solicitor again, I was in despair, but you found a free (legal aid) solicitor for me. But much more important than that was simply your support, advice and help with so many different things. It made so much difference." **Refugee Advice Service Client**



Our Vision

Every person thriving in a place they call home, living a fulfilling life in community.

Our Mission

To tackle homelessness, displacement, and isolation by:

- Providing opportunity to thrive and have a home.
- Connecting people into meaningful communities.
- Demonstrating the love of God
- Advocating for justice

Our Values

- Hope – We believe there is hope for everyone, always.
- Community – We all thrive when we are connected in community.
- God is Good – We trust in God and His goodness for everything we do.
- Learning & Excellence – By seeking to learn, listen and grow we are better able to achieve excellence in all that we do.

Strategic Objectives 2021–2026

To Deliver Excellence

1. Viable and diverse housing
2. Holistic training and empowerment programmes
3. An accessible and appropriate operational space(s)
4. Meaningful involvement of experts by experience to help design and deliver services.

To Value Our People

1. To develop a growth mindset
2. To strengthen central office services
3. To promote wellbeing
4. To establish a positive leadership culture where ownership, accountability and involvement in decision making is promoted.

To Have Healthy, Robust Finances

1. To ensure resilience and viability underpin the financial decisions made.
2. To identify ways to grow, develop and sustain.
3. To be transparent and accountable
4. To build and maintain the level of free reserves.

To Have A Positive Impact On Our World

1. To establish a reputation for strategic thinking and effective influencing of policy at local and national level
2. Integration of local services and support for vulnerable people
3. Evidence based social innovation.
4. Promoting environmentally sustainable practices



Our Activities

HELP

We offer help to those who are in crisis and at risk of immediate homelessness. We believe that it is a Biblical principle and a humane response to feed the hungry, clothe the naked and welcome the stranger. We do this principally through our winter night shelter, outreach services on the streets of Bedford and our helpline for refugees and asylum seekers.

Helpline

The refugees and migrant services team launched a helpline in September 2020 in response to an increasing number of enquiries and requests for help to advise and support vulnerable irregular migrants who are not covered by our contracted services and the professionals assisting them. We offer either one-off advice or short-term casework depending on our team's capacity and the clients' needs. In the time this has been running, the service has supported over 240 individuals and families. We are OISC* registered to provide basic immigration & asylum advice and services to a high standard.

*Office of the Immigration Commissioner

Street Outreach

The Outreach team has always been one who through faith and persistence, brings hope to some of the most marginalised and forgotten clients in our community. The team works Monday to Friday with a diverse client group. Due to the proximity of our office to the town centre, combined with our support to rough sleepers over three decades and recent winter night shelters, we are seeing an increase of new clients coming to our office for support.

When our emergency winter night shelter is operational- the past two years this has been from December to March/April, the outreach team provide in reach support to those staying here. They liaise with both the local authority and a partner agency who is also working with rough sleepers in Bedford.

We have also undertaken early morning outreach and daytime outreach to those in Bedford town centre. Many of those clients have complex needs and some have serious substance misuse issues. Often this work requires long term commitment and perseverance with cases. We are fortunate to have expertise within the wider KAP team on providing immigration support, employment support and trauma recovery coaching where appropriate.

Since moving into our town centre offices, the team has been able to expand their services and are now able to offer a warm, safe space to come for support. Clients have somewhere to shower, do laundry, collect essential items, and have access to food.

Winter Night Shelter

Following the huge success of the Winter Night Shelter last year we were approached by the council again to reopen for the Winter beginning in December 2024. We employed 4 winter night shelter co-ordinators and 2 security staff for the winter season and with the help of 120 volunteers and meal makers they supported over 100 guests in a place of warmth and safety for the winter months. This project was largely funded by Bedford Borough Council but also supported by the generosity of the public across Bedford as well as by some specific major donors and organisations. Without whom we could not have provided the service.

HOMES

Housing is an issue of social justice and equality. The report by the independent Commission on Housing, Church and Community lays out a positive vision for housing, centred on five core values, which are rooted in the Christian story but resonate with us all: good housing should be sustainable, safe, stable, sociable, and satisfying. We aim to provide accommodation that fulfils these five criteria for individuals and families from



the UK as well as refugees and asylum seekers. Across our houses we have provided accommodation for people in a variety of different situations.

Move on Housing

Supported Accommodation.

KAP's Supported Accommodation service offers medium-term accommodation, a high level of autonomy and independence, and tenancy support for a wide variety of people who have experienced homelessness and are moving towards independent living. We tailor support towards each resident's needs and aspirations, offering a holistic approach, ensuring residents have the best opportunity to develop and achieve their aims in an encouraging, progressive environment. We work with people to see them move into their own independent accommodation, gain employment and to help those who have restricted eligibility to obtain settled status or work-related benefits: a life-changing outcome for all, bringing them out of destitution.

One of the unique features of this service is how we make our housing affordable for residents who gain employment. We subsidise workers by capping their rent charge, seeing this as being an important aspect of transitioning into employment whilst maintaining other support residents may need. In 2024, around a third of our residents engaged with paid employment, which is a significant number in the context of our client group. Alongside the opening of a new property this year in an out-of-town location, we have seen considerable progress in the lives of many of our residents.

Resettlement And Integration Support

Specialist support for vulnerable families.

We provide holistic casework support to over 65 families, predominantly Syrian and Afghan, resettled by the UNHCR / UK government in Bedford and Central Bedfordshire. The support includes preparing accommodation for their arrival in the UK, meeting them at the airport, then on-going, tailor-made support from a dedicated caseworker. Across both Central Bedfordshire and Bedford Borough, the support provided assists families to adjust to life in this country, learn the language and navigate education, employment, and medical needs. This bespoke service is delivered by a highly experienced and growing team consisting of people with lived experience of displacement, those who speak the languages of the refugee families and OISC qualified practitioners. We won a tender submitted towards the end of 2023 to deliver this service to a further 27 families placed in Central Bedfordshire as part of the wider strategy to move families out of hotels. This was a resounding endorsement of the quality of support and advice offered by this team.

OPPORTUNITIES

ESOL

Our ESOL department provides opportunities for individuals to study, learn and practise the English language to increase their proficiency in the four domains of language acquisition: speaking, listening, reading and writing. We serve families resettled to the UK as well as providing opportunities for speakers of English as a second language from the wider community.



Our core activities in 2024 comprised of:

- Initial Assessments
- English Language Classes & Creche
- English Language Club & Creche
- Kids United Holiday Club
- Community Threads (as part of community integration work)

Initial Assessments

Throughout 2024 newly resettled families were visited by one of our ESOL tutors in their homes for initial assessments of English language levels. Those students assessed as E0–E3 were then subsequently invited to join one of our English language classes at the appropriate level. Under resettlement ESOL funding individuals are entitled to ESOL provision for 3 years (resettled from Afghanistan) or 5 years (resettled from elsewhere in the world) or until they are assessed as L1 in all four domains of reading, writing, speaking and listening.

English Language Classes

In 2024 we expanded our English classes to accommodate new service users resettled into the UK under ARAP/ACRS schemes. To facilitate this increased provision, we launched classes and creche at a satellite site in Shefford in April 2024, employing an additional three tutors and creche staff by September 2025 to provide classes to an additional 29 students in Shefford, plus an additional 10 students at our Bedford site.

By the end of 2024, across our two sites we were running three pre-entry classes (E0), two beginners' classes (E1), two elementary classes (E2) and one pre-intermediate (E3) class, accommodating a total of 66 learners. For those unable to access English Language group classes outside of their homes due to health needs, we have provided 1:1 in-home classes or online options where feasible. Recruitment of staff for this has posed a challenge due to the amount of driving required.

To reduce barriers to accessing education, we run a creche service for children aged 6 months–school aged onsite, this enables parents to access their classes whilst also supporting resettled children in adjusting to the English language and culture in the UK. Our creche team expanded throughout 2024 with team members undergoing training in partnership with play therapists in trauma-informed childcare practices. We invested in resources to support the development of our creche in accordance with best practices in the sector, with the team increasingly focussing on supporting children to develop the necessary skills and language to integrate into pre-school and school settings within the UK. Our creche service provided childcare for 29 children throughout 2024.

Many of our clients, prior to being resettled in the UK have never had the opportunity to access education, often being accompanied by a male relative any time they leave the home. We therefore provide transport to all our classes to enable clients to overcome the barrier of access where accessing private or public transport is not possible

Throughout the summer term of 2024 our newly appointed ESOL team manager worked with the tutor team to conduct a review of curriculum prior to the team launching a new curriculum for learners of all levels in September 2024. This curriculum has been well received by our attendees, with an increased focus on functional language, developing reading and writing skills, speaking and gaining skills for independence. . Due to the increasing number of learners who have never accessed education in their own language, we have heavily invested in the training of teachers and development of a curriculum for our pre-entry learners (those who do not know any words in English at their initial assessment & have no reading/writing ability). This curriculum has enabled students to grow in confidence in participating in life in the UK through the initial prioritisation of essential language for functioning in the UK.



As families are resettled into the UK in a staggered way, we regularly receive new arrivals into our classes part way through the academic year. To support those learners who arrive once a course has already started in Autumn 2024, we launched booster and catch-up classes. Students who arrive part way through a course have been provided with catch-up classes to enable them to cover units of the curriculum which they have missed and have proven to be a great success. Booster classes have provided additional support to pre-entry learners who are illiterate in their first language, with a focus on skills such as using a pen and pencil and provided an opportunity for further repetition of material covered in our standard pre-entry classes. In Summer 2024 we sadly stopped providing English language classes to those resettled in Bedford Borough, however continued to provide classes for those resettled in Central Bedfordshire.

English Language Club

The English language club is a free-to-access mixed-level community setting for individuals to learn and practise the English language, whilst focussing on topics which support integration and independence in life in the UK. We continued to work with external organisations having several guest speakers come to the English language club throughout the year, including: a previous attendee who shared about their experiences 5 years into life in the UK, The Duchess of Edinburgh, NHS oral health team. In addition to our guest speakers the English language club went on several trips to explore the local area and learn about life in the UK including a guided tour of the town centre & how to catch busses from the bus station, and the Higgins Museum.

Throughout 2024 our amazing team of volunteer table facilitators and creche assistants worked alongside our English Club Tutor and Early Years Childcare Lead & assistants to provide trauma-informed support and education to our attendees. Many of our volunteers/team have lived experience of displacement and acquiring English as a second language themselves, with some having been previous attendees of the club who have then progressed in linguistic ability to the level where they are able to support others. In 2024 several of our volunteers went on to paid employment in childcare or education following the experience and confidence gained in their time with us.

Kids United Holiday Club

Our Kids United Holiday club provided 4 days of sessions throughout February, May & October half terms as well as the first week of the summer holidays for children in resettled families in school years 1-6. This club provides a safe space for children to meet other children who are resettled to the UK and access games and activities with the support of our holiday club team.

For families where there is a low level of proficiency in English in the home environment, attending this club provides an opportunity to be with English speaking team and other children during the school holidays, supporting children's linguistic development and integration into school in the UK.

Community Threads

In 2024 we launched a community integration initiative in the form of a sewing club. Women attending this club weekly are provided the opportunity to improve their sewing skills or utilise their existing abilities and skills to teach others in the community. This club provided the opportunity for one resettled individual to utilise their professional skills as a tailor to train and support others in their sewing skills. In December 2024 the group attended local craft fairs where items produced were gifted to members of the public with the option of a donation towards costs.

Pathways Courses and Opportunity

This area of KAP is evolving into a strong community, providing a place for those experiencing multiple disadvantages (recovering from homelessness, isolation, mental health difficulties or substance misuse) to belong, gain self-confidence and rediscover their value as they participate in a wide variety of courses and experiences offered.



Pathways includes one to one support with budgeting, tenancy retention and goal setting. Pathways run a variety of courses that aim to give clients skills for work, independence and life. The courses content and activities are organic in nature, with the emphasis on what each group or individual identifies as their priority or need. Pathways work with outside companies to provide employment support and voluntary work opportunities that can sometimes lead to paid roles. We are committed to having a strength-based approach that acknowledges and celebrates the wealth of experience in the room, and we come together to learn from each other as a community. We run a coffee and connect group as a soft entry point every week which aims to help clients to build a strong community among themselves and has been a key to people really getting involved in what we are doing. We also run a weekly outdoor activities group aimed at increasing mental and physical wellbeing of our client base.

FUNDRAISING

The fundraising strategy for KAP is designed and delivered by a team with the approval of the Senior Leadership Team (SLT) and trustees. To respond to the changing nature of fundraising in the current economic climate and the digital world in which we now live, we have diversified our income streams and harnessed new ways to increase opportunities for people and organisations to partner with us financially. We employed a fundraising officer to work alongside our fundraising manager. We also outsourced some bid writing to Competitive Solutions as we felt we did not have enough internal capacity for the larger grants we wanted to apply to.

KAP seeks to raise funds from Regular and Major Donors, Churches, Schools, Corporate and Community Fundraising. We have seen particular growth in the area of corporate support this year, and due to our location are conducting an increasing number of tours, many of which result in donations being made.

KAP adheres to legal principles underpinning fundraising and takes all reasonable steps to treat a donor fairly, enabling them to make an informed decision about any donation. We also have an internal ethical framework which steers our activities. We do not engage in fundraising which is an unreasonable intrusion on a person's privacy or forces anyone to donate.

THE FUTURE

Despite the uncertainty facing the charity sector at this time, KAP remains committed and focused on delivering our core mission to tackle homelessness and its causes, show the love of Jesus to the broken and lost, provide opportunity for change and draw people out of isolation into a meaningful community. Our plans include actions to mitigate against the unknown as well as building on what we know are our strengths, setting us apart to be creative, caring, and professional in all that we do.

Income

We feel in a good and stable place financially at this point and therefore are seeking to see how we best future proof our income and create opportunity for growth. We are doing this in several ways:

- Increasing the diversity of income streams across contracts, grants, local schools and churches, businesses, and individuals. We have secured a 3rd new 3-year contract for resettlement to run alongside the other two contracts we already run, which gives a high degree of stability during this period.
- We have created new ways people can donate and are continuing to introduce new ways to engage digitally with one off or regular donors.
- We have employed an external grant writing, marketing, social media and campaign creating consultancy to help increase our income through these means.
- We are seeking new ways to use our town centre premises which allowed us to open a Winter Night



Shelter. As well providing the service to rough sleepers, this also had the effect of raising our profile considerably and bringing in more donations and support. We are looking to see if a further town centre hub would open up further opportunities.

Training

We are dealing with increasingly complex cases and are very mindful of issues for our staff around vicarious trauma, the need to navigate mental health issues, addictions, managing conflict, accurately and safely recording information, diversity awareness and inter-agency knowledge. Over this last year we have ensured the relevant staff completed the Homeless Link vicarious trauma training and have done mental health first aid training. We have an additional member of staff leading on HR this year and one of her priorities is enrolling all new staff on GDPR and Equal Opportunity courses and ensuring everyone completes refresher training throughout the year. Additionally, we send selected staff on specialist courses as we begin to build our expertise in areas of complex case management. We are particularly interested in exploring therapeutically informed environments for our clients and creating access to counselling, recognising the need to treat the whole person when dealing with homelessness and its causes, and are therefore looking to upskill in this area. One of our strategic objectives is in Learning and Excellence and this remains an area we are seeking to develop.

Services

There are many areas of need across our town and beyond that we are aware of. We are focusing our attention on the things we know we do best: working with and valuing the individual to bring about long-lasting change with compassion and professionalism. There is a particular problem in Bedford with the number of rough sleepers and those in temporary accommodation, therefore we are seeking new ways to break the cycle and help people find and keep a home. To this end we are:

- Exploring creative ways to provide homes and support which will break the cycle of homelessness.
- Continuing with the development of low support accommodation, providing homeless people with a stepping stone to successfully obtaining and maintaining their own independent tenancy, including the targeting of particularly vulnerable groups.
- Exploring the needs and viability of providing further accommodation and support to asylum seekers and destitute migrants.
- Continuing to grow and develop Pathways, creating a positive community for those who access it and building more links with local employers and businesses. This is a strong model for long term homelessness prevention.
- Developing information and training resources for other churches to use to tackle poverty where they are based and for schools to raise awareness among young people about the needs of people in society around them.
- We have obtained planning permission for a site on which to build 6 modular housing units plus 1 community centre. This scheme can go ahead when we get funding for it.

Trustees, Governance and Management

The Trustees/Directors of KAP during 2024 are as follows:

- Vanessa Lipski
- Matthew Burge
- Nigel Taylor
- Simon Cook
- Sue Frossell
- Samantha Roach



The Trustees are also directors of the company. New Trustees are appointed with the approval of the other Trustees and in accordance with the Memorandum and Articles of Association. Without exception, new Trustees are already familiar with the work of KAP. Prior to their appointment, new Trustees will meet with the Chair of the Trustees to review:

- The roles and responsibilities of a Trustee.
- The main documents which set out the operational framework for the charity including the Memorandum and Articles of Association.
- Resourcing and the current financial position.
- Future plans and objectives.
- The Trustee Induction Procedure and Trustee Job Description.

Trustees' Responsibilities Statement

The Trustees (who are also directors of KAP for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

In so far as the Trustees are aware:

There is no relevant audit information of which the charitable company's auditor is unaware; and the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information. The Trustees met four times during 2024 and were regularly consulted and informed on matters of importance. In the year ending 31st December 2024, the Trustees had insurance cover up to the sum of £1 million. Trustees' insurance is now part of our general insurance policy.

Management Team

The day-to-day running of KAP is delegated by the Trustees to a Management Team composed of the Chief Executive Officer and Senior Management Team.



SENIOR MANAGEMENT TEAM (SMT). This consists of the CEO, Head of Operations, Head of Outreach and Support Services, Head of Refugee and Migrant Services and Head of Accommodation and Pathways. This team meets regularly to assess the overall health and direction of the charity. The Strategic Leadership Team (SLT) is made up of the SMT plus the Refugee & Migrant Services Casework Manager, ESOL Manager, Finance Manager, Fundraising Manager and the Senior HR Officer. This setting creates space for key leaders across the organisation to explore opportunities, exchange information and make strategic decisions.

STAKEHOLDER ENGAGEMENT. As well as having Trustees and Managers to oversee KAP we are committed to involving our clients in how we shape and deliver our services. We have a history of employing past service users and currently have several people on staff who have experienced homelessness and addiction in our town or who have lived experience of the asylum and immigration systems. We Chair the Bedford Homeless Executive Partnership which is committed to equipping its members in co-production training and encouraging all agencies to embrace these principles.

"Full co-production means sharing power – giving people who use services an equal chance to sit at the table and make decisions about how to run it better. It means building up their confidence and developing their skills so that they can participate fully. It also means involving staff in the process and not just managers and trustees." – Homeless Link, 2018

GOVERNANCE. Oversight is provided by the Trustees, principally via their meetings generally held at least three times a year. The Senior Management Team meets once a month to monitor the overall health of the charity. The operations team meets once a month to go over the budget, fundraising and performance against contracts.

Policies and Procedures

SAFEGUARDING. At KAP we believe that every individual who accesses our services should be treated with dignity and respect, have their choices respected and not be forced to do anything against their will. KAP is committed to safeguarding all service users and their children encountering the organisation, regardless of gender, ethnicity, disability, sexuality, or beliefs. Safeguarding is everyone's responsibility and all employees who, during their employment, have direct or indirect contact with vulnerable adults or children, or who have access to information about them, have a responsibility to safeguard and promote their welfare. Our policy includes, but is not limited to, safe recruitment, safe environment, safe culture, roles and responsibilities, procedures, duty to report and confidentiality.

GDPR. Our Head of Operations works closely with our HR and IT consultants to ensure that all our staff are trained and regularly updated on good practice with respect to GDPR. Given the vulnerability of our clients, the sensitive nature of much of the information we hold and the increase in remote working, we have taken extra steps to ensure that all IT equipment is secure. This is reviewed by the SLT on a regular basis.

EQUAL OPPORTUNITIES. Our services are provided to all people, regardless of religion, race, ethnicity, gender, or sexual orientation. Our assistance and our programmes are offered to all with no conditions attached. We do not discriminate against anyone, whether clients or staff. KAP is a Christian organisation committed to fulfilling its mission and ethos in accordance with the values of its Christian faith. Accordingly, as a Christian organisation, there are posts which we believe can only be filled by Christians. These roles are kept under regular review. The nature of these posts or the context in which they are carried out and their link to the organisation's 'Statement of belief' give rise to a Genuine Occupational Requirement (GOR) for the post-



holders to be Christian. All employees in these posts are required to demonstrate a clear, personal commitment to the Christian faith.

HEALTH AND SAFETY. KAP recognises and accepts its legal obligations under the Health and Safety at Work Act 1974 and all applicable regulations made under it to ensure, as far as is reasonably practical, the health and safety and welfare at work of all its employees, persons in training, directors, contractors, temporary workers and volunteers (“Employees”) and the health and safety of service users, visitors and other persons who attend or use its premises. In accordance with its legal obligations, the Employer has carried out a risk assessment of its activities, equipment, facilities, building and all other related arrangements where matters of health and safety may be involved.

FAMILY FRIENDLY. KAP aims to be a family friendly employer. We have policies to support this including but not limited to part time working, working from home, maternity/paternity/adoption leave, flexible emergency leave and carers leave.

REMUNERATION POLICY. The pay policy for all staff is reviewed annually, and new posts are benchmarked against pay levels in equivalent posts in other organisations and external benchmark data. In addition to salary, we also offer a generous Employer Contribution Pension Scheme, Death In-Service Insurance, up to 33 days’ annual leave per year, an employee benefits platform, including Cycle to Work, discounted social activities and an Employee Assistance Programme.

Financial Overview

The accounts are prepared for 12 months of operations. A summary of the income and expenditure (£K) for 2024 and 2023 is shown below:

	2024	2023
Income	£2,550,083	£1,586,534
Expenditure	£2,235,977	£1,630,362
Surplus/Deficit	£314,106	(£43,828)

Income totalled £2,550,083 in 2024, an increase of 61% compared with 2023. During 2024 there was a surplus of £314,106 compared with a deficit of £43,828 in 2023.

Reserves

The policy on reserves, agreed by the Trustees, is that the appropriate level of unrestricted (including designated) reserves should be based on a proportion of our regular costs as follows:

- Four months of long-term commitments, such as rent and utilities payments and the cost of running services which are a vital activity to maintain.
- Two months of medium-term commitments such as permanent staff costs and the financial support we provided to external parties.
- One month of short-term costs, including the day-to-day activities of the Trust.



Using the above criteria, a detailed review has estimated that reserves for 2024 should be at least £428k. The current unrestricted (including designated) reserves are £627.7k, well above the amount specified by the policy and this will continue to be monitored during 2025.

Total reserves at the end of the year were £718.4k, £627.7k being unrestricted reserves as noted above. The remaining balance of £90.7k were restricted reserves made up of the following funds: -

Nightshelter fund of £90.7k represents specific donations given towards future emergency accommodation. However, as the provision of emergency accommodation is no longer required in the area where the Trust operates - due to the sufficient existing provision of such accommodation - the Trust will be seeking permission from the Charity Commission in 2025 to reallocate these funds. The intention is to redirect them toward the provision of other charitable services aligned with the Trust's objectives. Subject to approval, the funds will be reassigned as either designated or restricted funds, as appropriate.

Investment Policy

The Trust's policy is to have reserve funds invested such that the total in any one bank or building society is below the £85k guarantee limit provided by the Financial Services Compensation Scheme (FSCS). However, at the year-end, £423k was held with its main banking provider, Unity Trust Bank, thereby exceeding the FSCS protection limit. To mitigate this risk, the Trust will be transferring funds to its existing savings accounts, held with Co-Operative Bank and Shawbrook Bank, and will be exploring savings accounts with other banks in which it can invest to maintain compliance with this policy. In the current uncertain financial climate and with interest rates being very low, priority is being given to protecting the reserves under FSCS rather than seeking to maximise interest.

Risk Management

The major risks as recognized by the Trustees are detailed below.

Nature of Risk	Risk Level	Mitigation
GOVERNANCE		
Well-being CEO/leadership team	Low	Access to support through HR, broadening of responsibilities across team, good pastoral, and well-being support
Inadequate reserves	Medium	Diversity of income streams to increase revenue. Fundraising strategy in place to maximise opportunities. Outsourcing bids and trusts to consultants. New accounting system in place to help manage daily progress more efficiently. Internal monitoring in place with Trustee oversight to look at spending against cash in the bank and level of reserves.
Size and skill set on Trustee board	Low	Currently on-boarding two more trustees.



Staff recruitment/retainment	Low	Improved recruitment process. Increased access to staff benefits. Building a culture of value, motivation, and purpose. Recent pay increase.
Mission Drift	Low	Strategic objectives being revisited in 2025 along with a rebrand. Connect wider team to this on a regular basis through team times.
EXTERNAL RISKS		
Cyber-attacks – hacking, email interceptions etc	Low	New contract with IT consultants has ensured all systems and equipment are fully protected with antivirus, firewalls, and insurance. Moved to Microsoft 365 to increase security.
Loss of Office space due to fire/flood or notice on lease	Low	People can work from home, good relationship with landlords. All properties protected with fire systems.
Loss of Office Server/Client info	Low	All info backed up, also stored on InForm
Pandemic	No longer in one	Everyone has been offered vaccines. PPE and screens stored if ever needed again.
COMPLIANCE WITH LAW AND REGULATION		
Accused of discrimination and prejudice in the local and national media due to acts of past or present staff	Low	Adhere to Equality Act and equality policies. Have prepared a robust response to GOR.
Accused of discrimination	Low	Adhere to Equality Act and equality policies. Have prepared a robust response to GOR.
Employee accusing discrimination	Low	Adhere to Equality Act and equality policies. Have prepared a robust response to GOR.
OPERATIONAL RISKS		
Loss of housing provision due to extreme circumstances such as fire or flood.	Low	Ensuring all properties up to safety standards to protect against damage and accidents. On-going relationship with other housing providers.
Change or Leadership	Low	Well established team with broadening and transparent procedures- operational procedures



		well documented so others across the team could pick up and work with.
Client/staff member seriously injured/killed	Low	Health and safety training/policies in place, access to HR if support needed
Competition in the market for our client group	Medium	Seeking to upskill staff to work with more complex needs. Looking for funding for restricted eligibility clients. Have opened a different style of move on housing. Increased capacity in pathways and outreach teams. Gained new contract extension for resettlement.

Achievements and Performance

Despite the challenges of 2024, the King's Arms Project (Bedford) finished in a strong financial position. Our monthly expenditure was less than budgeted, and we benefitted from winning The National Lottery Grant, although otherwise income from grants was disappointing in line with the national trend of this becoming a tougher environment. Going into 2025, we have a budget which is designed to increase our reserves and ensure we have designated funds to allowing for a tapering off income from contracts over the next two/three years and build our resilience through other income sources.

In 2024 we were able to work with and support:

Service	2024 Achievement
Helpline	10 Individuals
Street Outreach	109 Individuals
Winter Night Shelter	33 individuals
Supported Accommodation	55 Individuals
Resettlement and Integration Support	381 individuals
ESOL	183 Individuals (48 of which were children)
Pathways	88 Individuals

Our income comes from a variety of sources. We have contracts with the Bedford Borough Council and Central Bedfordshire local council, which in total accounts for the on-going employment and salary costs for 26 of the current staff team. 7 of our team are covered through housing benefits. The remaining posts must be covered through fundraising, trusts and grants.



We have been working with consultants for Marketing and Grant writing to increase our profile and income and continue to do this moving forward as we feel this gives us maximum flexibility to respond to our needs. We are developing new ways to increase community involvement with KAP as well focusing in house on growing our regular donor base as a way of providing as much forecastable income as possible. Our move to the town centre has raised our profile and accessibility, giving us the opportunity to expand our services.

We have negotiated an increase in our housing benefit rates and have been able to claim housing benefit for up to 37 bed spaces at any one time through our move on housing, which provides a significant and consistent portion of our income, including the staff costs of 7 employees.

With increasing numbers of people at risk of returning to homelessness following the increase in demand for temporary accommodation, pressures on other support services in the community and the cost of living increases, our services continue to be in high demand as we focus efforts on prevention through supported housing and our Pathways programme, which is growing in impact and continues to draw attention from funders. Our work with refugees and asylum seekers and support for those with no access to public funds is increasing in line with our policy to find a dignified solution for these individuals.

Given the diversity of our income streams, the increasing demand for our services and our growing reputation for excellence with local and national partners and funders, we feel that we are in a strong position to continue to deliver and expand our services.

Auditor

The auditor, Moore Kingston Smith LLP who have signified their willingness to act on KAP's behalf, were appointed to KAP by the Trustees on 22nd March 2024.

Statement of Disclosure of Information to Auditor

We, the directors of the company who held office at the date of approval of these Financial Statements, as set out above, each confirm so far as we are aware, that: there is no relevant audit information of which the company's auditors are unaware; and we have taken all the steps that we ought to have taken as directors in order to make ourselves aware of any relevant audit information and to establish that the company's auditors are aware of that information.

The Trustees have prepared this report in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small entities.

Approved by the Trustees on and signed on their behalf:

Vanessa Lipski
Chair of Trustees

Date: 12th September 2025



INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF KING'S ARMS PROJECT (BEDFORD)

Opinion

We have audited the financial statements of King's Arms Project (Bedford) (the 'charitable company') for the year ended 31 December 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows, and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern.

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

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

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

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and,



except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the Trustees' Report which includes the Directors' Report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Report included within the Trustees' Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception.

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

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

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

Responsibilities of Trustees

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

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using



the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

Discussions with and enquiries of management and those charged with governance were held with a view to identifying those laws and regulations that could be expected to have a material impact on the financial statements. During the engagement team briefing, the outcomes of these discussions and enquiries were shared with the team, as well as consideration as to where and how fraud may occur in the entity. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

Based on our understanding of King's Arms Project (Bedford) and its activities, the following laws and regulations were identified as being of significance to the entity:

- Those laws and regulations considered to have a direct effect on the financial statements include UK financial reporting standards (FRS 102), Company Law (Companies Act 2006), Charity Law (Charities Act 2011), the Charities Statement of Recommended Practice (Charity SORP) and Pension legislation.
- Those laws and regulations for which non-compliance may be fundamental to the operating aspects of the charitable company and therefore may have a material effect on the financial statements include compliance with the charitable objectives, public benefit, safeguarding, data protection, health and safety legislation and employment regulations.

Our audit procedures were designed to respond to those identified risks, including non-compliance with laws and regulations (irregularities) and fraud that are material to the financial statements. Our audit procedures included but were not limited to: inquiries of management and the Trustees as to whether the entity complies with such laws and regulations; inquiries with the same concerning any actual or potential litigation or claims; inspection of relevant legal correspondence; review of Trustee meeting minutes; testing the appropriateness of journal entries and; the performance of analytical review to identify unexpected movements in account balances which may be indicative of fraud.

No instances of material non-compliance were identified. However, the likelihood of detecting irregularities, including fraud, is limited by the inherent difficulty in detecting irregularities, the effectiveness of the entity's controls, and the nature, timing and extent of the audit procedures performed. Irregularities that result from fraud might be inherently more difficult to detect than irregularities that result from error. As explained above, there is an unavoidable risk that material misstatements may not be detected, even though the audit has been planned and performed in accordance with ISAs (UK).

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:



- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of the audit report

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

Jonathan Aikens

Jonathan Aikens

Partner

Date: 25 September 2025

**For and on behalf of Moore Kingston Smith LLP
Chartered Accountants and Registered Auditors**

9 Appold Street
London
EC2A 2AP



FINANCIAL STATEMENTS 2024

COMPANY NO. 07433621

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT

		Unrestricted funds year ended 31/12/24	Designated funds year ended 31/12/24	Restricted funds year ended 31/12/24	Total funds year ended 31/12/24	Total funds year ended 31/12/23
Income	Notes	£	£	£	£	£
<i>Income from generated funds</i>						
Voluntary income						
Donations and legacies		171,508	59,642	1,003	232,153	209,648
Other income/fundraising		-	999	-	999	5,577
<i>Investment income</i>		2,590	-	-	2,590	2,541
<i>Income from charitable activities</i>						
Rent & Housing Benefit		-	602,532	-	602,532	453,063
Supporting People/Rough Sleeper Outreach		-	37,881	-	37,881	8,431
Refugee Support		-	1,455,550	-	1,455,550	562,949
Grants		-	-	218,378	218,378	344,325
Total Income	2	174,098	2,156,604	219,381	2,550,083	1,586,534
Expenditure						
Cost of raising funds		124,515	-	-	124,515	59,225
Charitable activities						
Core Operations		-	-	64,428	64,428	102,018
Outreach		-	92,839	92,842	185,681	119,238
Accommodation		-	486,274	51,104	537,378	584,237
Refugee Support		-	1,144,920	24,492	1,169,412	698,411
Opportunity		-	48,217	106,346	154,563	67,233
Total Expenditure	3	124,515	1,772,250	339,212	2,235,977	1,630,362
Net movement in funds	5	49,583	384,354	(119,831)	314,106	(43,828)
Balance brought forward	5	281,775	-	122,516	404,291	448,119
Transfers between funds	5	(102,781)	14,795	87,986	-	-
Balances carried forward	5 & 10	228,577	399,149	90,671	718,397	404,291

The charity's incoming resources and resources expended all relate to continuing operations. The charity has no recognised gains or losses other than those included above. The notes on pages 28 to 38 form part of these accounts.

**BALANCE SHEET AS AT 31 DECEMBER 2024****COMPANY NO. 07433621**

	Notes	2024	2023
		£	£
Property, plant and equipment			
Tangible assets	6	101,347	108,135
Current assets			
Debtors	7	323,391	230,037
Cash and cash equivalents	8	476,934	156,957
Total current assets		800,325	386,994
Creditors falling due within one year	9	(183,275)	(90,838)
Net current assets		617,050	296,156
Net assets		718,397	404,291
Funds	5 & 10		
Unrestricted funds		228,577	281,775
Designated funds		399,149	-
Restricted funds		90,671	122,516
Total funds		718,397	404,291

The notes on pages 28 to 38 form part of these accounts.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

The financial statements were approved and authorised for issue by the Trustees on 12th September 2025 and signed on their behalf.

V. Lipski
Trustee

M. Burge
Trustee



STATEMENT OF CASH FLOWS AT 31 DECEMBER 2024

	2024 £	2023 £
Cash flows from operating activities:		
Net movement in funds	314,106	(43,828)
Depreciation	55,296	47,222
Surplus on sale of fixed assets	-	(5,577)
Interest received	(2,590)	(2,541)
Increase in trade and other receivables	(93,354)	(115,070)
Increase / (decrease) in trade and other payables	92,437	(84,642)
Net cash inflow from operating activities	365,895	(204,436)
Cash flows from investing activities		
Purchase of property, plant and equipment	(48,508)	(103,484)
Proceeds from the sale of property, plant and equipment	-	5,577
Interest received	2,590	2,541
Net cash outflow from investing activities	(45,918)	(95,366)
Net increase / (decrease) in cash and cash equivalents	319,977	(299,802)
Opening cash and cash equivalents	156,957	456,759
Net increase in cash and cash equivalents	319,977	(299,802)
Closing cash and cash equivalents	476,934	156,957

The notes on pages 28 to 38 form part of these accounts.



NOTES TO THE FINANCIAL STATEMENTS

Accounting policies

1.1 General information

King's Arms Project (Bedford) is a charitable company limited by guarantee (Company No. 7433621), registered in England and Wales, and has no share capital. It was incorporated on 9th November 2010 and registered as a charity on 20th January 2011 (Charity No. 1139956). In the event of the charity being wound up, the liability in respect of the guarantees is limited to £10 per member of the charity. The address of its registered office and principal place of business is disclosed in the company information on page 3 of this Annual Report.

King's Arms Project (Bedford) is a public benefit entity as defined by FRS 102. The nature of the charity's operations and principal activities are to relieve financial hardship particularly but not exclusively among the homeless or those at risk of homelessness and to promote and preserve good health, and to advance the Christian faith.

1.2 Accounting convention and basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Charities Act 2011, the Companies Act 2006, and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

The financial statements are presented in sterling, which is also the functional currency of the charity and rounded to the nearest £.

1.3 Income

Any income received is credited to the relevant fund. The following policies are applied to particular categories of income: -

Donations and Gift Aid - Income receivable by way of donations is included in the Statement of Financial Activities when receivable. Tax credits (gift-aid) are included in the financial statements on an accruals basis as recommended by the Statement of Recommended Practice. This means that tax credits are taken into account in the period in which the originating donation was made.

Legacies - are recognised when receipt is probable, and the amount can be reliably measured.

Investment Income - is included in the Statement of Financial Activities when receivable.



Income from charitable activities – incoming resources from charitable activities are accounted for when earned.

Grant Income – incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant, the amount can be measured, and it is probable the funds will be received.

1.4 Voluntary assistance and donated goods

Volunteers are key to the success of KAP and during 2024 there were over 171 (2023: 115) volunteers giving approximately 5,370 hours of service in 2024 (2023: 2,063). Volunteers provided assistance to KAP including assisting in ESOL classes, creche and our Language Club as well as Pathways courses and staffing our Winter Night Shelter. Donated goods include food, clothes, and consumables for the homeless. Voluntary assistance and donated goods are not recognised in the financial statements as the amount cannot be measured accurately.

1.5 Allocation of costs

Costs are allocated directly to funds whenever applicable. Staff costs, and internal indirect costs, are allocated on a proportional basis between funds where services are provided from within the organisation.

1.6 Pension costs

The pension costs charged in the financial statements represent the contributions payable by the charitable company during the year.

1.7 Redundancy and termination payments

Redundancy and termination costs are recognised as an expense in the Statement of Financial Activities and a liability on the Balance Sheet immediately at the point the charitable company is demonstrably committed to either: terminate the employment of an employee or group of employees before normal retirement date; or provide termination benefits as a result of an offer made in order to encourage voluntary redundancy.

1.8 Operating leases

Rentals payable under operating leases are charged on a straight-line basis over the term of the lease.

1.9 Tangible fixed assets and depreciation

Tangible fixed assets other than freehold land are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Fixtures and fittings	20%-33% straight line
Leasehold improvements	over the period of the lease
Motor vehicles	20% straight line

Tangible assets above £500 are capitalised.



1.10 Financial Instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction values and subsequently measured at their settlement value.

Debtors: Debtors are recognised on the accrual's basis at the settlement amount due. Prepayments are valued at the amount prepaid and accrued income is valued at the best estimate of expected receipts.

Cash and cash equivalents: Cash at bank and in hand includes cash and short term highly liquid investment with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors: Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount.

1.11 Unrestricted, designated, and restricted funds

Unrestricted funds are funds given for the general purposes of the charitable company and these funds may be expended on the objects of the charitable company at the discretion of the Trustees.

Designated funds are unrestricted funds set aside for a purpose as determined by the Trustees.

Restricted funds are those funds that have been given for a specific purpose, and they must only be expended on that purpose.

There is an overarching fund for KAP administration. This fund receives donations for general expenditure on any aspect of the work of the Charity. Within these criteria, the Trustees have discretion as to which designated fund the funds will be applied to.

1.12 Judgments in applying accounting policies and key sources of estimation uncertainty.

In applying the company's accounting policies, the Trustees are required to make judgements, estimates and assumptions in determining the carrying amounts of assets and liabilities. The trustee's judgements, estimates and assumptions are based on the best and most reliable evidence available at the time when the decisions are made and are based on historical experience and other factors that are considered to be applicable. Due to inherent subjectivity involved in making such judgements, estimates and assumptions, the actual results and outcomes may differ.

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, if the revision affects only that period, or in the period of the revision and future periods, if the revision affects both current and future periods. The key area of judgement in the accounts relates to voluntary assistance and donated goods - refer to note 1.4.



2 Total Income

	Donation & Legacies	Fundraising	Investment Income	Rent & Housing Benefit	Supporting People	Services Income	Grants	Year ending 31.12.2024 Total	Year ending 31.12.2023 Total
	£	£	£	£	£	£	£	£	£
Unrestricted Income	171,508	-	2,590	-	-	-	-	174,098	161,164
Designated Income									
OUTREACH									
Rough Sleeper Outreach Service	40,880	999	-	-	37,881	-	-	79,760	64,686
ACCOMMODATION	-	-	-	583,316	-	-	-	583,316	435,019
REFUGEE AND MIGRANT SERVICES	18,762	-	-	19,216	-	1,455,550	-	1,493,528	580,993
Total Designated Income	59,642	999	-	602,532	37,881	1,455,550	-	2,156,604	1,080,698
Restricted Income									
CORE OPERATIONS	-	-	-	-	-	-	64,428	64,428	102,018
OUTREACH									
Rough Sleeper Outreach Service	-	-	-	-	-	-	92,842	92,842	88,399
ACCOMMODATION	-	-	-	-	-	-	-	-	59,000
REFUGEE SUPPORT									
Refugee and Migrant Services	-	-	-	-	-	-	18,341	18,341	5,581
Refugee Care Fund	1,003	-	-	-	-	-	-	1,003	347
OPPORTUNITY	-	-	-	-	-	-	42,767	42,767	89,327
Total Restricted Income	1,003	-	-	-	-	-	218,378	219,381	344,672
Total Income	232,153	999	2,590	602,532	37,881	1,455,550	218,378	2,550,083	1,586,534

During the year 2024 trustees and senior leadership donated £15,462 (2023: £13,882) to the charity. There were not related party transactions in the current or prior year.



3 Total Expenditure

	Staff Costs	Direct Costs	Indirect Costs	Depreciation	Year ending 31.12.2024 Total	Year ending 31.12.2023 Total
	£	£	£	£	£	£
Fundraising & Publicity	59,126	65,389	-	-	124,515	59,225
Designated Expenses						
OUTREACH						
Rough Sleepers Outreach Service	22,486	33,343	25,744	11,266	92,839	30,839
ACCOMMODATION	151,856	280,815	31,420	22,183	486,274	474,133
REFUGEE AND MIGRANT SERVICES	633,997	415,867	76,035	19,021	1,144,920	672,609
OPPORTUNITY	40,022	-	8,195	-	48,217	-
Total Designated Expenses	848,361	730,025	141,394	52,470	1,772,250	1,177,581
Restricted Expenses						
CORE OPERATIONS	44,303	20,125	-	-	64,428	102,018
OUTREACH						
Rough Sleepers Outreach Service	92,023	819	-	-	92,842	88,399
ACCOMMODATION	51,104	-	-	-	51,104	110,104
REFUGEE SUPPORT						
Refugee and Migrant Services	18,341	-	-	-	18,341	5,581
Refugee Care Fund	5,744	407	-	-	6,151	20,221
OPPORTUNITY	75,309	20,641	7,570	2,826	106,346	67,233
Total Restricted Expenses	286,824	41,992	7,570	2,826	339,212	393,556
Total Charitable Expenditure	1,194,311	837,406	148,964	55,296	2,235,977	1,630,362

Included in direct costs is auditor's remuneration of £9,600 (2023: £9,100) plus VAT.

The difference between Staff Costs in the above and Employee Information in Note 4 is £42,080. This is due to staff life insurance; recruitment expenses and agency worker's charges being included in the above but not in Note 4.

Fundraising and publicity costs relate mainly to staff working to secure grants and funding from a variety of organisations and grant-making trusts as well as organising fundraising events during the year.



4 Employee information

	2024	2023
	£	£
Salaries	1,001,202	784,115
Social security costs	78,729	59,875
Pension	72,300	58,774
Total	1,152,231	902,764

The table below details how many employees are required for each project/service

	2024	2023
OPERATIONS		
Management & administration	8	7
Fundraisers	2	2
OUTREACH		
Rough Sleeper Outreach	2	2
WNS Bank Workers	1	0
ACCOMMODATION		
Move on Housing	8	7
OPPORTUNITY		
Pathways	3	2
REFUGEE SUPPORT		
Refugee Support	9	7
ESOL	12	7
Bank Workers	2	4
Total Employees	47	38
Total Full-Time equivalents (FTE)	36.95	29.38

No employee received remuneration of more than £60k in either 2024 or 2023.

Trustee remuneration is in accordance with the Memorandum & Articles of the Trust for services provided to the Trust. Trustee remuneration during the year 2024 was nil (2023: £nil). Trustee expenses were reimbursed to nil (2023: one) Trustee during the year 2024 totalling nil (2023: £15.60) being for the purpose of travel expenses.

Remuneration of key management personnel for the year ended 31 December 2024 comprising the CEO, Director of Services, Head of Operations, Head of Refugee and Services and Head of Accommodation and Pathways totalled £253,776 (2023: £186,627).

Total termination and redundancy costs amount to £nil during the year (2023: £861). £nil (2023: £nil) are included in accruals.



5 Movement in funds

	Opening balance 2024	Income	Expenditure	Transfers	Closing balance 2024
	£	£	£	£	£
Unrestricted Funds	281,775	174,098	(124,515)	(102,781)	228,577
Designated Funds					
OUTREACH					
Rough Sleeper Outreach Service	-	79,760	(92,839)	13,079	-
ACCOMMODATION	-	583,316	(486,274)	(46,501)	50,541
REFUGEE AND MIGRANT SERVICES	-	1,493,528	(1,144,920)	-	348,608
OPPORTUNITY	-	-	(48,217)	48,217	-
Total Designated Funds	-	2,156,604	(1,772,250)	14,795	399,149
Restricted Funds					
CORE OPERATIONS					
	-	64,428	(64,428)	-	-
OUTREACH					
Rough Sleeper Outreach Service	-	92,842	(92,842)	-	-
Nightshelter Fund	90,671	-	-	-	90,671
ACCOMMODATION	4,603	-	(51,104)	46,501	-
REFUGEE SUPPORT					
Refugee and Migrant Services	-	18,341	(18,341)	-	-
Refugee Care Fund	5,148	1,003	(6,151)	-	-
OPPORTUNITY	22,094	42,767	(106,346)	41,485	-
Total Restricted Funds	122,516	219,381	(339,212)	87,986	90,671
Total movement in funds	404,291	2,550,083	(2,235,977)	-	718,397

Restricted funds represent grants or specific donations received for a particular purpose, the balances at the year-end represent the following: -

- Nightshelter fund of £90.7k represents specific donations given towards future emergency accommodation. However, as the provision of emergency accommodation is no longer required in the area where the Trust operates - due to the sufficient existing provision of such accommodation - the Trust will be seeking permission from the Charity Commission in 2025 to reallocate these funds. The intention is to redirect them toward the provision of other charitable services aligned with the Trust's objectives. Subject to approval, the funds will be reassigned as either designated or restricted funds, as appropriate.

Designated funds for Outreach, Accommodation, Refugee and Migrant Services, and Opportunity represent funds received to deliver a contracted service. Any deficit in designated funds is then covered from the unrestricted fund. Any surplus from a designated fund is transferred to unrestricted fund at the year-end except in the cases where contracted services are for a period beyond the end of the current year-end.



The purpose of the unrestricted fund is to:

- cover any deficits in designated funds.
- meet the requirements of the KAP Reserves policy.
- to keep funds available for future developments of the KAP.

6 Property, plant, and equipment

	Fixtures and fittings	Leasehold improvements	Motor vehicles	Total
Cost	£	£	£	£
As at 1 st January 2024	103,330	158,815	6,780	268,925
Additions	22,806	25,702	-	48,508
Disposals	(1,220)	-	-	(1,220)
Cost at 31st December 2024	124,916	184,517	6,780	316,213
Depreciation				
As at 1 st January 2024	96,967	57,043	6,780	160,790
Charge for the year	11,082	44,214	-	55,296
Eliminated on disposal	(1,220)	-	-	(1,220)
Depreciation at 31st December 2024	106,829	101,257	6,780	214,866
Net book value at 31st December 2024	18,087	83,260	-	101,347
Net book value at 31st December 2023	6,363	101,772	-	108,135

7 Debtors

	2024	2023
	£	£
Trade debtors	147,838	79,313
Accrued income & prepayments	169,339	146,026
Tax credit (gift-aid)	6,214	4,698
Total debtors	323,391	230,037

8 Short term deposits and cash and cash equivalents

	2024	2023
	£	£
Bank accounts	476,934	156,957
Total	476,934	156,597



9 Creditors falling due within one year.

	2024	2023
	£	£
Trade creditors	79,775	30,767
Deferred income	76,305	22,622
Accrued expenses	27,195	37,449
Total creditors	<u>183,275</u>	<u>90,838</u>
Deferred income		
At 1 st January	22,622	112,812
Grants awarded within the year	76,305	22,622
Released to incoming resources for the year	<u>(22,622)</u>	<u>(112,812)</u>
At 31st December	<u>76,305</u>	<u>22,622</u>

Income is deferred where income has been received in advance, or the recognition criteria have not yet been met.



10 Net assets held by funds.

	Property, plant, and equipment	Debtors	Bank and cash	Creditors	Total 2024	Total 2023
	£	£	£	£	£	£
Unrestricted Funds	51,193	14,074	213,040	(49,730)	228,577	281,775
Designated Funds						
OUTREACH						
Rough Sleeper Outreach Service	18,136	34,985	(19,706)	(33,415)	-	-
ACCOMMODATION	21,700	42,305	15,110	(28,574)	50,541	-
REFUGEE AND MIGRANT SERVICES	8,322	231,000	139,213	(29,927)	348,608	-
OPPORTUNITY	1,996	1,027	20,695	(23,718)	-	-
Total Designated Funds	50,154	309,317	155,312	(115,634)	399,149	-
Restricted Funds						
CORE OPERATIONS	-	-	7,502	(7,502)	-	-
OUTREACH						
Rough Sleeper Outreach Service	-	-	2,921	(2,921)	-	-
Nightshelter Fund	-	-	90,671	-	90,671	90,671
ACCOMMODATION	-	-	-	-	-	4,603
REFUGEE SUPPORT						
Refugee Care Fund	-	-	-	-	-	5,148
OPPORTUNITY	-	-	7,488	(7,488)	-	22,094
Total Restricted Funds	-	-	108,582	(17,911)	90,671	122,516
Total Funds	101,347	323,391	476,934	(183,275)	718,397	404,291



11 Financial commitments and contingent liabilities

At the year end the charitable company was committed to making the following payments under operating leases in the coming year, all of which related to property:

	Total 2024	Total 2023
	£	£
Expiring within one year	191,970	150,096
Expiring within two to five years	232,948	200,921
Expiring over five years	-	-
Total	424,918	351,017

12 Pension costs

During the year defined contribution pension costs of £72,301 (2023: £58,774) were paid on behalf of 45 employees (2023: 41) to pension schemes administered independently of the charitable company. There were no pension liabilities outstanding at the year end.

13 Post Balance Sheet Events

Please refer to the Risk Management section of the Trustees' Report on pages(s) 17 to 19.



**King's
Arms
Project**

**We believe in hope for
everyone, always.**

**Tackling
Homelessness
Isolation
&
Displacement**

kingsarmsproject.org

#hopeforeveryonealways

Hopeworks UK (Bedford)

England & Wales - Charity number 1139956

Accounts



King's Arms Project

TRUSTEES' REPORT & FINANCIAL STATEMENTS

For the year ending
31 December 2023

"Without the help of King's Arms Project, I wouldn't be here now. Thanks to all the support I can now go to bed at night and look forward to waking up in the morning."

kingsarmsproject.org

#hopeforeveryonealways



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CHARITY AND COMPANY INFORMATION

Trustees/Directors	Vanessa Lipski (Chair) Nigel Taylor Sue Frossell	Matthew Burge Samantha Roach Simon Cook
Chief Executive	Kirstie Cook	
Charity number	1139956	
Company number	07433621	
Registered office	56 Harpur Street Bedford MK40 2QT	
Business address	56 Harpur Street Bedford MK40 2QT	
Website	www.kingsarmsproject.org	
Statutory Auditor	Williamson Morton Thornton LLP 4 Beaconsfield Road St Albans Hertfordshire AL1 3RD	
Solicitor	HCB Park Woodfine LLP 1 Lurke Street Bedford MK40 3TN	
Banker	Unity Trust Bank Plc Nine Brindley Place Birmingham B1 2HB	

King's Arms Project (Bedford) (KAP) is a charitable company limited by guarantee (Company No. 07433621), incorporated on 9th November 2010, and registered as a charity on 20th January 2011 (Charity No. 1139956).

The company was established under a Memorandum of Association that established the objects and powers of the charitable company and is governed under its Articles of Association. It commenced operating on the 1st March 2011.

Established in 1989, the KAP operated as part of the King's Arms Trust (Bedford), until its formation in 2011.



TRUSTEES' REPORT

Introductory Letter from the Chair of Trustees

2023 was a year of development and growth for King's Arms Project (Bedford) in relation to premises, teams and the services that they provide for the people we serve. King's Arms Project (Bedford) has continued to deliver our services to the poor and vulnerable offering "hope for everyone, always." For King's Arms Project (Bedford), this means being able to turn our attentions to supporting the most complex, critical cases, often non-UK Nationals, who still struggle to maintain tenancies. We have also embarked on exciting and new innovative schemes, such as modular housing and recovery coaching to prevent a return to homelessness and provide a stable path to independence, leading to excellent outcomes for rough sleepers.



One example of responding to the needs of the most vulnerable was to open a Winter Night Shelter to provide a safe, warm and welcoming place for rough sleepers during the winter months, utilising our new building to the benefit of the community and making the most of our growing profile by recruiting well over 100 volunteers to join us on this journey. Throughout the year, it has been amazing to see the love and practical support provided in very difficult circumstances by the team at King's Arms Project (Bedford) to the poor and vulnerable in Bedfordshire including the homeless, ex-prisoners, asylum seekers and refugees. As in previous years, the range of the services and support provided continued to increase, driven by the changing landscape, enthusiasm, ideas, and passion of the staff in responding to the many needs and opportunities.

The report provides details of the many and varied activities of the Project and importantly the difference it is making to the local community and beyond. The report gives excellent examples of how the lives of vulnerable individuals have been positively impacted and changed for good. I would personally like to thank all those who are behind the scenes, who give faithfully, serve unconditionally and help King's Arms Project (Bedford) to provide the service it does for our community and beyond.

Vanessa Lipski

Chair of Trustees

Date:

17/7/24



Introductory Letter from the Chief Executive Officer

Welcome to the Annual report and financial statements for King's Arms Project (Bedford) 2023. This has been a very significant year for us. In March, we relocated our operations to a fabulous set of properties in the town centre, taking on three leases for neighbouring premises. This move has transformed how we deliver our services, giving us a base from which we can run courses, conduct support sessions and most importantly be a safe place for our clients to come to. The team have benefited from being together in the town, closer to other partners and services our clients often need to access, meaning we can more easily attend appointments and build relationships. Our fundraising team has felt the benefits of having a physical building to show current and potential donors around and we have enjoyed hosting various training events throughout the year. In October we found ourselves in a room with the council and other partners asking about what was to be done about Winter Severe Weather Emergency Provision across the borough as there was nothing in place and no funds or resources available.



We took the bold step of opening a Winter Night Shelter in order to provide a safe, warm and welcoming place for rough sleepers during the winter months. We recruited over 100 volunteers and raised over 70k in a few short weeks to make this happen and transformed our new building into a space which could accommodate up to 20 rough sleepers every night, including providing meals and then turn back to a working building in the daytime for the rest of team and on-going work of King's Arms Project (Bedford). It was a remarkable achievement made possible by the dedication, expertise and 'can-do' attitude of the team, alongside the many people from across our community who stepped in to help. I had the privilege of getting to know some of our guests during this time and as I was saying goodbye to someone in the morning, he turned to me as he left to say, *'Thank you so much, you have done a great thing. It has been good to stay here.'* These moments of personal connection and seeing how we impact the lives of others for the good are what motivates me to see King's Arms Project (Bedford) go from strength to strength, venturing into the darkest corners of our society to bring restoration, hope and new life.

I would like to thank all those who give faithfully to King's Arms Project (Bedford). We are so grateful to individuals, families, and churches for their remarkable generosity and to trusts, foundations and institutional donors for all their continued support. It is an honour to work alongside colleagues who give of themselves on a daily basis to get alongside and help the most traumatised and vulnerable people, often at a great personal cost. As well as the personal kindness and acts of generosity we see, we also know prayer is at the heart of all we do, and we are completely dependent on God for everything.

Kirstie Cook

Chief Executive Officer

Date: 17/7/24



About King's Arms Project (Bedford)

Introduction

The Trustees of the King's Arms Project (Bedford), (referred hereafter as KAP), who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2023 which are also prepared to meet the requirements for a director's report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and the Charities Statement of Recommended Practice ("Charities SORP") (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland; FRS 102) issued in October 2019.

Principle Objectives

The Charity's objectives for the public benefit are:

- To relieve financial hardship, particularly, but not exclusively, among the homeless or those at risk of homelessness. To promote and preserve good health by the provision of funds, good or services of any kind, including through the provision of accommodation and support to achieve and maintain independent living, meaningful occupation, economic independence and to become contributing members of the community in Bedford and in such other parts of the United Kingdom or the world as the Trustees from time to time may think fit to and to fulfil other such purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Charity.
- To advance the Christian faith in accordance with the Evangelical Alliance Statements of Beliefs in Bedford and in other such parts of the United Kingdom or the world as the Trustees may from time to time think fit.

'Public benefit' is the legal requirement that all charities must have charitable purposes which benefit the public. The Charities 2011 underlines this requirement. The trustees of the charity have considered the Charity Commission's guidance on public benefit and this report seeks to highlight the public benefit provided by the King's Arms Project (Bedford).

"I felt hopeless, desperate, and helpless - there was no-one to help. At just that time you came, and you held my hand and supported me right till now. The help and support you gave, there are no words to describe it. When I thought about how to pay the solicitor again, I was in despair, but you found a free (legal aid) solicitor for me. But much more important than that was simply your support, advice and help with so many different things. It made so much difference." **Refugee Advice Service Client**



Our Vision

Every person thriving in a place they call home, living a fulfilling life in community.

Our Mission

To tackle homelessness, displacement, and isolation by:

- Providing opportunity to thrive and have a home.
- Connecting people into meaningful communities.
- Demonstrating the love of God
- Advocating for justice

Our Values

- Hope – We believe there is hope for everyone, always.
- Community – We all thrive when we are connected in community.
- God is Good – We trust in God and His goodness for everything we do.
- Learning & Excellence – By seeking to learn, listen and grow we are better able to achieve excellence in all that we do.

Strategic Objectives 2021–2026

To Deliver Excellence

1. Viable and diverse housing
2. Holistic training and empowerment programmes
3. An accessible and appropriate operational space(s)
4. Meaningful involvement of experts by experience to help design and deliver services.

To Value Our People

1. To develop a growth mindset
2. To strengthen central office services
3. To promote wellbeing
4. To establish a positive leadership culture where ownership, accountability and involvement in decision making is promoted.

To Have Healthy, Robust Finances

1. To ensure resilience and viability underpin the financial decisions made.
2. To identify ways to grow, develop and sustain.
3. To be transparent and accountable
4. To build and maintain the level of free reserves.

To Have A Positive Impact On Our World

1. To establish a reputation for strategic thinking and effective influencing of policy at local and national level
2. Integration of local services and support for vulnerable people
3. Evidence based social innovation.
4. Promoting environmentally sustainable practices



Our Activities

HELP

We offer help to those who are in crisis and at risk of immediate homelessness. We believe that it is a Biblical principle and a humane response to feed the hungry, clothe the naked and welcome the stranger. We do this principally through our winter night shelter, outreach services on the streets of Bedford and our helpline for refugees and asylum seekers.

Helpline

The refugees and migrant services team launched a helpline in September 2020 in response to an increasing number of enquiries and requests for help to advise and support vulnerable irregular migrants who are not covered by our contracted services and the professionals assisting them. We offer either one-off advice or short-term casework depending on our team's capacity and the clients' needs. In the time this has been running, the service has supported over 230 individuals and families. We are OISC* registered to provide basic immigration & asylum advice and services to a high standard.

*Office of the Immigration Commissioner

Street Outreach

The Outreach team has always been one who through faith and persistence, brings hope to some of the most marginalised and forgotten clients in our community. They work with both clients who have recourse to public funds and those who do not. In addition, we have been undertaking early morning outreach on the streets of Bedford, several times a week. This has involved seeking out many of the encampments and areas in the town centre and around the fringes where rough sleepers seek refuge, to engage them and provide support. Many of those clients have complex needs and some have serious substance misuse issues. Often this work requires long term commitment and perseverance with cases. We are fortunate to have expertise within the wider KAP team on providing immigration support, employment support and trauma recovery coaching where appropriate. Having moved into our new building, this team has been able to expand their services and are now able to offer a warm, safe space to come for support. Clients have somewhere to shower, do laundry, collect essential items and have that all important cup of tea.

Winter Night Shelter

We closed the Night shelter we had run for nearly 30 years in 2022 because of the council deciding they didn't want to fund it anymore given rough sleepers were being housed by everyone in. The borough then found itself in the position of having no emergency provision for the winter of 2023/24 once that funding ran out and no other solutions had been developed in the meantime. Not wanting to stand by and watch rough sleepers perish on the streets, we stepped in and mobilised an emergency shelter for the winter months in our new building by running a campaign to raise funds and recruit volunteers. Supported by team members from KAP, over 115 volunteers ran shifts, provided meals, cleaned and changed laundry. During the winter period we had 130 different people access the shelter, provided 1475 bedspaces and over 3000 meals.

"I can't find the right words to describe the King's Arms Project (Bedford). I consider myself lucky to have met people like them, they have helped me with my immigration status and personal life. They have done a miracle for me, because before this time I had no hope to get the visa, and that time I was desperate. Since they contacted me, everything has changed in my life. I have to say thank you so much for everything they did. and I consider them as family members now."



HOMES

Housing is an issue of social justice and equality. The report by the independent Commission on Housing, Church and Community lays out a positive vision for housing, centred on five core values, which are rooted in the Christian story but resonate with us all: good housing should be sustainable, safe, stable, sociable, and satisfying. We aim to provide accommodation that fulfils these five criteria for individuals and families from the UK as well as refugees and asylum seekers. Across our houses we have provided accommodation for people in a variety of different situations.

Move on Housing

Our accommodation support service.

KAP's Supported Accommodation service offers short-term accommodation, a high level of autonomy and independence and tenancy support for a wide variety of people who have experienced homelessness and are moving towards independent living. We tailor support towards each resident's needs and aspirations, offering a holistic approach, ensuring residents have the best opportunity to develop and achieve their aims in an encouraging, progressive environment. We work with people to see them move into their own independent accommodation, gain employment and to help those who have restricted eligibility to obtain settled status or work-related benefits: a life-changing outcome for all, bringing them out of destitution. We have had funding that enables us to provide 4 bed spaces for those with no access to public funds, including refused asylum seekers. There are some stand out features to the service we run. Our financial model means that when our residents start work, they can afford to stay with us. We see this as being an important aspect of transitioning into employment whilst maintaining the support residents may need to do this successfully. We have also opened properties with a slightly different emphasis this year, that being one of a longer-term home for our residents as opposed to somewhere to move on from after a specified period. These houses have become 'home' and are a valuable addition to our portfolio.

Resettlement And Integration Support

Specialist support for vulnerable families.

We provide holistic casework support to over 50 families, predominantly Syrian and Afghan, resettled by the UNHCR / UK government in Bedford and Central Bedfordshire. The support includes preparing accommodation for their arrival in the UK, meeting them at the airport, then on-going, tailor-made support from a dedicated caseworker. Across both Central Bedfordshire and Bedford Borough, the support provided assists families to adjust to life in this country, learn the language and navigate education, employment, and medical needs. This bespoke service is delivered by a highly experienced and growing team consisting of people with lived experience of displacement, those who speak the languages of the refugee families and OISC qualified practitioners. We won a tender submitted towards the end of 2023 to deliver this service to a further 25 families placed in Central Bedfordshire as part of the wider strategy to move families out of hotels. This was a resounding endorsement of the quality of support and advice offered by this team.



OPPORTUNITIES

ESOL

KAP ESOL was established in 2017 and now runs 4 days per week and includes:

- Pre-entry English lessons for resettled refugees
- Bespoke English lessons for European Migrants
- Online Literacy and Conversation
- 1-2-1 English tutoring

Learners are taught by Level 5 qualified and ESOL tutors with specialist knowledge of the issues refugees and migrants face.

We also offer an on-site crèche for the young children of our learners. This enables parents to concentrate on their learning without the distraction of managing young children. Our crèche team leader has many years of experience of successfully running childcare and children's activities with disadvantaged families in Sudan, Lebanon, Finland, and the UK.

Emphasis on Integration

Lessons are planned to help learners to live independently by developing functional language skills for real-life situations like, accessing transport, shopping, healthcare, and customer services. Our teaching programme incorporates topics related to integrating into UK society such as making appointments, going shopping, using public transport, and accessing healthcare.

Differentiated Learning

At times some learners cannot regularly attend classes because of poor health, learning difficulties or caring responsibilities. We provide these learners with access to 1-2-1 learning so that they can continue to learn English as a tool for independence and integration.

Blended Learning

We offer online teaching as well as classroom lessons. We regularly review this mix of learning and aim to provide the best combination of learning possible.

"Finding a job made me feel happy because I want to depend on myself for income and to be a good example for my children as they are growing up. Working rather than relying on state aid gives me and my family more stability and is helping me to feel more integrated and hopeful for a better life."

English Language Club

In addition to the structured ESOL lessons we run an additional group in the community called the English Language Club. This has an emphasis on learning skills for integration into UK society. It runs on Friday mornings in our town centre building with a creche. This group is vibrant and varied, providing much needed community learning and very practical lessons about how to assess health provisions, liaising with schools and identifying places to visit in the town such as parks and museums and using public transport. The group has also attracted funding for another class in the week called 'Community Threads' which is a sewing class.



Pathways Community

This area of KAP is evolving into a strong community, providing a place for those experiencing multiple disadvantages (recovering from homelessness, isolation, mental health difficulties or substance misuse) to belong, gain self-confidence and rediscover their value as they participate in a wide variety of courses and experiences offered.

Pathways Courses and Opportunity

Pathways includes training in budgeting, tenancy retention, goal setting, job related skills, opportunities for social interaction, weekly fitness class, cooking, employment support for paid or voluntary roles. The course content and activities are organic in nature, with the emphasis on what each group or individual identifies as their priority or need. We are committed to having a strength-based approach that acknowledges and celebrates the wealth of experience in the room and we come together to learn from each other as a community. We have started a group called coffee and connect as a soft entry into courses where people can come for a cup of tea and to play games. This has proved to be very popular. We are also running a language cafe for those who don't have English as their first language and are not yet ready to access formal ESOL lessons.

FUNDRAISING

The fundraising strategy for KAP is designed and delivered by a team with the approval of the Senior Leadership Team (SLT) and trustees. To respond to the changing nature of fundraising in the current economic climate and the digital world in which we now live, we have diversified our income streams and harnessed new ways to increase opportunities for people and organisations to partner with us financially. We employed a fundraising officer to work alongside our fundraising manager. We also outsourced some bid writing to Charity Fundraising as we felt we did not have enough internal capacity for the larger grants we wanted to apply to. This proved to be unsuccessful as they failed to win us anything. Therefore, we changed to work with Competitive Solutions with a view to increasing the volume of the trusts and grants we can apply for.

KAP seeks to raise funds from Regular and Major Donors, Churches, Schools, Corporate and Community Fundraising. A significant portion of our income is also raised through trusts and grants. We are signed up for 'Easyfundraising' and investigating other digital tools through which regular donations can be easily made.

KAP adheres to legal principles underpinning fundraising and takes all reasonable steps to treat a donor fairly, enabling them to make an informed decision about any donation. We also have an internal ethical framework which steers our activities. We do not engage in fundraising which is an unreasonable intrusion on a person's privacy or forces anyone to donate.

THE FUTURE

Despite the uncertainty facing the charity sector at this time, KAP remains committed and focused on delivering our core mission to tackle homelessness and its causes, show the love of Jesus to the broken and lost, provide opportunity for change and draw people out of isolation into a meaningful community. Our plans for the future include actions to mitigate against the unknown as well as building on what we know are our strengths, setting us apart to be creative, caring, and professional in all that we do.



Income

Given the current financial pressures we know we need to future proof our income. We are doing this in several ways:

- Increasing the diversity of income streams across contracts, grants, local schools and churches, businesses, and individuals. We have secured a 3rd new 3-year contract for resettlement to run alongside the other two contracts we already run which gives a high degree of stability during this period.
- We have created new ways people can donate and are continuing to introduce new ways to engage digitally with one off or regular donors.
- We have employed an external grant writing consultancy to help increase our income through these means.
- We have moved to new premises which allowed us to open a Winter Night Shelter. As well providing the service to rough sleepers, this also had the effect of raising our profile considerably and bringing in more donations and support.

Training

We are dealing with increasingly complex cases and are very mindful of issues for our staff around vicarious trauma, the need to navigate mental health issues, addictions, managing conflict, accurately and safely recording information, diversity awareness and inter-agency knowledge. Over this last year we have ensured the relevant staff completed the Homeless Link vicarious trauma training and have done mental health first aid training. We have an additional member of staff leading on HR this year and one of her priorities is enrolling all new staff on GDPR and equal opportunity courses and ensuring everyone completes refresher training throughout the year. Additionally, we send selected staff on specialist courses as we begin to build our expertise in areas of complex case management. We are particularly interested in exploring therapeutically informed environments for our clients and creating access to counselling, recognising the need to treat the whole person when dealing with homelessness and its causes and are therefore looking to upskill in this area. One of our strategic objectives is in Learning and Excellence and this remains an area we are seeking to develop.

Services

There are many areas of need across our town and beyond that we are aware of. We are focusing our attention on the things we know we do best; working with and valuing the individual to bring about long-lasting change with compassion and professionalism. There is a particular problem in Bedford with the number of rough sleepers and those in temporary accommodation, therefore we are seeking new ways to break the cycle and help people find and keep a home. To this end we are:

- Exploring creative ways to provide homes and support which will break the cycle of homelessness.
- Continuing with the development of low support accommodation, providing homeless people with a stepping stone to successfully obtaining and maintaining their own independent tenancy, including the targeting of particularly vulnerable groups.
- Exploring the needs and viability of providing further accommodation and support to asylum seekers and destitute migrants.
- Continuing to grow and develop Pathways, creating a positive community for those who access it and building more links with local employers and businesses. This is a strong model for long term homelessness prevention.
- Developing information and training resources for other churches to use to tackle poverty where they are based and for schools to raise awareness among young people about the needs of people in society around them.



- We have obtained planning permission for a site on which to build 6 modular housing units plus 1 community centre. The site is fully designed and in 2024 we will be seeking the funding to develop this scheme.

Trustees, Governance and Management

The Trustees/Directors of KAP are as follows:

- Vanessa Lipski
- Matthew Burge
- Nigel Taylor
- Simon Cook
- Sue Frossell
- Samantha Roach

The Trustees are also directors of the company. New Trustees are appointed with the approval of the other Trustees and in accordance with the Memorandum and Articles of Association. Without exception, new Trustees are already familiar with the work of KAP. Prior to their appointment, new Trustees will meet with the Chair of the Trustees to review:

- The roles and responsibilities of a Trustee.
- The main documents which set out the operational framework for the charity including the Memorandum and Articles of Association.
- Resourcing and the current financial position.
- Future plans and objectives.
- The Trustee Induction Procedure and Trustee Job Description.

Trustees' Responsibilities Statement

The Trustees (who are also directors of KAP for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the



assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

There is no relevant audit information of which the charitable company's auditor is unaware; and the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information. The Trustees met four times during 2023 and were regularly consulted and informed on matters of importance. In the year ending 31st December 2023 the Trustees had insurance cover up to the sum of £1 million. Trustees' insurance is now part of our general insurance policy.

Management Team

The day-to-day running of KAP is delegated by the Trustees to a Management Team composed of the Chief Executive Officer and Senior Management Team.

SENIOR MANAGEMENT TEAM (SMT). This consists of the CEO, Head of Operations, Director of Services and Head of Accommodation. This team meets regularly to assess the overall health and direction of the charity. The Strategic Leadership Team (SLT) is made up of the SMT plus the Refugee & Migrant Services Manager, Senior Finance Officer and the Fundraising Manager. This setting creates space for key leaders across the organisation to explore opportunities, exchange information and make strategic decisions.

STAKEHOLDER ENGAGEMENT. As well as having Trustees and Managers to oversee KAP we are committed to involving our clients in how we shape and deliver our services. We have a history of employing past service users and currently have 9 people on staff who have experienced homelessness and addiction in our town or who have lived experience of the asylum and immigration systems. We Chair the Bedford Homeless Executive Partnership which is committed to equipping its members in co-production training and encouraging all agencies to embrace these principles.

"Full co-production means sharing power – giving people who use services an equal chance to sit at the table and make decisions about how to run it better. It means building up their confidence and developing their skills so that they can participate fully. It also means involving staff in the process and not just managers and trustees." – Homeless Link, 2018

GOVERNANCE. Oversight is provided by the Trustees, principally via their meetings generally held at least three times a year. The Senior Management Team meets once a month to monitor the overall health of the charity. The operations team which consists of the Senior Management Team along with the Senior Finance Officer and Fundraising Manager meet once a month to go over the budget, fundraising and performance against contracts.

Policies and Procedures

SAFEGUARDING. At KAP we believe that every individual who accesses our services should be treated with dignity and respect, have their choices respected and not be forced to do anything against their will. KAP is committed to safeguarding all service users and their children encountering the organisation, regardless of gender, ethnicity, disability, sexuality, or beliefs. Safeguarding is everyone's responsibility and all employees who, during their employment, have direct or indirect contact with vulnerable adults or children or who have



access to information about them, have a responsibility to safeguard and promote their welfare. Our policy includes, but is not limited to, safe recruitment, safe environment, safe culture, roles and responsibilities, procedures, duty to report and confidentiality.

GDPR. Our Head of Operations works closely with our HR and IT consultants to ensure that all our staff are trained and regularly updated on good practice with respect to GDPR. Given the vulnerability of our clients, the sensitive nature of much of the information we hold and the increase in remote working, we have taken extra steps to ensure that all IT equipment is secure. This is reviewed by the SLT on a regular basis.

EQUAL OPPORTUNITIES. Our services are provided to all people, regardless of religion, race, ethnicity, gender, or sexual orientation. Our assistance and our programmes are offered to all with no conditions attached. We do not discriminate against anyone, whether clients or staff. KAP is a Christian organisation committed to fulfilling its mission and ethos in accordance with the values of its Christian faith. Accordingly, as a Christian organisation, there are posts which we believe can only be filled by Christians. These roles are kept under regular review. The nature of these posts or the context in which they are carried out and their link to the organisation's 'Statement of belief' give rise to a Genuine Occupational Requirement (GOR) for the post-holders to be Christian. All employees in these posts are required to demonstrate a clear, personal commitment to the Christian faith.

HEALTH AND SAFETY. KAP recognises and accepts its legal obligations under the Health and Safety at Work Act 1974 and all applicable regulations made under it to ensure, as far as is reasonably practical, the health and safety and welfare at work of all its employees, persons in training, directors, contractors, temporary workers and volunteers ("Employees") and the health and safety of service users, visitors and other persons who attend or use its premises. In accordance with its legal obligations, the Employer has carried out a risk assessment of its activities, equipment, facilities, building and all other related arrangements where matters of health and safety may be involved.

FAMILY FRIENDLY. KAP aims to be a family friendly employer. We have policies to support this including but not limited to part time working, working from home, maternity/paternity leave, flexible emergency leave and carers leave.

REMUNERATION POLICY. The pay policy for all staff is reviewed annually and new posts are benchmarked against pay levels in equivalent posts in other organisations and external benchmark data. In addition to salary, we also offer a generous Employer Contribution Pension Scheme, Death In-Service Insurance, up to 33 days' annual leave per year, an employee benefits platform, including Cycle to Work, discounted social activities and an Employee Assistance Programme.

Financial Overview

The accounts are prepared for 12 months of operations. A summary of the income and expenditure (£K) for 2023 and 2022 is shown below:

	2023	2022
Income	1586.53	1763.40
Expenditure	1630.36	1635.60
Surplus/Deficit	(43.83)	127.80



Income totalled £1,586.53k in 2023, a decrease of 10% compared with 2022. During 2023 there was a deficit of £43.83k compared with a surplus of £127.80k in 2022.

Reserves

The policy on reserves, agreed by the Trustees, is that the appropriate level of unrestricted (including designated) reserves should be based on a proportion of our regular costs as follows:

- Four months of long-term commitments, such as rent and utilities payments and the cost of running services which are a vital activity to maintain.
- Two months of medium-term commitments such as permanent staff costs and the financial support we provided to external parties.
- One month of short-term costs, including the day-to-day activities of the Trust.

Using the above criteria, a detailed review has estimated that reserves for 2023 should be at least £280K. The current unrestricted (including designated) reserves are £281.8K, just above the amount specified by the policy and this will continue to be monitored during 2024.

Total reserves at the end of the year were £404.3K, £281.8K being unrestricted reserves as noted above. The remaining balance of £122.5K were restricted reserves made up of the following funds: -

- Nightshelter fund of £90.7k represents specific donations given towards future emergency accommodation.
- Accommodation fund £4.6k from Screwfix for replacing fire doors at properties that were not spent in the year
- Refugee Care fund £5.1k represents the balance of funds given specifically to that fund for the care of refugees
- The Opportunity fund of £22.1k represents the balance of funds given specifically to Pathways to Employment.

It is anticipated that the balance of £122.5K restricted funds held at the end of the year will be used on the respective activities, as noted above, in the year 2024.

Investment Policy

Reserve funds are invested such that the total in any one bank/building society is less than the £85K guarantee limit provided by the Financial Services Compensation Scheme (FSCS). In order to stay below the limit, three savings accounts with Co-Operative Bank and Shawbrook Bank Ltd, are utilised. In the current uncertain financial climate and with interest rates being very low, priority is being given to protecting the reserves under FSCS rather than seeking to maximise interest.



Risk Management

The major risks as recognized by the Trustees are detailed below.

Nature of Risk	Risk Level	Mitigation
GOVERNANCE		
Well-being CEO/leadership team	Low	Access to support through HR, broadening of responsibilities across team, good pastoral, and well-being support
Inadequate reserves	Medium	Diversity of income streams to increase revenue. Fundraising strategy in place to maximise opportunities. Outsourcing bids and trusts to consultants. New accounting system in place to help manage daily progress more efficiently. Internal monitoring in place with Trustee oversight to look at spending against cash in the bank and level of reserves.
Size and skill set on Trustee board	Low	If we become an RP will require a housing specialist which we will recruit for this year.
Staff recruitment/retainment	Low	Improved recruitment process. Increased access to staff benefits. Building a culture of value, motivation, and purpose. Recent pay increase.
Mission Drift	Low	Strategic objectives for next 5 years complete and monthly check on these in SLT, connect wider team to this on a regular basis through team times.
EXTERNAL RISKS		
Cyber-attacks – hacking, email interceptions etc	Low	New contract with IT consultants has ensured all systems and equipment are fully protected with antivirus, firewalls, and insurance. Moved to Microsoft 365 to increase security.
Loss of Office space due to fire/flood or notice on lease	Low	People can work from home, good relationship with landlords. All properties protected with fire systems.
Loss of Office Server/Client info	Low	All info backed up, also stored on InForm
Pandemic	No longer in one	Everyone has been offered vaccines. PPE and screens stored if ever needed again.



COMPLIANCE WITH LAW AND REGULATION		
Accused of discrimination and prejudice in the local and national media due to acts of past or present staff	Low	Adhere to equality act and equality policies. Have prepared a robust response to GOR.
Accused of discrimination	Low	Adhere to equality act and equality policies. Have prepared a robust response to GOR.
Employee accusing discrimination	Low	Adhere to equality act and equality policies. Have prepared a robust response to GOR.
OPERATIONAL RISKS		
Loss of housing provision due to extreme circumstances such as fire or flood.	Low	Ensuring all properties up to safety standards to protect against damage and accidents. On-going relationship with other housing providers.
Change or Leadership	Low	Well established team with broadening and transparent procedures- operational procedures well documented so others across the team could pick up and work with.
Client/staff member seriously injured/killed	Low	Health and safety training/policies in place, access to HR if support needed
Competition in the market for our client group	Medium	Moving into new areas of housing provision such as modular housing. Seeking to upskill staff in order to work with more complex needs. Looking for funding for restricted eligibility clients.

Achievements and Performance

Despite the challenges of 2023, the King's Arms Project (Bedford) finished in a strong financial position. Our monthly expenditure was less than budgeted, and we have carried the additional expenditure incurred by the move as well as we could given the disappointing lack of success from Charity Fundraising (CF). Going into 2024, we have budget which is designed to replace the reserves we used to cashflow the lack of income from CF and moving costs.



In 2023 we were able to work with and support:

Service	2023 Achievement
Helpline	93 individuals
Street Outreach	259 individuals
Supported Accommodation	57 individuals
Resettlement and Integration Support	44 families
ESOL	193 individuals (of which 65 were children)
Pathways	61 individuals

Our income comes from a variety of sources. We have contracts with the Bedford Borough Council and Central Beds local council which in total accounts for the on-going employment and salary costs for 16 of the current staff team. 7 of our team are covered through housing benefits. The remaining posts must be covered through fundraising, trusts and grants.

We have been working with consultants for Marketing and Grant writing to increase our profile and income and continue to do this moving forward as we feel this gives us maximum flexibility to respond to our needs. We are developing new ways to increase community involvement with KAP as well focusing in house on growing our regular donor base as a way of providing as much forecastable income as possible. We have moved into our own premises in the town centre to raise our profile, give us the opportunity to gain income through room rental and expand our services.

We have negotiated an increase in our housing benefit rates and are seeking to become a registered provider although this is a long process which will increase the opportunities for us to provide further bed spaces across the borough. We have been able to claim housing benefit for up to 37 bed spaces at any one time through our move on housing which provides a significant and consistent portion of our income, including the staff costs of 7 employees.

With increasing numbers of people at risk of returning to homelessness following the 'Everyone In' initiative our services continue to be in high demand as we focus efforts on prevention through supported housing and our Pathways programme which is growing in impact and continues to draw attention from funders. Our work with refugees and asylum seekers and support for those with no access to public funds is increasing in line with our policy to find a dignified solution for these individuals.

Given the diversity of our income streams, the increasing demand for our services and our growing reputation for excellence with local and national partners and funders, we feel that we are in a strong position to continue to deliver and expand our services.



Auditor

The auditor, WMT who have signified their willingness to act on KAP's behalf, were appointed to KAP by the Trustees on 22nd March 2023.


Statement of Disclosure of Information to Auditor

We, the directors of the company who held office at the date of approval of these Financial Statements, as set out above, each confirm so far as we are aware, that: there is no relevant audit information of which the company's auditors are unaware; and we have taken all the steps that we ought to have taken as directors in order to make ourselves aware of any relevant audit information and to establish that the company's auditors are aware of that information.

The Trustees have prepared this report in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small entities.

Approved by the Trustees on and signed on their behalf:

Vanessa Lipski
Chair of Trustees


Date: 17/7/24



INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF KING'S ARMS PROJECT (BEDFORD)

Opinion

We have audited the financial statements of King's Arms Project (Bedford) (the 'charitable company') for the year ended 31 December 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows, and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2023 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern.

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

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

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

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and,



except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the Trustees' Report which includes the Directors' Report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Report included within the Trustees' Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception.

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

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

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

Responsibilities of Trustees

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



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

Auditor's responsibilities for the audit of the financial statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

Discussions with and enquiries of management and those charged with governance were held with a view to identifying those laws and regulations that could be expected to have a material impact on the financial statements. During the engagement team briefing, the outcomes of these discussions and enquiries were shared with the team, as well as consideration as to where and how fraud may occur in the entity. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

Based on our understanding of King's Arms Project (Bedford) and its activities, the following laws and regulations were identified as being of significance to the entity:

- Those laws and regulations considered to have a direct effect on the financial statements include UK financial reporting standards (FRS 102), Company Law (Companies Act 2006), Charity Law (Charities Act 2011), the Charities Statement of Recommended Practice (Charity SORP) and Pension legislation.
- Those laws and regulations for which non-compliance may be fundamental to the operating aspects of the charitable company and therefore may have a material effect on the financial statements include compliance with the charitable objectives, public benefit, safeguarding, data protection, health and safety legislation and employment regulations.

Our audit procedures were designed to respond to those identified risks, including non-compliance with laws and regulations (irregularities) and fraud that are material to the financial statements. Our audit procedures included but were not limited to: inquiries of management and the Trustees as to whether the entity complies with such laws and regulations; inquiries with the same concerning any actual or potential litigation or claims; inspection of relevant legal correspondence; review of Trustee meeting minutes; testing the appropriateness of journal entries and; the performance of analytical review to identify unexpected movements in account balances which may be indicative of fraud.

No instances of material non-compliance were identified. However, the likelihood of detecting irregularities, including fraud, is limited by the inherent difficulty in detecting irregularities, the effectiveness of the entity's controls, and the nature, timing and extent of the audit procedures performed. Irregularities that result from fraud might be inherently more difficult to detect than irregularities that result from error. As explained above, there is an unavoidable risk that material misstatements may not be detected, even though the audit has been planned and performed in accordance with ISAs (UK).



As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of the audit report

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

Elizabeth Wicks

Elizabeth Wicks
Senior Statutory Auditor

Date: 18 July 2024

For and on behalf of WMT
Chartered Accountants and Registered Auditors
4 Beaconsfield Road
St Albans
Hertfordshire, AL1 3RD



FINANCIAL STATEMENTS 2023

COMPANY NO. 07433621

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2023

INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT

		Unrestricted funds year ended 31/12/23	Designated funds year ended 31/12/23	Restricted funds year ended 31/12/23	Total funds year ended 31/12/23	Total funds year ended 31/12/22
Income	Notes	£	£	£	£	£
<i>Income from generated funds</i>						
<i>Voluntary income</i>						
Donations and legacies		153,046	56,255	347	209,648	161,719
Other income/fundraising		5,577	-	-	5,577	7,017
<i>Investment income</i>		2,541	-	-	2,541	879
<i>Income from charitable activities</i>						
Rent & Housing Benefit		-	453,063	-	453,063	338,716
Supporting People/Rough Sleeper Outreach		-	8,431	-	8,431	111,212
No Recourse Accommodation		-	-	-	-	59,915
Refugee Support		-	562,949	-	562,949	750,164
Opportunity		-	-	-	-	17,864
Grants		-	-	344,325	344,325	315,896
Total Income	2	161,164	1,080,698	344,672	1,586,534	1,763,382
Expenditure						
Cost of raising funds		59,225	-	-	59,225	63,042
Charitable activities						
Core Operations		-	-	102,018	102,018	4,089
Outreach		-	30,839	88,399	119,238	237,835
Accommodation		-	474,133	110,104	584,237	524,291
Refugee Support		-	672,609	25,802	698,411	706,326
Opportunity		-	-	67,233	67,233	99,992
Total Expenditure	3	59,225	1,177,581	393,556	1,630,362	1,635,575
Net movement in funds	5	101,939	(96,883)	(48,884)	(43,828)	127,807
Balance brought forward	5	276,719	-	171,400	448,119	320,312
Transfers between funds	5	(96,883)	96,883	-	-	-
Balances carried forward	5 & 10	281,775	-	122,516	404,291	448,119

The charity's incoming resources and resources expended all relate to continuing operations. The charity has no recognised gains or losses other than those included above. The notes on pages 28 to 38 form part of these accounts.

**BALANCE SHEET AS AT 31 DECEMBER 2023****COMPANY NO. 07433621**

	Notes	2023	2022
		£	£
Property, plant and equipment			
Tangible assets	6	108,135	51,873
Current assets			
Debtors	7	230,037	114,967
Cash and cash equivalents	8	156,957	456,759
Total current assets		386,994	571,726
Creditors falling due within one year	9	(90,838)	(175,480)
Net current assets		296,156	396,246
Net assets		404,291	448,119
Funds	5 & 10		
Unrestricted funds		281,775	276,719
Designated funds		-	-
Restricted funds		122,516	171,400
Total funds		404,291	448,119

The notes on pages 28 to 38 form part of these accounts.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

The financial statements were approved and authorised for issue by the Trustees on 18th July 2024 and signed on their behalf.

V. Lipski
Trustee

M. Burge
Trustee



STATEMENT OF CASH FLOWS AT 31 DECEMBER 2023

	2023	2022
	£	£
Cash flows from operating activities:		
Net movement in funds	(43,828)	127,807
Depreciation	47,222	30,950
Surplus on sale of fixed assets	(5,577)	-
Interest received	(2,541)	(879)
Decrease in trade and other receivables	(115,070)	48,393
Decrease / (increase) in short term investments	-	23,983
(Decrease) / increase in trade and other payables	(84,642)	(14,898)
Net cash inflow from operating activities	(204,436)	215,356
Cash flows from investing activities		
Purchase of property, plant and equipment	(103,484)	(38,284)
Proceeds from the sale of property, plant and equipment	5,577	-
Interest received	2,541	879
Net cash outflow from investing activities	(95,366)	(37,405)
Net (decrease)/increase in cash and cash equivalents	(299,802)	177,951
Opening cash and cash equivalents	456,759	278,808
Net increase in cash and cash equivalents	(299,802)	177,951
Closing cash and cash equivalents	156,957	456,759

The notes on pages 28 to 38 form part of these accounts.



NOTES TO THE FINANCIAL STATEMENTS

Accounting policies

1.1 General information

King's Arms Project (Bedford) is a charitable company limited by guarantee (Company No. 7433621), registered in England and Wales, and has no share capital. It was incorporated on 9th November 2010, and registered as a charity on 20th January 2011 (Charity No. 1139956). In the event of the charity being wound up, the liability in respect of the guarantees is limited to £10 per member of the charity. The address of its registered office and principal place of business is disclosed in the company information on page 3 of this Annual Report.

King's Arms Project (Bedford) is a public benefit entity as defined by FRS 102. The nature of the charity's operations and principal activities are to relieve financial hardship particularly but not exclusively among the homeless or those at risk of homelessness and to promote and preserve good health, and to advance the Christian faith.

1.2 Accounting convention and basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) – (Charities SORP (FRS 102)), the Charities Act 2011, the Companies Act 2006, and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

The financial statements are presented in sterling, which is also the functional currency of the charity and rounded to the nearest £.

1.3 Income

Any income received is credited to the relevant fund. The following policies are applied to particular categories of income: –

Donations and Gift Aid – Income receivable by way of donations is included in the Statement of Financial Activities when receivable. Tax credits (gift-aid) are included in the financial statements on an accruals basis as recommended by the Statement of Recommended Practice. This means that tax credits are taken into account in the period in which the originating donation was made.

Legacies – are recognised when receipt is probable, and the amount can be reliably measured.

Investment Income – is included in the Statement of Financial Activities when receivable.



Income from charitable activities – incoming resources from charitable activities are accounted for when earned.

Grant Income – incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

1.4 Voluntary assistance and donated goods

Volunteers are key to the success of KAP and during 2023 there were over 115 (2022: 15) volunteers giving approximately 2,063 hours of service in 2023 (2022: 1,100). Volunteers provided assistance to KAP including befriending refugees, assisting in ESOL classes, creche and our Language Club as well as Pathways courses, and staffing our Winter Night Shelter. Donated goods include food, clothes, and consumables for the homeless. Voluntary assistance and donated goods are not recognised in the financial statements as the amount cannot be measured accurately.

1.5 Allocation of costs

Costs are allocated directly to funds whenever applicable. Staff costs, and internal indirect costs, are allocated on a proportional basis between funds where services are provided from within the organisation.

1.6 Pension costs

The pension costs charged in the financial statements represent the contributions payable by the charitable company during the year.

1.7 Redundancy and termination payments

Redundancy and termination costs are recognised as an expense in the Statement of Financial Activities and a liability on the Balance Sheet immediately at the point the charitable company is demonstrably committed to either: terminate the employment of an employee or group of employees before normal retirement date; or provide termination benefits as a result of an offer made in order to encourage voluntary redundancy.

1.8 Operating leases

Rentals payable under operating leases are charged on a straight-line basis over the term of the lease.

1.9 Tangible fixed assets and depreciation

Tangible fixed assets other than freehold land are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Fixtures and fittings	20%-33% straight line
Leasehold improvements	over the period of the lease
Motor vehicles	20% straight line

Tangible assets above £500 are capitalised.



1.10 Financial Instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction values and subsequently measured at their settlement value.

Debtors: Debtors are recognised on the accrual's basis at the settlement amount due. Prepayments are valued at the amount prepaid and accrued income is valued at the best estimate of expected receipts.

Cash and cash equivalents: Cash at bank and in hand includes cash and short term highly liquid investment with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors: Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount.

1.11 Unrestricted, designated, and restricted funds

Unrestricted funds are funds given for the general purposes of the charitable company and these funds may be expended on the objects of the charitable company at the discretion of the Trustees.

Designated funds are unrestricted funds set aside for a purpose as determined by the Trustees.

Restricted funds are those funds that have been given for a specific purpose and they must only be expended on that purpose.

There is an overarching fund for KAP administration. This fund receives donations for general expenditure on any aspect of the work of the Charity. Within these criteria, the Trustees have discretion as to which designated fund the funds will be applied to.

1.12 Judgments in applying accounting policies and key sources of estimation uncertainty.

In applying the company's accounting policies, the Trustees are required to make judgements, estimates and assumptions in determining the carrying amounts of assets and liabilities. The trustee's judgements, estimates and assumptions are based on the best and most reliable evidence available at the time when the decisions are made and are based on historical experience and other factors that are considered to be applicable. Due to inherent subjectivity involved in making such judgements, estimates and assumptions, the actual results and outcomes may differ.

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, if the revision affects only that period, or in the period of the revision and future periods, if the revision affects both current and future periods. The key area of judgement in the accounts relates to voluntary assistance and donated goods - refer to note 1.4.



2 Total Income

	Donation & Legacies	Fundraising	Investment Income	Rent & Housing Benefit	Supporting People	Services Income	Grants	Year ending 31.12.2023 Total	Year ending 31.12.2022 Total
	£	£	£	£	£	£	£	£	£
Unrestricted Income	153,046	5,577	2,541	-	-	-	-	161,164	179,942
Designated Income									
OUTREACH									
Rough Sleeper Outreach Service	56,255	-	-	-	8,431	-	-	64,686	104,061
Night shelter	-	-	-	-	-	-	-	-	9,274
ACCOMMODATION	-	-	-	435,019	-	-	-	435,019	383,695
REFUGEE AND MIGRANT SERVICES	-	-	-	18,044	-	562,949	-	580,993	768,298
OPPORTUNITY	-	-	-	-	-	-	-	-	17,864
Total Designated Income	56,255	-	-	453,063	8,431	562,949	-	1,080,698	1,283,192
Restricted Income									
CORE OPERATIONS	-	-	-	-	-	-	102,018	102,018	4,089
OUTREACH									
Rough Sleeper Outreach Service	-	-	-	-	-	-	88,399	88,399	141,651
ACCOMMODATION	-	-	-	-	-	-	59,000	59,000	86,024
REFUGEE SUPPORT									
Refugee and Migrant Services	-	-	-	-	-	-	5,581	5,581	-
Refugee Care Fund	347	-	-	-	-	-	-	347	7,601
OPPORTUNITY	-	-	-	-	-	-	89,327	89,327	60,883
Total Restricted Income	347	-	-	-	-	-	344,325	344,672	300,248
Total Income	209,648	5,577	2,541	453,063	8,431	562,949	344,325	1,586,534	1,763,382



3 Total Expenditure

	Staff Costs	Direct Costs	Indirect Costs	Depreciation	Year ending 31.12.2023 Total	Year ending 31.12.2022 Total
	£	£	£	£	£	£
Fundraising & Publicity	25,461	33,764	-	-	59,225	63,042
Designated Expenses						
OUTREACH						
Rough Sleepers Outreach Service	13,467	-	6,998	10,374	30,839	136,450
Night shelter	-	-	-	-	-	11,443
ACCOMMODATION	148,183	256,035	46,582	23,333	474,133	493,974
REFUGEE AND MIGRANT SERVICES	437,588	168,655	54,074	12,292	672,609	687,580
OPPORTUNITY	-	-	-	-	-	39,109
Total Designated Expenses	599,238	424,690	107,654	45,999	1,177,581	1,368,556
Restricted Expenses						
CORE OPERATIONS	49,363	52,655	-	-	102,018	4,089
OUTREACH						
Rough Sleepers Outreach Service	62,826	25,573	-	-	88,399	89,942
ACCOMMODATION	110,104	-	-	-	110,104	30,317
REFUGEE SUPPORT						
Refugee and Migrant Services	5,581	-	-	-	5,581	-
Refugee Care Fund	17,356	2,865	-	-	20,221	18,746
OPPORTUNITY	56,246	4,403	5,361	1,223	67,233	60,883
Total Restricted Expenses	301,476	85,496	5,361	1,223	393,556	203,977
Total Charitable Expenditure	926,175	543,950	113,015	47,222	1,630,362	1,635,575

Included in direct costs is auditor's remuneration of £9,100 (2022: £8,500) plus VAT.

The difference between Staff Costs in the above and Employee Information in Note 4 is £23,411. This is due to staff life insurance; recruitment expenses and agency worker's charges being included in the above but not in Note 4.

Fundraising and publicity costs relate mainly to staff working to secure grants and funding from a variety of organisations and grant-making trusts as well as organising fundraising events during the year.



4 Employee information

	2023	2022
	£	£
Salaries	784,115	815,390
Social security costs	59,875	61,900
Pension	58,774	60,065
Total	902,764	937,355

The table below details how many employees are required for each project/service

	2023	2022
OPERATIONS		
Management & administration	7	5
Fundraisers	2	2
OUTREACH		
Rough Sleeper Outreach	2	3
Nightshelter	0	3
ACCOMMODATION		
No Recourse/Move on Housing	7	7
OPPORTUNITY		
Pathways	2	3
REFUGEE SUPPORT		
Refugee Support	7	8
ESOL	7	8
Bank Workers	4	-
Total Employees	38	39
Total Full-Time equivalents (FTE)	29.38	32.97

No employee received remuneration of more than £60k in either 2023 or 2022.

Trustee remuneration is in accordance with the Memorandum & Articles of the Trust for services provided to the Trust. Trustee remuneration during the year 2023 was £nil (2022: £nil). Trustee expenses were reimbursed to one (2022: two) Trustee during the year 2023 totalling £16 (2022: £571) being for the purpose of travel expenses.

Remuneration of key management personnel for the year ended 31 December 2023 comprising the CEO, Director of Services, Head of Operations and Head of Accommodation totalled £186,627 (2022: £140,601).

Total termination and redundancy costs amount to £861 during the year (2022: £25,436). £nil (2022: £13,500) are included in accruals.



5 Movement in funds

	Opening balance £	Income £	Expenditure £	Transfers £	Closing balance 2023 £
Unrestricted Funds	276,719	161,164	(59,225)	(96,883)	281,775
Designated Funds					
OUTREACH					
Rough Sleeper Outreach Service	-	64,686	(30,839)	(33,847)	-
ACCOMMODATION					
	-	435,019	(474,133)	39,114	-
REFUGEE AND MIGRANT SERVICES					
	-	580,993	(672,609)	91,616	-
Total Designated Funds	-	1,080,698	(1,177,581)	96,883	-
Restricted Funds					
CORE OPERATIONS					
	-	102,018	(102,018)	-	-
OUTREACH					
Rough Sleeper Outreach Service	-	88,399	(88,399)	-	-
Nightshelter Fund	90,671	-	-	-	90,671
ACCOMMODATION					
	55,707	59,000	(110,104)	-	4,603
REFUGEE SUPPORT					
Refugee and Migrant Services	-	5,581	(5,581)	-	-
Refugee Care Fund	25,022	347	(20,221)	-	5,148
OPPORTUNITY					
	-	89,327	(67,233)	-	22,094
Total Restricted Funds	171,400	344,672	(393,556)	-	122,516
Total movement in funds	448,119	1,586,534	(1,630,362)	-	404,291

Restricted funds represent grants or specific donations received for a particular purpose, the balances at the year-end represent the following: -

- Nightshelter fund of £90.7k represents specific donations given towards future emergency accommodation.
- Accommodation fund £4.6k from Screwfix for replacing fire doors at properties that were not spent in the year – this is expected to be used in 2024
- Refugee Care fund £5.1k represents the balance of funds given specifically to that fund for the care of refugees – this is expected to be used in 2024 towards items that are not covered by the Refugee and Migrant Services contracts.
- The Opportunity fund of £22.1k represents the balance of funds given specifically to Pathways to Employment and is expected to be used in 2024

Designated funds for Outreach, Accommodation, Refugee and Migrant Services, and Opportunity represent funds received to deliver a contracted service.



Any deficit in a designated funds is then covered from the unrestricted fund. Any surplus from a designated fund is transferred to unrestricted fund at the year-end leaving all designated funds with a zero balance.

The purpose of the unrestricted fund is to:

- cover any deficits in designated funds.
- meet the requirements of the KAP Reserves policy.
- to keep funds available for future developments of the KAP.

6 Property, plant, and equipment

	Fixtures and fittings	Leasehold improvements	Motor vehicles	Total
Cost	£	£	£	£
As at 1 st January 2023	101,307	57,728	13,720	172,755
Additions	2,397	101,087	-	103,484
Disposals	(374)	-	(6,940)	(7,314)
Cost at 31st December 2023	103,330	158,815	6,780	268,925
Depreciation				
As at 1 st January 2023	89,771	18,779	12,332	120,882
Charge for the year	7,570	38,264	1,388	47,222
Eliminated on disposal	(374)	-	(6,940)	(7,314)
Depreciation at 31st December 2023	96,967	57,043	6,780	160,790
Net book value at 31st December 2023	6,363	101,772	-	108,135
Net book value at 31st December 2022	11,536	38,949	1,388	51,873

7 Debtors

	2023	2022
	£	£
Trade debtors	79,313	30,408
Accrued income & prepayments	146,026	81,982
Tax credit (gift-aid)	4,698	2,577
Total debtors	230,037	114,967

8 Short term deposits and cash and cash equivalents

	2023	2022
	£	£
Bank accounts	156,957	456,759
Total	156,957	456,759



9 Creditors falling due within one year.

	2023	2022
	£	£
Trade creditors	30,767	24,595
Deferred income	22,622	112,812
Accrued expenses	37,449	38,073
Total creditors	90,838	175,480
Deferred income		
At 1 st January	112,812	155,921
Grants awarded within the year	22,622	112,812
Released to incoming resources for the year	(112,812)	(155,921)
At 31st December	22,622	112,812

Income is deferred where income has been received in advance or the recognition criteria have not yet been met.



10 Net assets held by funds.

	Property, plant, and equipment	Debtors	Bank and cash	Creditors	Total 2023	Total 2022
	£	£	£	£	£	£
Unrestricted Funds	52,216	16,504	251,523	(38,468)	281,775	276,719
Designated Funds						
OUTREACH						
Rough Sleeper Outreach Service	26,209	14,023	(34,637)	(5,595)	-	-
ACCOMMODATION	28,682	29,909	(31,774)	(26,817)	-	-
REFUGEE AND MIGRANT SERVICES	1,028	112,545	(105,252)	(8,321)	-	-
OPPORTUNITY	-	3,000	(2,918)	(82)	-	-
Total Designated Funds	55,919	159,477	(174,581)	(40,815)	-	-
Restricted Funds						
CORE OPERATIONS	-	19,056	(19,056)	-	-	-
OUTREACH						
Rough Sleeper Outreach Service	-	-	9,113	(9,113)	-	-
Nightshelter Fund	-	-	90,671	-	90,671	90,671
ACCOMMODATION	-	20,000	(15,397)	-	4,603	55,707
REFUGEE SUPPORT						
Refugee Care Fund	-	-	5,148	-	5,148	25,022
OPPORTUNITY	-	15,000	9,536	(2,442)	22,094	-
Total Restricted Funds	-	54,056	80,015	(11,555)	122,516	171,400
Total Funds	108,135	230,037	156,957	(90,838)	404,291	448,119



11 Financial commitments and contingent liabilities

At the year end the charitable company was committed to making the following payments under operating leases in the coming year, all of which related to property:

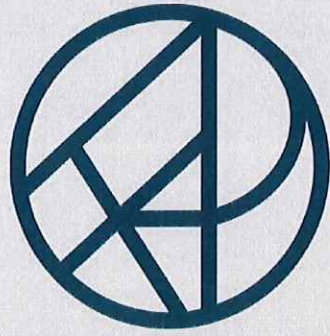
	Total 2023	Total 2022
	£	£
Expiring within one year	150,096	88,206
Expiring within two to five years	200,921	144,999
Expiring over five years	-	4,881
Total	351,017	238,086

12 Pension costs

During the year defined contribution pension costs of £58,774 (2022: £60,065) were paid on behalf of 41 employees (2022: 52) to pension schemes administered independently of the charitable company. There were no pension liabilities outstanding at the year end.

13 Post Balance Sheet Events

Please refer to the Risk Management section of the Trustees' Report on pages(s) 17 and 18.



**King's
Arms
Project**

**We believe in hope for
everyone, always.**

**Tackling
Homelessness
Isolation
&
Displacement**

kingsarmsproject.org

#hopeforeveronealways

Company no. 07433621. Charity no. 1139956.

Hopeworks UK (Bedford)

England & Wales - Charity number 1139956

Accounts



King's Arms Project

TRUSTEES' REPORT & FINANCIAL STATEMENTS

For the year ending
31 December 2022

"Without the help of King's Arms Project, I wouldn't be here now. Thanks to all the support I can now go to bed at night and look forward to waking up in the morning."

kingsarmsproject.org

#hopeforeveryonealways



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CHARITY AND COMPANY INFORMATION

Trustees/Directors	Vanessa Lipski (Chair) Nigel Taylor Sue Frossell (joined 24/11/22) Roydon Loveley (resigned 27/1/22)	Matthew Burge Samantha Roach Simon Cook (joined 24/11/22)
Chief Executive	Kirstie Cook	
Charity number	1139956	
Company number	07433621	
Registered office	56 Harpur Street Bedford MK40 2QT	
Business address	56 Harpur Street Bedford MK40 2QT	
Website	www.kingsarmsproject.org	
Statutory Auditor	Williamson Morton Thornton LLP 4 Beaconsfield Road St Albans Hertfordshire AL1 3RD	
Solicitor	HCB Park Woodfine LLP 1 Lurke Street Bedford MK40 3TN	
Banker	Unity Trust Bank Plc Nine Brindley Place Birmingham B1 2HB	

King's Arms Project (Bedford) (KAP) is a charitable company limited by guarantee (Company No. 7433621), incorporated on 9th November 2010, and registered as a charity on 20th January 2011 (Charity No. 1139956).

The company was established under a Memorandum of Association that established the objects and powers of the charitable company and is governed under its Articles of Association. It commenced operating on the 1st March 2011.

Established in 1989, the KAP operated as part of the King's Arms Trust (Bedford), until its formation in 2011.



TRUSTEES' REPORT

Introductory Letter from the Chair of Trustees

2022 continued to be a challenging year for King's Arms Project (Bedford) in relation to the residue that the Pandemic left, e.g., affecting teams and the services they provide for the vulnerable people we serve. King's Arms Project (Bedford) has continued to deliver their services to the poor and vulnerable offering "hope for everyone, always." The Government's 'Everyone In' programme to assist rough sleepers through the Covid-19 crisis was hailed as one of the most effective responses to the pandemic. The sector was keen to build on its success to achieve the Government's target of ending rough sleeping by 2024. A refreshed strategy, [Ending Rough Sleeping for Good](#), was published in September 2022. It focuses on a "four-pronged approach" of prevention, intervention, recovery and ensuring a joined-up transparent approach supported by over £2 billion up to 2025.



Rough sleepers are to be helped stay off the streets for good through a joined-up approach to treating the underlying causes of rough sleeping. This commitment will build on the local partnerships that were developed during the pandemic – providing rough sleepers with a route off the street for good. King's Arms Project (Bedford) has supported rough sleepers off the streets in Bedford for over 30 years through its Night Shelter and are celebrating that the council are now at last making provision for those who would otherwise be on the streets, making a commitment to never return to the way things were.

This means for King's Arms Project (Bedford) that we are able to turn our attentions to supporting the complex critical cases, often non-UK Nationals who still struggle to maintain tenancies and to embark on exciting and new innovative schemes; such a modular housing and recovery coaching in order to prevent a return to homelessness and provide a stable path to independence. Excellent outcomes for rough sleepers.

Throughout the year it has been amazing to see the love and practical support provided in very difficult circumstances by the team at King's Arms Project (Bedford) to the poor and vulnerable in Bedfordshire including the homeless, ex-prisoners, asylum seekers and refugees. As in previous years, the range of the services and support provided continued to increase, driven by the changing landscape, enthusiasm, ideas, and passion of the staff in responding to the many needs and opportunities.

The report provides details of the many and varied activities of the Project and importantly the difference it is making to the local community and beyond. The report gives excellent examples of how the lives of vulnerable individuals have been positively impacted and changed for good.

Vanessa Lipski

Chair of Trustees

Date: 28/9/2023



Introductory Letter from the Chief Executive Officer

Welcome to the Annual report and financial statements for King's Arms Project (Bedford) (KAP) 2022. This has been a very significant year for us. With some sadness but also a confidence of a job well done we finally closed the doors on our Night Shelter in March as our local council stepped in to provide accommodation for rough sleepers. As we waited to see what was next, we continued to push doors for a new town centre venue from which we could base ourselves and expand our services to meet the changing needs of our community. We finally found the right place in August and in December signed 3 new leases on a set of fabulous neighbouring properties right where we wanted them. At the same time, we were fortunate enough to win a substantial grant from DLUCH which enabled us to fund refurbishment work and kick start a new season for the life of KAP. Our desire to bring isolated, frightened, and displaced people into communities where they feel safe and welcome and where they can put down roots and flourish remains unrelenting. We continue to be part of the solution to help many of those residents who did not have settled status to remain in the UK gain access to benefits and support as well providing more stable, affordable supported accommodation for those ready to move into a house.



2022 has heralded a new season for our outreach team as we decided to step away from the rough sleeper's initiative contract and fund the work, we do with this client group ourselves. This move has enabled us to focus on the strengths we know we carry as an organisation in terms of speaking out for the most vulnerable and providing community and support for those who need it most. We still enjoy a very positive relationship with the local council and work with them to compliment the services they deliver through commissioned services. We are proud to have completed the only current pilot programme in the UK currently seeking to find a better route for refugees and asylum seekers to gain the appropriate legal status whilst remaining in the community. One of my personal highlights from 2022 was attending the end of year celebration for our Language club where the High Sheriff of Bedfordshire came to present the awards and we had a lively party along with wonderful cuisine from around the world supplied by our service users. I recently stopped to chat to a begging man who described to me the desperate situation in which he found himself, sleeping in a tent, separated from his family with no means to support himself. I pointed him in the direction of KAP and when I saw him again a few weeks later his face lit up as he described the welcome he received and how much more hopeful he feels now that he has options and knows help is at hand. These moments of personal connection and seeing how we impact the lives of others for the good are what motivates me to see KAP go from strength to strength, venturing into the darkest corners of our society to bring restoration, hope, and new life.

I would like to thank all those who give faithfully to the KAP. We are so grateful to individuals, families, and churches for their remarkable generosity and to trusts, foundations and institutional donors for all their continued support. It is an honour to work alongside colleagues who give of themselves on a daily basis to get alongside and help the most traumatised and vulnerable people, often at great personal cost. As well as the personal kindness and acts of generosity we see, we also know prayer is at the heart of all we do, and we are completely dependent on God for everything.

Kirstie Cook

Chief Executive Officer

Date: 28/9/2023



About King's Arms Project (Bedford)

Introduction

The Trustees of the King's Arms Project (Bedford), (referred hereafter as KAP), who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2022 which are also prepared to meet the requirements for a director's report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and the Charities Statement of Recommended Practice ("Charities SORP") (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland; FRS 102) issued in October 2019.

Principle Objectives

The Charity's objectives for the public benefit are:

- To relieve financial hardship particularly but not exclusively among the homeless or those at risk of homelessness and to promote and preserve good health by the provision of funds, good or services of any kind including through the provision of accommodation and support to achieve and maintain independent living, meaningful occupation economic independence and to become contributing members of the community in Bedford and in such other parts of the United Kingdom or the world as the Trustees from time to time may think fit and to fulfil other such purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Charity.
- To advance the Christian faith in accordance with the Evangelical Alliance Statements of Beliefs in Bedford and in other such parts of the United Kingdom or the world as the Trustees may from time to time think fit.

'Public benefit' is the legal requirement that all charities must have charitable purposes which benefit the public. The Charities Act 2011 underlines this requirement. The trustees of the charity have considered the Charity Commission's guidance on public benefit and this report seeks to highlight the public benefit provided by the King's Arms Project (Bedford).

"I felt hopeless, desperate, and helpless - there was no-one to help. At just that time you came, and you held my hand and supported me right till now. The help and support you gave, there are no words to describe it. When I thought about how to pay the solicitor again, I was in despair, but you found a free (legal aid) solicitor for me. But much more important than that was simply your support, advice and help with so many different things. It made so much difference." **Refugee Advice Service Client**



Our Vision

Every person thriving in a place they call home, living a fulfilling life in community.

Our Mission

To tackle homelessness, displacement, and isolation by

- Providing opportunity to thrive and have a home.
- Connecting people into meaningful communities.
- Demonstrating the love of God
- Advocating for justice

Our Values

- Hope – We believe there is hope for everyone, always.
- Community – We all thrive when we are connected in community.
- God is Good – We trust in God and His goodness for everything we do.
- Learning & Excellence – By seeking to learn, listen and grow we are better able to achieve excellence in all that we do.

Strategic Objectives 2021–2026

To Deliver Excellence

1. Viable and diverse housing
2. Holistic training and empowerment programmes
3. An accessible and appropriate operational space(s)
4. Meaningful involvement of experts by experience to help design and deliver services.

To Value Our People

1. To develop a growth mindset
2. To strengthen central office services
3. To promote wellbeing
4. To establish a positive leadership culture where ownership, accountability and involvement in decision making is promoted.

To Have Healthy, Robust Finances

1. To ensure resilience and viability underpin the financial decisions made.
2. To identify ways to grow, develop and sustain.
3. To be transparent and accountable
4. To build and maintain the level of free reserves.

To Have A Positive Impact On Our World

1. To establish a reputation for strategic thinking and effective influencing of policy at local and national level
2. Integration of local services and support for vulnerable people
3. Evidence based social innovation.
4. Promoting environment sustainable practices



Our Activities

HELP

We offer help to those who are in crisis and at risk of immediate homelessness. We believe that it is a Biblical principle and a humane response to feed the hungry, clothe the naked and welcome the stranger. We do this principally through our night shelter, outreach services on the streets of Bedford and our helpline and advice service for refugees and asylum seekers.

Helpline

The refugees and migrant services team launched a helpline in September 2020 in response to an increasing number of enquiries and requests for help to advise and support vulnerable irregular migrants who are not covered by our contracted services (refused asylum seekers / UASC¹/ visa overstayers) and the professionals assisting them. We offer either one-off advice or short-term casework depending on our team's capacity and the clients' needs. In the time this has been running, the service has supported over 130 individuals and families.

¹Unaccompanied Asylum-Seeking Children

Advice Service

Our community engagement pilot funded by the Home Office was completed in July 2022. It provided free legal advice for vulnerable migrants (mainly refused asylum seekers and visa overstayers). We have supported over 75 people from 23 different nations to access free medication, mental health support, hardship money, food, clothing, toiletries, ESOL²/ education, and social activities. We have also helped a number of people to access social services support due to their high care needs. We are OISC³ registered to provide basic immigration & asylum advice and services to a high standard.

"I can't find the right words to describe the King's Arms Project (Bedford). I consider myself lucky to have met people like them, they have helped me with my immigration status and personal life. They have done a miracle for me, because before this time I had no hope to get the visa, and that time I was desperate. Since they contacted me, everything has changed in my life. I have to say thank you so much for everything they did. and I consider them as family members now."

Street Outreach

The Outreach team has always been one who through faith and persistence, brings hope to some of the most marginalised and forgotten clients in our community. They work with both clients who have recourse to public funds and those who do not. The team have continued to work out of the Mercure hotel in Bedford, working alongside SMART, Path 2 Recovery, PBIC⁴ and council housing staff to provide holistic service for our clients. In this period the Outreach team have worked with a large number of EEA⁵ clients, the majority of whom have No Recourse to Public Funds and a growing number of non-EEA clients. They have supported a significant number of clients moving into hostels, private tenancy and council supported accommodation. This has had a hugely significant impact, particularly on our clients who had No recourse to Public funds, many of whom now have gained ID documents and applied to the EU Settlement scheme. We now fund these posts ourselves giving even greater scope for some of the advocacy work our clients desperately need.



In addition, we have been undertaking early morning outreach on the streets of Bedford, several times a week. This has involved seeking out many of the encampments and areas in the town centre and around the fringes where rough sleepers seek refuge, to engage them and provide support. Many of those clients have complex needs and some have serious substance misuse issues. Often this work requires long term commitment and perseverance with cases, and we are fortunate to have expertise within the wider KAP team on providing immigration support, employment support and trauma recovery coaching where appropriate.

Night Shelter

Our Night shelter has run for nearly 30 years as a direct access service, 365 days a year. It has provided 18 bed spaces from 7pm until 9am on a first come first serve basis. As well as a bed to sleep in, the shelter has been a place where rough sleepers, often the most vulnerable on our streets, can get warm food, clean clothes, good advice and feel safe. Due to Covid we had to repurpose this service virtually overnight to become a 24 hour a day hostel, no direct access and only 6 clients at a time. This required a tremendous amount of work and changes for the staff who adjusted admirably. We adapted again over the winter months to provide 2 direct access beds every night for severe weather conditions. Following the 'Everyone in' policy Bedford Borough Council have provided 40 bedspaces in their own accommodation for rough sleepers which is a monumental change and huge step up in provision for those who would otherwise be on the streets. In light of this change and the fact that nationally there is no appetite to return to dormitory style night shelters we made the decision this year to close our Night Shelter on March 31st, 2022. This is a huge change for KAP as The Shelter was the flagship of the charity for many years. However, we are celebrating that there are no longer people queuing down the street every night needing somewhere to sleep and that our aim of seeing rough sleeping coming to an end in our town is being realised. We are excited for the opportunity to press into new ways to tackle homelessness prevention and how we can support existing services across the borough.

² *English as a second language*

³ *Office of the Immigration Commissioner*

⁴ *Polish British Integration Centre*

⁵ *European Economic Area*

HOMES

Housing is an issue of social justice and equality. The report by the independent Commission on Housing, Church and Community lays out a positive vision for housing, centred on five core values, which are rooted in the Christian story but resonate with us all: good housing should be sustainable, safe, stable, sociable, and satisfying. We aim to provide accommodation that fulfils these five criteria for individuals and families from the UK as well as refugees and asylum seekers. Across our houses we have provided accommodation for people in a variety of different situations.

Move on Housing

Our accommodation support service.

KAP's Supported Accommodation service offers short-term accommodation, a high level of autonomy and independence, and tenancy support for a wide variety of people who have experienced homelessness and are moving toward independent living. We tailor support towards each resident's needs and aspirations, offering a holistic approach, ensuring residents have the best opportunity to develop and achieve their aims in an encouraging, progressive environment. We work with people to see them move into their own independent accommodation, gain employment, and to help those who have restricted eligibility to obtain settled status or work-related benefits: a life-changing outcome for all, bringing them out of destitution. We



have won funding for a second year running to the tune of 100k in order to be able to provide bed spaces for those with no access to public funds including refused asylum seekers.

Resettlement And Integration Support

Specialist support for vulnerable families.

We provide holistic casework support to predominantly Syrian and Afghan families resettled by the UNHCR / UK government in Central Bedfordshire to over 20 families. The support includes preparing accommodation for their arrival in the UK, meeting them at the airport, then on-going, tailor-made support from a dedicated caseworker. In 2022 we began providing casework support to over 25 resettled families in our borough. Across both Central Bedfordshire and Bedford Borough, the support provided assists families to adjust to life in this country, learn the language and navigate education, employment, and medical needs.

OPPORTUNITIES

ESOL

KAP ESOL was established in 2017 and now runs 5 days per week and includes:

- Pre-entry English lessons for resettled refugees
- English Language Club - with an emphasis on learning skills for integration into UK society
- Bespoke English lessons for European Migrants
- Online Literacy and Conversation
- 1-2-1 English tutoring

Our English Language Programme is designed to help learners to integrate better into the local community by developing their language skills. We provide a positive and encouraging learning environment.

Learners are taught by Level 5 qualified and ESOL tutors with specialist knowledge of the issues refugees and migrants face.

We also offer an on-site crèche for the young children of our learners. This enables parents to concentrate on their learning without the distraction of managing young children. Our crèche team leader has many years of experience of successfully running childcare and children's activities with disadvantaged families in Sudan, Lebanon, Finland, and the UK.

Emphasis on Integration

Lessons are planned to help learners to live independently by developing functional language skills for real-life situations like, accessing transport, shopping, healthcare, and customer services. Our teaching programme incorporates topics related to integrating into UK society such as making appointments, going shopping, using public transport, and accessing healthcare.

Differentiated Learning

At times some learners cannot regularly attend classes because of poor health, learning difficulties or caring responsibilities. We provide these learners with access to 1-2-1 learning so that they can continue to learn English as a tool for independence and integration.

Blended Learning

We offer online teaching as well as classroom lessons. We regularly review this mix of learning and aim to provide the best combination of learning possible.



"Finding a job made me feel happy because I want to depend on myself for income and to be a good example for my children as they are growing up. Working rather than relying on state aid gives me and my family more stability and is helping me to feel more integrated and hopeful for a better life."

Pathways Community

This area of project is evolving into a strong community, providing a place for those experiencing multiple disadvantages (recovering from homelessness, isolation, mental health difficulties or substance misuse) to belong, gain self-confidence and rediscover their value as they have the opportunity to participate in a wide variety of courses and experiences offered.

Pathways Community have started to want to give back out of their skills and experience. This is evidence of increased confidence and an awareness of how the community is enriched by who they are. There have been a number of clients securing voluntary and paid employment posts following help through the job club and with ongoing support from the Pathways Employment Advisor. We are partnering with local businesses to facilitate positive voluntary and paid opportunities, with person-centred support and advocacy to bring about positive outcomes for all.

It is enriching our service and challenges Pathways to continue to see people as resources, not recipients. Pathways Team provides holistic opportunities for the community of learners with co-production integral to our strategy. It was a joy to eat a Christmas dinner this year prepared by our pathways community for other service users across KAP.

Pathways Courses and Opportunity

Pathways includes training in budgeting, tenancy retention, goal setting, job related skills, opportunities for social interaction, weekly fitness class, cooking, employment support for paid or voluntary roles. The course content and activities are organic in nature, with the emphasis on what each group or individual identifies as their priority or need. We are committed to having a strength-based approach that acknowledges and celebrates the wealth of experience in the room and we come together to learn from each other as a community. The Employment Programme has been supporting a Pathways community member in a part time cleaning role at the town centre training rooms and the previous Employment Programme employee is now a Recovery Coach with the Pathways team, on a permanent contract. We hope to be able to continue to provide employment opportunities to those with lived experience. We have started a coffee and connect as a soft entry into courses where people can come just for a cup of tea and to play games and this has proved to be very popular. We are also running a language cafe for those who don't have English as their first language and are not yet ready to access formal ESOL lessons.

FUNDRAISING

The fundraising strategy for KAP is designed and delivered by a team with the approval of the Senior Leadership Team (SLT) and trustees. In order to respond to the changing nature of fundraising in the current economic climate and the digital world in which we now live, we have diversified our income streams and harnessed new ways to increase opportunities for people and organisations to partner with us financially.



We have employed a fundraising officer to work alongside our fundraising manager this year as well outsource some bid writing to charity fundraising in an effort to increase the volume of the trusts and grants we can apply for given the increased need for income as we expand.

KAP seeks to raise funds from Regular and Major Donors, Churches, Schools, Corporate and Community Fundraising. A significant portion of our income is also raised through trusts and grants. We have also adopted The Enthuse Platform as an online way of people being able to connect with us to run their own fundraising events or support someone else's. We are signed up for 'Easyfundraising' and investigating 'RoundUp' as other digital tools through which regular donations can be easily made.

KAP adheres to legal principles underpinning fundraising and takes all reasonable steps to treat a donor fairly, enabling them to make an informed decision about any donation. We do not engage in fundraising which is an unreasonable intrusion on a person's privacy or forces anyone to donate.

THE FUTURE

Despite the uncertainty facing the charity sector at this time, KAP remains committed and focused on delivering our core mission to tackle homelessness and its causes, show the love of Jesus to the broken and lost, provide opportunity for change, and draw people out of isolation into a meaningful community. Our plans for the future include actions to mitigate against the unknown as well as building on what we know are our strengths, setting us apart to be creative, caring, and professional in all that we do.

Income

Given the current financial pressures we know we need to future proof our income. We are doing this in a number of ways:

- Increasing the diversity of income streams across contracts, grants, local schools and churches, businesses, and individuals.
- We have created new ways people can donate and are continuing to introduce new ways to engage digitally with one off or regular donors.
- We are exploring the potential to develop a social enterprise which will generate an income for us.
- We have employed an external grant writing consultancy to help increase our income through these means.
- We have moved to new premises which should decrease our core costs in the long run as the rents are lower and give us the ability to generate income from room rental. We also believe that being in the town centre and therefore very much more visible, will increase our profile and as a consequence help us raise support.

Training

We are dealing with increasingly complex cases and are very mindful of issues for our staff around vicarious trauma, the need to navigate mental health issues, addictions, managing conflict, accurately and safely recording information, diversity awareness and inter-agency knowledge. Therefore, this year we are continuing to:

- Put all our staff through Homeless Link vicarious trauma training.
- Enrolling all new staff on GDPR and equal opportunity courses and ensuring everyone completes refresher training throughout the year.
- Send selected staff on specialist courses as we begin to build our expertise in areas of complex case management. We are particularly interested in exploring therapeutically informed environments for our clients and creating access to counselling, recognising the need to treat the whole person when dealing with homelessness and its causes and are therefore looking to upskill in this area.
- Train our refugee and migrant service team to become qualified immigration advisors.



Services

There are many areas of need across our town and beyond that we are aware of. We are focussing our attention on the things we know we do best; working with and valuing the individual to bring about long-lasting change with compassion and professionalism. There is a particular problem in Bedford with the number of rough sleepers and those in temporary accommodation, therefore we are seeking new ways to break the cycle and help people find and keep a home. To this end we are:

- Exploring creative ways to provide homes and support which will break the cycle of homelessness.
- Continuing with the development of low support accommodation, providing homeless people with a stepping stone to successfully obtaining and maintaining their own independent tenancy, including the targeting of particularly vulnerable groups.
- Exploring the needs and viability of providing further accommodation and support to asylum seekers and destitute migrants.
- Continuing to grow and develop Pathways, creating a positive community for those who access it and building more links with local employers and businesses. This is a strong model for long term homelessness prevention.
- Growing a social enterprise which will create jobs and provide more opportunities for collaboration with local businesses and provide an income.
- Developing information and training resources for other churches to use to tackle poverty where they are based and for schools to raise awareness among young people about the needs of people in society around them.
- Seeking planning permission for a site on which to build 6 modular housing units plus 1 community centre. We already have the land and the site fully designed.

Trustees, Governance and Management

The Trustees/Directors of KAP are as follows:

- Vanessa Lipski (Appointed as Chair January 2022)
- Matthew Burge
- Nigel Taylor
- Simon Cook (Appointed November 2022)
- Sue Frossell (Appointed November 2022)
- Samantha Roach

The Trustees are also directors of the company. New Trustees are appointed with the approval of the other Trustees and in accordance with the Memorandum and Articles of Association. Without exception, new Trustees are already familiar with the work of KAP. Prior to their appointment, new Trustees will meet with the Chair of the Trustees to review:

- The roles and responsibilities of a Trustee.
- The main documents which set out the operational framework for the charity including the Memorandum and Articles of Association.
- Resourcing and the current financial position.
- Future plans and objectives.
- The Trustee Induction Procedure and Trustee Job Description.



Trustees' Responsibilities Statement

The Trustees (who are also directors of KAP for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP.
- make judgements and estimates that are reasonable and prudent.
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

In so far as the Trustees are aware:

There is no relevant audit information of which the charitable company's auditor is unaware; and the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information. The Trustees met four times during 2022 and were regularly consulted and informed on matters of importance. In the year ending 31st December 2022 the Trustees had insurance cover up to the sum of £1 million. Trustees' insurance is now part of our general insurance policy.

Management Team

The day-to-day running of KAP is delegated by the Trustees to a Management Team composed of the Chief Executive Officer, Directors (not Trustees) and Managers.

SENIOR MANAGEMENT TEAM (SMT). This consists of the CEO, the Director of Services and the Head of Operations. This team meets regularly to assess the overall health and direction of the charity. The Strategic Leadership Team (SLT) is made up of the SMT plus the Accommodation Manager, the Refugee and Migrant Services Manager and the Fundraising Manager. This setting creates space for key leaders across the organisation to explore opportunities, exchange information and make strategic decisions.

STAKEHOLDER ENGAGEMENT. As well as having Trustees and Managers to oversee KAP we are committed to involving our clients in how we shape and deliver our services. We have a history of employing past service users and currently have 9 people on staff who have experienced homelessness and addiction in our town or who have lived experience of the asylum and immigration systems. We are part of the Bedford Homeless Executive Partnership which is committed to equipping its members in co-production training and encouraging all agencies to embrace these principles.



GOVERNANCE. Oversight is provided by the Trustees, principally via their meetings generally held at least three times a year. The Senior Management Team meets once a month to monitor the overall health of the charity. The operations team which consists of the Senior Management Team along with the finance officer and fundraising manager meet once a month to go over the budget, fundraising and performance against contracts.

"Full co-production means sharing power – giving people who use services an equal chance to sit at the table and make decisions about how to run it better. It means building up their confidence and developing their skills so that they can participate fully. It also means involving staff in the process and not just managers and trustees." – Homeless Link, 2018

Policies and Procedures

SAFEGUARDING. At KAP we believe that every individual who accesses our services should be treated with dignity and respect, have their choice respected and not be forced to do anything against their will. KAP is committed to safeguarding all service users, and their children, coming into contact with the organisation, regardless of gender, ethnicity, disability, sexuality, or beliefs. Safeguarding is everyone's responsibility and all employees who, during the course of their employment, have direct or indirect contact with vulnerable adults or children, or who have access to information about them, have a responsibility to safeguard and promote their welfare. Our policy includes but is not limited to safe recruitment, safe environment, safe culture, roles and responsibilities, procedures, duty to report and confidentiality.

GDPR. Our Head of Operations works closely with our HR and IT consultants to ensure that all our staff are trained and regularly updated on good practice with respect to GDPR. Given the vulnerability of our clients, the sensitive nature of much of the information we hold and the increase in remote working we have taken extra steps to ensure that all IT equipment is secure. This is reviewed by the SLT on a regular basis.

EQUAL OPPORTUNITIES. Our services are provided to all people, regardless of religion, race, ethnicity, gender, or sexual orientation. Our assistance and our programmes are offered to all with no conditions attached. We do not discriminate against anyone, whether clients or staff. KAP is a Christian organisation committed to fulfilling its mission and ethos in accordance with the values of its Christian faith. Accordingly, as a Christian organisation, there are posts which we believe can only be filled by Christians. These roles are kept under regular review. The nature of these posts or the context in which they are carried out and their link to the organisation's 'Statement of belief' give rise to a Genuine Occupational Requirement (GOR) for the post-holders to be Christian. All employees in these posts are required to demonstrate a clear, personal commitment to the Christian faith.

HEALTH AND SAFETY. KAP recognises and accepts its legal obligations under the Health and Safety at Work Act 1974 and all applicable regulations made under it to ensure, as far as is reasonably practical, the health and safety and welfare at work of all its employees, persons in training, directors, contractors, temporary workers and volunteers ("Employees") and the health and safety of service users, visitors and other persons who attend or use its premises. In accordance with its legal obligations, the Employer has carried out a risk assessment of its activities, equipment, facilities, building and all other related arrangements where matters of health and safety may be involved.



FAMILY FRIENDLY. KAP aims to be a family friendly employer. We have policies to support this including but not limited to part time working, working from home, maternity/paternity leave, flexible emergency leave and carers leave.

REMUNERATION POLICY. The pay policy for all staff is reviewed annually and new posts are benchmarked against pay levels in equivalent posts in other organisations and external benchmark data. In addition to salary, we also offer a generous Employer Contribution Pension Scheme, Death In-Service Insurance, up to 33 days' annual leave per year, an employee benefits platform, including Cycle to Work, discounted social activities and an Employee Assistance Programme.

Financial Overview

The accounts are prepared for 12 months of operations. A summary of the income and expenditure (£K) for 2022 and 2021 is shown below:

	2022	2021
Income	1,763.4	1,826.8
Expenditure	1,635.6	1,749.6
Surplus/Deficit	127.8	77.2

Income totalled £1,763.4k in 2022, a decrease of 3.5% compared with 2021. During 2022 there was a surplus of £127.8k compared with a surplus of £77.2k in 2021.

Reserves

The policy on reserves, agreed by the Trustees, is that the appropriate level of unrestricted (including designated) reserves should be based on a proportion of our regular costs as follows:

- Four months of long-term commitments, such as rent and utilities payments and the cost of running services which are a vital activity to maintain.
- Two months of medium-term commitments such as permanent staff costs and the financial support we provided to external parties.
- One month of short-term costs, including the day-to-day activities of the Trust.

Using the above criteria, a detailed review has estimated that reserves for 2022 should be at least £280K. The current unrestricted (including designated) reserves are £276.7K, just below the amount specified by the policy and this will continue to be monitored during 2023.

Total reserves at the end of the year were £448.1K, £276.7K being unrestricted reserves as noted above. The remaining balance of £171.4K were restricted reserves made up of the following funds: -

- Nightshelter Purchase fund of £90.7k represents specific donations given towards the purchase of a new Night shelter. However, as the Nightshelter has now closed this has been agreed by donors to put towards future emergency accommodation.
- Accommodation fund of £55.7k relates to two grants, £50k from Nationwide for 4 bed spaces for a year for No Recourse to Public funds clients and £5.7k from Screwfix for replacing fire doors in properties that were not spent in the year.



- Refugee Care fund £25.0k represents the balance of funds given specifically to that fund for the care of refugees.

It is anticipated that the balance of £171.4K restricted funds held at the end of the year will be used on the respective activities, as noted above, in the year 2023.

Investment Policy

Reserve funds are invested such that the total in any one bank/building society is less than the £85K guarantee limit provided by the Financial Services Compensation Scheme (FSCS). In order to stay below the limit three savings accounts, with Virgin Money Plc, Co-Operative Bank and Shawbrook Bank Ltd, are utilised. In the current uncertain financial climate and with interest rates being very low, priority is being given to protecting the reserves under FSCS rather than seeking to maximise interest.

Risk Management

The major risks as recognized by the Trustees are detailed below.

Nature of Risk	Risk Level	Mitigation
GOVERNANCE		
Well-being CEO/leadership team	Low	Access to support through HR, broadening of responsibilities across team, good pastoral, and well-being support
Inadequate reserves	Medium	Diversity of income streams to increase revenue. Fundraising strategy in place to maximise opportunities. Outsourcing bids and trusts to consultants. New accounting system in place to help manage daily progress more efficiently.
Size and skill set on Trustee board	Low	Recruited new trustees in the last 12 months. Becoming an RP will require a housing specialist which we will recruit for this year.
Staff recruitment/retainment	Low	Improved recruitment process. Increased access to staff benefits. Building a culture of value, motivation, and purpose.
Mission Drift	Low	Strategic objectives for next 5 years complete and monthly check on these in SLT
EXTERNAL RISKS		
Cyber-attacks – hacking, email interceptions etc	Low	New contract with IT consultants has ensured all systems and equipment are fully protected with antivirus, firewalls, and insurance. Moved to Microsoft 365 to increase security.
Loss of Office space due to fire/flood or notice on lease	Low	People can work from home, good relationship with landlords. All properties protected with fire systems.



Loss of Office Server/Client info	Low	All info backed up, also stored on InForm
Pandemic	No longer in one	Everyone has been offered vaccines. PPE and screens stored if ever needed again.
COMPLIANCE WITH LAW AND REGULATION		
Accused of discrimination and prejudice in the local and national media due to acts of past or present staff	Low	Adhere to equality act and equality policies. Have prepared a robust response to GOR.
Accused of discrimination	Low	Adhere to equality act and equality policies. Have prepared a robust response to GOR.
Employee accusing discrimination	Low	Adhere to equality act and equality policies. Have prepared a robust response to GOR.
OPERATIONAL RISKS		
Loss of housing provision due to extreme circumstances such as fire or flood.	Low	Ensuring all properties up to safety standards to protect against damage and accidents. On-going relationship with other housing providers.
Change or Leadership	Low	Well established team with broadening and transparent procedures- operational procedures well documented so others across the team could pick up and work with.
Client/staff member seriously injured/killed	Low	Health and safety training/policies in place, access to HR if support needed
Competition in the market for our client group	Medium	Moving into new areas of housing provision such as modular housing. Seeking to upskill staff in order to work with more complex needs. Looking for funding for restricted eligibility clients.

Achievements and Performance

Despite the challenges of 2022 the King's Arms Project (Bedford) finished in a stronger financial position than we were in at the beginning of the year. Our expenditure was less than budgeted and we were able to put some money into reserves. Going into 2023 we have a balanced budget.



In 2022 we were able to work with and support:

Service	2022 Achievement
Helpline	58 individuals
Advice Service	50 individuals
Street Outreach	355 individuals
Supported Accommodation	57 individuals
Resettlement and Integration Support	223 individuals
ESOL	169 individuals (of which 58 were children)
Pathways	40 individuals

Our income is from a diversity of sources. We have contracts with the Bedford Borough Council and Central Beds local council which in total accounts for the on-going employment and salary costs for 16 of the current staff team. We also have funding from the East of England Government Agency and AMIF which has provided the income for a further 2 staff members. 7 of our team are covered through housing benefits. The remaining posts have to be covered through fundraising, trusts and grants.

We have been working with consultants for Marketing and Grant writing to increase our profile and income and continue to do this moving forward as we feel this gives us maximum flexibility to respond to our needs. We are developing new ways to increase community involvement with KAP as well focusing in house on growing our regular donor base as a way of providing as much forecastable income as possible. We have moved into our own premises in the town centre as a way of bringing down central office costs, raise our profile, give us the opportunity to gain income through room rental and expand our services.

We have negotiated an increase in our housing benefit rates and are seeking to become a registered provider although this is a long process which will increase the opportunities for us to provide further bed spaces across the borough. We have been able to claim housing benefit for up to 37 bed spaces at any one time through our move on housing which provides a significant and consistent portion of our income, including the staff costs of 7 employees.

With increasing numbers of people at risk of returning to homelessness following the 'Everyone In' initiative our services continue to be in high demand as we focus efforts on prevention through supported housing and our Pathways programme which is growing in impact and continues to draw attention from funders. Our work with refugees and asylum seekers and support for those with no access to public funds is increasing in line with our policy to find a dignified solution for these individuals.

Given the diversity of our income streams, the increasing demand for our services and our growing reputation for excellence with local and national partners and funders we feel that we are in a strong position to continue to deliver and expand our services.



Auditor

The auditor, WMT who have signified their willingness to act on KAP's behalf, were appointed to KAP by the Trustees on 22nd March 2023.

Statement of Disclosure of Information to Auditor

We, the directors of the company who held office at the date of approval of these Financial Statements, as set out above, each confirm so far as we are aware, that: there is no relevant audit information of which the company's auditors are unaware; and we have taken all the steps that we ought to have taken as directors in order to make ourselves aware of any relevant audit information and to establish that the company's auditors are aware of that information.

The Trustees have prepared this report in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small entities.

Approved by the Trustees on and signed on their behalf:

Vanessa Lipski
Chair of Trustees

Date 28/09/2023



INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF KING'S ARMS PROJECT (BEDFORD)

Opinion

We have audited the financial statements of King's Arms Project (Bedford) (the 'charitable company') for the year ended 31 December 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows, and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2022 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern.

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

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

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



Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the Trustees' Report which includes the Directors' Report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Report included within the Trustees' Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception.

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

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

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



Responsibilities of Trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

Discussions with and enquires of management and those charged with governance were held with a view to identifying those laws and regulations that could be expected to have a material impact on the financial statements. During the engagement team briefing, the outcomes of these discussions and enquiries were shared with the team, as well as consideration as to where and how fraud may occur in the entity. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

Based on our understanding of King's Arms Project (Bedford) and its activities, the following laws and regulations were identified as being of significance to the entity:

- Those laws and regulations considered to have a direct effect on the financial statements include UK financial reporting standards (FRS 102), Company Law (Companies Act 2006), Charity Law (Charities Act 2011), the Charities Statement of Recommended Practice (Charity SORP) and Tax and Pension legislation.
- Those laws and regulations for which non-compliance may be fundamental to the operating aspects of the charitable company and therefore may have a material effect on the financial statements include compliance with the charitable objectives, public benefit, safeguarding, data protection, health and safety legislation and employment regulations.

Our audit procedures were designed to respond to those identified risks, including non-compliance with laws and regulations (irregularities) and fraud that are material to the financial statements. Our audit procedures included but were not limited to: inquiries of management and the Trustees as to whether the entity complies with such laws and regulations; inquiries with the same concerning any actual or potential litigation or



claims; inspection of relevant legal correspondence; review of Trustee meeting minutes; testing the appropriateness of journal entries and; the performance of analytical review to identify unexpected movements in account balances which may be indicative of fraud.

No instances of material non-compliance were identified. However, the likelihood of detecting irregularities, including fraud, is limited by the inherent difficulty in detecting irregularities, the effectiveness of the entity's controls, and the nature, timing and extent of the audit procedures performed. Irregularities that result from fraud might be inherently more difficult to detect than irregularities that result from error. As explained above, there is an unavoidable risk that material misstatements may not be detected, even though the audit has been planned and performed in accordance with ISAs (UK).

As part of an audit in accordance with ISAs (UK), we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



Use of the audit report

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

WMT.

Elizabeth Wicks

Senior Statutory Auditor

For and on behalf of WMT

Chartered Accountants and Registered Auditors

4 Beaconsfield Road

St Albans

Hertfordshire

AL1 3RD

Date: 28/9/2023



FINANCIAL STATEMENTS 2021

COMPANY NO. 07433621

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2022

INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT

		Unrestricted funds year ended 31/12/22	Designated funds year ended 31/12/22	Restricted funds year ended 31/12/22	Total funds year ended 31/12/22	Total funds year ended 31/12/21
Income	Notes	£	£	£	£	£
<i>Income from generated funds</i>						
Voluntary income						
Donations and legacies		149,296	10,781	1,642	161,719	127,509
Other income/fundraising		7,017	-	-	7,017	10,972
<i>Investment income</i>		879	-	-	879	142
<i>Income from charitable activities</i>						
Rent & Housing Benefit		-	333,256	5,460	338,716	395,044
Supporting People/Rough Sleeper Outreach		-	111,212	-	111,212	387,715
No Recourse Accommodation		-	59,915	-	59,915	22,770
Refugee Support		-	750,164	-	750,164	630,998
Opportunity		-	17,864	-	17,864	36,264
Grants		22,750	-	293,146	315,896	215,414
Total Income	2	179,942	1,283,192	300,248	1,763,382	1,826,828
Expenditure						
Cost of raising funds		63,042	-	-	63,042	53,282
Charitable activities						
Core Operations		-	-	4,089	4,089	-
Outreach		-	147,893	89,942	237,835	564,936
Accommodation		-	493,974	30,317	524,291	373,256
Refugee Support		-	687,580	18,746	706,326	643,652
Opportunity		-	39,109	60,883	99,992	114,515
Total Expenditure	3	63,042	1,368,556	203,977	1,635,575	1,749,641
Net movement in funds	5	116,900	(85,364)	96,271	127,807	77,187
Balance brought forward	5	150,308	20,000	150,004	320,312	243,125
Transfers between funds	5	9,511	65,364	(74,875)	-	-
Balances carried forward	5 & 10	276,719	-	171,400	448,119	320,312

The charity's incoming resources and resources expended all relate to continuing operations. The charity has no recognised gains or losses other than those included above. The notes on pages 29 to 39 form part of these accounts.

**BALANCE SHEET AS AT 31 DECEMBER 2022****COMPANY NO. 07433621**

	Notes	2022 £	2021 £
Property, plant and equipment			
Tangible assets	6	51,873	44,539
Current assets			
Debtors	7	114,967	163,360
Short term deposits	8	-	23,983
Cash and cash equivalents	8	456,759	278,808
Total current assets		571,726	466,151
Creditors falling due within one year	9	(175,480)	(190,378)
Net current assets		396,246	275,773
Net assets		448,119	320,312
Funds			
	5 & 10		
Unrestricted funds		276,719	150,308
Designated funds		-	20,000
Restricted funds		171,400	150,004
Total funds		448,119	320,312

The notes on pages 29 to 39 form part of these accounts.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

The financial statements were approved and authorised for issue by the Trustees on 28/09/2023 and signed on their behalf.

V. Lipski
Trustee

M. Burge (FCA)
Trustee



STATEMENT OF CASH FLOWS AT 31 DECEMBER 2022

	2022	2021
	£	£
Cash flows from operating activities:		
Net movement in funds	127,807	77,187
Depreciation	30,950	24,415
Interest received	(879)	(142)
Decrease in trade and other receivables	48,393	61,700
Decrease / (increase) in short term investments	23,983	(31)
(Decrease) / increase in trade and other payables	(14,898)	38,795
	<hr/>	<hr/>
Net cash inflow from operating activities	215,356	201,924
Cash flows from investing activities		
Purchase of property, plant and equipment	(38,284)	(35,691)
Interest received	879	142
	<hr/>	<hr/>
Net cash outflow from investing activities	(37,405)	(35,549)
Net increase in cash and cash equivalents	<hr/> 177,951	<hr/> 166,375
Opening cash and cash equivalents	278,808	112,433
Net increase in cash and cash equivalents	177,951	166,375
	<hr/>	<hr/>
Closing cash and cash equivalents	456,759	278,808

The notes on pages 29 to 39 form part of these accounts.



NOTES TO THE FINANCIAL STATEMENTS

Accounting policies

1.1 General information

King's Arms Project (Bedford) is a charitable company limited by guarantee (Company No. 7433621), registered in England and Wales, and has no share capital. It was incorporated on 9th November 2010, and registered as a charity on 20th January 2011 (Charity No. 1139956). In the event of the charity being wound up, the liability in respect of the guarantees is limited to £10 per member of the charity. The address of its registered office and principal place of business is disclosed in the company information on page 3 of this Annual Report.

King's Arms Project (Bedford) is a public benefit entity as defined by FRS 102. The nature of the charity's operations and principal activities are to relieve financial hardship particularly but not exclusively among the homeless or those at risk of homelessness and to promote and preserve good health, and to advance the Christian faith.

1.2 Accounting convention and basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) – (Charities SORP (FRS 102)), the Charities Act 2011, the Companies Act 2006. and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

The financial statements are presented in sterling, which is also the functional currency of the charity and rounded to the nearest £.

1.3 Income

Any income received is credited to the relevant fund. The following policies are applied to particular categories of income: -

Donations and Gift Aid - Income receivable by way of donations is included in the Statement of Financial Activities when receivable. Tax credits (gift-aid) are included in the financial statements on an accruals basis as recommended by the Statement of Recommended Practice. This means that tax credits are taken into account in the period in which the originating donation was made.

Legacies - are recognised when receipt is probable, and the amount can be reliably measured.

Investment Income - is included in the Statement of Financial Activities when receivable.



Income from charitable activities – incoming resources from charitable activities are accounted for when earned.

Grant Income – incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

1.4 Voluntary assistance and donated goods

Volunteers are key to the success of KAP and during 2022 there were over 15 (2021: 46) volunteers giving approximately 1,100 hours of service in 2022 (2021: 1,000). Volunteers provided assistance to KAP including befriending refugees, assisting in ESOL classes and our Language Club as well as Pathways courses. Donated goods include food, clothes, and consumables for the homeless. Voluntary assistance and donated goods are not recognised in the financial statements as the amount cannot be measured accurately.

1.5 Allocation of costs

Costs are allocated directly to funds whenever applicable. Staff costs, and internal indirect costs, are allocated on a proportional basis between funds where services are provided from within the organisation.

1.6 Pension costs

The pension costs charged in the financial statements represent the contributions payable by the charitable company during the year.

1.7 Redundancy and termination payments

Redundancy and termination costs are recognised as an expense in the Statement of Financial Activities and a liability on the Balance Sheet immediately at the point the charitable company is demonstrably committed to either: terminate the employment of an employee or group of employees before normal retirement date; or provide termination benefits as a result of an offer made in order to encourage voluntary redundancy.

1.8 Operating leases

Rentals payable under operating leases are charged on a straight-line basis over the term of the lease.

1.9 Tangible fixed assets and depreciation

Tangible fixed assets other than freehold land are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Fixtures and fittings	20%-33% straight line
Leasehold improvements	over the period of the lease
Motor vehicles	20% straight line

Tangible assets above £500 are capitalised.



1.10 Financial Instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction values and subsequently measured at their settlement value.

Debtors: Debtors are recognised on the accrual's basis at the settlement amount due. Prepayments are valued at the amount prepaid and accrued income is valued at the best estimate of expected receipts.

Cash and cash equivalents: Cash at bank and in hand includes cash and short term highly liquid investment with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors: Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount.

1.11 Unrestricted, designated, and restricted funds

Unrestricted funds are funds given for the general purposes of the charitable company and these funds may be expended on the objects of the charitable company at the discretion of the Trustees.

Designated funds are unrestricted funds set aside for a purpose as determined by the Trustees.

Restricted funds are those funds that have been given for a specific purpose and they must only be expended on that purpose.

There is an overarching fund for KAP administration. This fund receives donations for general expenditure on any aspect of the work of the Charity. Within these criteria, the Trustees have discretion as to which designated fund the funds will be applied to.

1.12 Judgments in applying accounting policies and key sources of estimation uncertainty.

In applying the company's accounting policies, the Trustees are required to make judgements, estimates and assumptions in determining the carrying amounts of assets and liabilities. The trustee's judgements, estimates and assumptions are based on the best and most reliable evidence available at the time when the decisions are made and are based on historical experience and other factors that are considered to be applicable. Due to inherent subjectivity involved in making such judgements, estimates and assumptions, the actual results and outcomes may differ.

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, if the revision affects only that period, or in the period of the revision and future periods, if the revision affects both current and future periods. The key area of judgement in the accounts relates to voluntary assistance and donated goods - refer to note 1.4.



2 Total Income.

	Donation & Legacies	Fundraising	Investment Income	Rent & Housing Benefit	Supporting People	Services Income	Grants	Year ending 31.12.2022 Total	Year ending 31.12.2021 Total
	£	£	£	£	£	£	£	£	£
Unrestricted Income	149,296	7,017	879	-	-	-	22,750	179,942	120,684
Designated Income									
OUTREACH									
Rough Sleeper Outreach Service	-	-	-	2,123	101,938	-	-	104,061	123,945
Nightshelter	-	-	-	-	9,274	-	-	9,274	338,722
ACCOMMODATION	10,000	-	-	313,780	-	59,915	-	383,695	328,402
REFUGEE AND MIGRANT SERVICES	781	-	-	17,353	-	750,164	-	768,298	630,629
OPPORTUNITY	-	-	-	-	-	17,864	-	17,864	38,221
Total Designated Income	10,781	-	-	333,256	111,212	827,943	-	1,283,192	1,459,919
Restricted Income									
CORE OPERATIONS	-	-	-	-	-	-	4,089	4,089	-
OUTREACH									
Rough Sleeper Outreach Service	-	-	-	-	-	-	141,651	141,651	29,847
Nightshelter	-	-	-	-	-	-	-	-	43,277
ACCOMODATION	-	-	-	-	-	-	86,024	86,024	32,355
REFUGEE SUPPORT									
Refugee and Migrant Services	-	-	-	-	-	-	-	-	14,973
Refugee Care Fund	1,642	-	-	5,460	-	-	499	7,601	33,971
OPPORTUNITY	-	-	-	-	-	-	60,883	60,883	91,802
Total Restricted Income	1,642	-	-	5,460	-	-	293,146	300,248	246,225
Total Income	161,719	7,017	879	338,716	111,212	827,943	315,896	1,763,382	1,826,828



3 Total Expenditure

	Staff Costs	Direct Costs	Indirect Costs	Depreciation	Year ending 31.12.2022 Total	Year ending 31.12.2021 Total
	£	£	£	£	£	£
Fundraising & Publicity	52,854	10,188	-	-	63,042	53,282
Designated Expenses						
OUTREACH						
Rough Sleepers Outreach Service	75,314	26,076	20,279	14,781	136,450	78,666
Nightshelter	4,635	5,289	1,025	494	11,443	407,352
ACCOMMODATION	210,575	226,802	46,962	9,635	493,974	340,901
REFUGEE AND MIGRANT SERVICES	431,876	189,683	61,590	4,431	687,580	616,233
OPPORTUNITY	21,280	7,264	8,956	1,609	39,109	22,713
Total Designated Expenses	743,680	455,114	138,812	30,950	1,368,556	1,465,865
Restricted Expenses						
CORE OPERATIONS	4,089	-	-	-	4,089	-
OUTREACH						
Rough Sleepers Outreach Service	89,942	-	-	-	89,942	35,641
Nightshelter	-	-	-	-	-	43,277
ACCOMMODATION	30,317	-	-	-	30,317	32,355
REFUGEE SUPPORT						
Refugee and Migrant Services	-	-	-	-	-	14,973
Refugee Care Fund	6,425	12,321	-	-	18,746	12,446
OPPORTUNITY	60,883	-	-	-	60,883	91,802
Total Restricted Expenses	191,656	12,321	-	-	203,977	230,494
Total Charitable Expenditure	988,190	477,623	138,812	30,950	1,635,575	1,749,641

Included in direct costs is auditor's remuneration of £8,500 (2021: £5,500) plus VAT.

The difference between Staff Costs in the above and Employee Information in Note 4 is £50,835. This is due to staff life insurance; recruitment expenses and agency worker's charges being included in the above but not in Note 4.

Fundraising and publicity costs relate mainly to staff working to secure grants and funding from a variety of organisations and grant-making trusts as well as organising fundraising events during the year.



4 Employee information.

	2022	2021
	£	£
Salaries	815,390	941,450
Social security costs	61,900	64,846
Pension	60,065	62,817
Total	937,355	1,069,113

The table below details how many employees are required for each project/service

	2022	2021
OPERATIONS		
Management & administration	5	6
Fundraisers	2	2
OUTREACH		
Rough Sleeper Outreach	3	1
EEA Outreach Worker	0	2
Nightshelter	3	11
ACCOMMODATION		
No Recourse/Move on Housing	7	5
OPPORTUNITY		
Pathways	3	5
REFUGEE SUPPORT		
Refugee Support	8	9
ESOL	8	7
Total Employees	39	48
Total Full-Time equivalents (FTE)	32.97	42.1

No employee received remuneration of more than £60k in either 2022 or 2021.

Trustee remuneration is in accordance with the Memorandum & Articles of the Trust for services provided to the Trust. Trustee remuneration during the year 2022 was £nil (2021: £nil). Trustee expenses were reimbursed to two (2021: one) Trustees during the year 2022 totalling £571 (2021: £100) being training, entertainment, travel and subsistence costs.

Remuneration of key management personnel for the year ended 31 December 2022 comprising the CEO, Director of Services and Head of Operations totalled £140,601 (2021: £129,532).

Total termination and redundancy costs amount to £25,436 during the year (2021: £5,856). £13,500 (2021: £nil) are included in accruals.



5 Movement in funds.

	Opening balance £	Income £	Expenditure £	Transfers £	Closing balance 2022 £
Unrestricted Funds	150,308	179,942	(63,042)	9,511	276,719
Designated Funds					
OUTREACH					
Rough Sleeper Outreach Service	-	104,061	(136,450)	32,389	-
Nightshelter	-	9,274	(11,443)	2,169	-
ACCOMMODATION	-	383,695	(493,974)	110,279	-
REFUGEE AND MIGRANT SERVICES	-	768,298	(687,580)	(80,718)	-
OPPORTUNITY	-	17,864	(39,109)	21,245	-
CAPITAL PROJECT PURCHASE FUND	20,000	-	-	(20,000)	-
Total Designated Funds	20,000	1,283,192	(1,368,556)	65,364	-
Restricted Funds					
CORE OPERATIONS	-	4,089	(4,089)	-	-
OUTREACH					
Rough Sleeper Outreach Service	23,166	141,651	(89,942)	(74,875)	-
Nightshelter Purchase	90,671	-	-	-	90,671
ACCOMMODATION	-	86,024	(30,317)	-	55,707
REFUGEE SUPPORT					
Refugee Care Fund	36,167	7,601	(18,746)	-	25,022
OPPORTUNITY	-	60,883	(60,883)	-	-
Total Restricted Funds	150,004	300,248	(203,977)	(74,875)	171,400
Total movement in funds	320,312	1,763,382	(1,635,575)	-	448,119

Restricted funds represent grants or specific donations received for a particular purpose, the balances at the year-end represent the following: -

- Nightshelter Purchase fund of £90.7k represents specific donations given towards the purchase of a new Night shelter. However, as the Nightshelter has now closed this has been agreed by donors to put towards future emergency accommodation.
- Accommodation fund of £55.7k relates to two grants, £50k from Nationwide for 4 bed spaces for No Recourse to Public Funds Clients and £5.7k from Screwfix for replacing fire doors at properties that were not spent in the year.
- Refugee Care fund £25.0k represents the balance of funds given specifically to that fund for the care of refugees.



During 2021 a restricted gift of £20k towards the Nightshelter purchase was released by the donor to become unrestricted. The Trustees agreed to designate it as a Capital Project Purchase Fund. It was subsequently agreed by the Trustees in 2022 to reallocate this to cover the provision of Outreach Services as the donor had asked for the monies to go towards street homeless.

Designated funds for Outreach, Accommodation, Refugee and Migrant Services, and Opportunity represent funds received to deliver a contracted service.

Transfers from the restricted Rough Sleeper Outreach Service of £74,875 is comprised of two amounts; -

- £23,166 of leasehold improvement capitalised as fixed assets at 31 December 2021 were reclassified as designated funds in the year as the obligations of the restriction had been fulfilled and those assets are now available for the general charitable activities of the trust.
- £51,709 was received in the year as a capital purchase grant, £32,874 was spent and capitalised as leasehold improvements and were therefore reclassified as designated funds as the obligations of the restriction had been fulfilled and those assets are now available for the general charitable activities of the trust. The remaining £18,835 was made available by the funder for the general charitable activities related to Rough Sleeper Outreach Service.

Any deficit in a designated funds is then covered from the unrestricted fund. Any surplus from a designated fund is transferred to unrestricted fund at the year-end leaving all designated funds with a zero balance.

The purpose of the unrestricted fund is to:

- cover any deficits in designated funds.
- meet the requirements of the KAP Reserves policy.
- to keep funds available for future developments of the KAP.

6 Property, plant, and equipment.

	Fixtures and fittings	Leasehold improvements	Motor vehicles	Total
Cost	£	£	£	£
As at 1 st January 2022	114,857	28,960	13,720	157,537
Additions	9,516	28,768	-	38,284
Disposals	(23,066)	-	-	(23,066)
Cost at 31st December 2022	101,307	57,728	13,720	172,755
Depreciation				
As at 1 st January 2022	96,260	5,794	10,944	112,998
Charge for the year	16,577	12,985	1,388	30,950
Eliminated on disposal	(23,066)	-	-	(23,066)
Depreciation at 31st December 2022	89,771	18,779	12,332	120,882
Net book value at 31st December 2022	11,536	38,949	1,388	51,873
Net book value at 31st December 2021	18,597	23,166	2,776	44,539



7 Debtors.

	2022	2021
	£	£
Trade debtors	30,408	121,720
Accrued income & prepayments	81,982	37,389
Tax credit (gift-aid)	2,577	4,251
Total debtors	114,967	163,360

8 Short term deposits and cash and cash equivalents.

	2022	2021
	£	£
Accounts over 90 days	-	23,983
Bank accounts	456,759	278,808
Total	456,759	302,791

9 Creditors falling due within one year.

	2022	2021
	£	£
Trade creditors	24,595	24,611
Deferred income	112,812	155,921
Accrued expenses	38,073	9,846
Total creditors	175,480	190,378
Deferred income		
At 1 st January	155,921	104,694
Grants awarded within the year	112,812	155,921
Released to incoming resources for the year	(155,921)	(104,694)
At 31st December	112,812	155,921

Income is deferred where income has been received in advance or the recognition criteria have not yet been met.



10 Net assets held by funds.

	Property, plant, and equipment	Debtors	Bank and cash	Creditors	Total 2022	Total 2021
	£	£	£	£	£	£
Unrestricted Funds	5,296	8,208	305,332	(42,117)	276,719	150,308
Designated Funds						
OUTREACH						
Rough Sleeper Outreach Service	42,233	-	(42,178)	(55)	-	-
Nightshelter	-	398	(338)	(60)	-	-
ACCOMMODATION	2,283	20,175	(8,623)	(13,835)	-	-
REFUGEE AND MIGRANT SERVICES	1,459	86,186	(81,109)	(6,536)	-	-
OPPORTUNITY	602	-	(538)	(64)	-	-
CAPITAL PROJECT PURCHASE FUND	-	-	-	-	-	20,000
Total Designated Funds	46,577	106,759	(132,786)	(20,550)	-	20,000
Restricted Funds						
CORE OPERATIONS	-	-	78,228	(78,228)	-	-
OUTREACH						
Rough Sleeper Outreach Service	-	-	27,607	(27,607)	-	23,166
Nightshelter Purchase	-	-	90,671	-	90,671	90,671
ACCOMMODATION	-	-	62,684	(6,978)	55,706	-
REFUGEE SUPPORT						
Refugee Care Fund	-	-	25,023	-	25,023	36,167
Total Restricted Funds	-	-	284,213	(112,813)	171,400	150,004
Total Funds	51,873	114,967	456,759	(175,480)	448,119	320,312



11 Financial commitments and contingent liabilities.

At the year end the charitable company was committed to making the following payments under operating leases in the coming year, all of which related to property:

	Total 2022	Total 2021
	£	£
Expiring within one year	88,206	126,765
Expiring within two to five years	144,999	123,441
Expiring over five years	4,881	-
Total	238,086	250,206

In January 2023, the charity entered into new lease agreements for 2 properties amounting to £23,450 and £8,000 per annum, for a period of 3 and 5 years respectively.

12 Pension costs.

During the year defined contribution pension costs of £60,065 (2021: £62,817) were paid on behalf of 52 employees (2021: 43) to pension schemes administered independently of the charitable company. There were no pension liabilities outstanding at the year end.

13 Post Balance Sheet Events.

Please refer to the Risk Management section of the Trustees' Report on pages(s) 17 and 18.



**King's
Arms
Project**

**We believe in hope for
everyone, always.**

**Tackling
Homelessness
Isolation
&
Displacement**

kingsarmsproject.org

#hopeforeveryonealways

Hopeworks UK (Bedford)

England & Wales - Charity number 1139956

Accounts



King's Arms Project

TRUSTEES' REPORT & FINANCIAL STATEMENTS

For the year ending
31 December 2021

"Without the help of King's Arms Project, I wouldn't be here now. Thanks to all the support I can now go to bed at night and look forward to waking up in the morning."

kingsarmsproject.org

[#hopeforeveryonealways](https://www.instagram.com/kingsarmsproject)

Company no. 07433621. Charity no. 1139956.



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CHARITY AND COMPANY INFORMATION

Trustees/Directors	Vanessa Lipski (Chair) Nigel Taylor	Matthew Burge Samantha Roach
Chief Executive	Kirstie Cook	
Charity number	1139956	
Company number	07433621	
Registered office	King's House 245 Ampthill Road Bedford MK42 9AZ	
Business address	King's House 245 Ampthill Road Bedford MK42 9AZ	
Statutory Auditor	Mazars LLP The Pinnacle 160 Midsummer Boulevard Milton Keynes MK9 1FF	
Solicitor	HCB Park Woodfine LLP 1 Lurke Street Bedford MK40 3TN	
Banker	Unity Trust Bank Plc Nine Brindley Place Birmingham B1 2HB	

King's Arms Project (KAP) is a charitable company limited by guarantee (Company No. 7433621), incorporated on 9th November 2010, and registered as a charity on 20th January 2011 (Charity No. 1139956).

The company was established under a Memorandum of Association that established the objects and powers of the charitable company and is governed under its Articles of Association. It commenced operating on the 1st March 2011.

Established in 1989, the KAP operated as part of the King's Arms Trust (Bedford), until its formation in 2011.



TRUSTEES' REPORT

Introductory Letter from the Chair of Trustees

2021 continued to be a challenging year for King's Arms Project in relation to the Pandemic with restrictions affecting teams and the services they provide for the vulnerable people we serve. King's Arms Project has continued to deliver their services to the poor and vulnerable offering "hope for everyone, always."

On 22 June 2021, Housing Secretary Robert Jenrick set out government plans to build on the hugely successful 'Everyone In' programme through a renewed focus on cross-agency cooperation involving local NHS trusts, Public Health England, and councils to tackle the complex root causes of rough sleeping. Rough sleepers are to be helped stay off the streets for good through a joined-up approach to treating the underlying causes of rough sleeping. This commitment will build on the local partnerships that were developed during the pandemic – providing rough sleepers with a route off the street for good. King's Arms Project has supported rough sleepers off the streets in Bedford for over 30 years through its Night Shelter and are celebrating that the council are now at last making provision for those who would otherwise be on the streets, making a commitment to never return to the way things were.



This means for King's Arms Project that we are able to turn our attentions to supporting the complex critical cases, often non-UK Nationals who still struggle to maintain tenancies and to embark on exciting and new innovative schemes; such a modular housing and recovery coaching in order to prevent a return to homelessness and provide a stable path to independence. Excellent outcomes for rough sleepers.

Throughout the year it has been amazing to see the love and practical support provided in very difficult circumstances by the team at King's Arms Project to the poor and vulnerable in Bedfordshire including the homeless, ex-prisoners, asylum seekers and refugees. As in previous years, the range of the services and support provided continued to increase, driven by the changing landscape, enthusiasm, ideas and passion of the staff in responding to the many needs and opportunities.

The report provides details of the many and varied activities of the Project and importantly the difference it is making to the local community and beyond. The report gives examples of how the lives of vulnerable individuals have been positively impacted and changed for good.

Vanessa Lipski

Chair of Trustees **25/10/2022**

"I felt hopeless, desperate and helpless – there was no-one to help. At just that time you came and you held my hand and supported me right till now. The help and support you gave, there are no words to describe it. When I thought about how to pay the solicitor again I was in despair but you found a free (legal aid) solicitor for me. But much more important than that was simply your support, advice and help with so many different things. It made so much difference." **Refugee Advice Service Client**



Introductory Letter from the Chief Executive Officer

Welcome to the Annual report and financial statements for King's Arms Project (KAP) 2021. As we have battled with the on-going effects of the pandemic this year it has been heartening to lead a team who have shown unwavering commitment and professionalism in order to bring practical help and support to the most vulnerable people. Our desire to bring isolated, frightened, and displaced people into communities where they feel safe and welcome and where they can put down roots and flourish remains unrelenting. Under the governments 'Everybody In' programme we saw rough sleepers in Bedford who had been without a stable home remain in hotel accommodation. Bedford has been one of the few boroughs in the country who are still supporting those who would otherwise be street homeless in this way going into 2022. We have helped support over 400 people through the hotel in partnership with other agencies. We have been part of the solution to help many of those residents who did not have settled status to remain in the UK gain access to benefits and support as well providing more stable, affordable supported accommodation for those ready to move into a house.



Our outreach work with clients who have no recourse to public funds continues to set us apart as those willing to work with the most complex situations and we are proud to be running the only pilot programme in the UK currently seeking to find a better route for refugees and asylum seekers to gain the appropriate legal status whilst remaining in the community. One of my personal highlights from 2021 was welcoming a family to the UK who we are supporting through the UN resettlement scheme. It was an incredible privilege to offer a safe house, good food, clean clothes, and a route to a future filled with hope and opportunity. Earlier in the year I attended our ground-breaking ReVerb event where members of our Pathways Community cheered each other on as they read poems, letters, and stories about their own journeys in a local theatre to an enthusiastic and supportive audience. These moments of personal connection and seeing how we impact the lives of others for the good are what motivates me to see KAP go from strength to strength, venturing into the darkest corners of our society to bring restoration, hope and new life.

I would like to thank all those who give faithfully to the KAP. We are so grateful to individuals, families, and churches for their remarkable generosity and to trusts, foundations and institutional donors for all their continued support. It is an honour to work alongside colleagues who give of themselves on a daily basis to get alongside and help the most traumatised and complex people, often at great personal cost. As well as the personal kindness and acts of generosity we see, we also know prayer is at the heart of all we do, and we are completely dependent on God for everything.

Kirstie Cook

Chief Executive Officer

25/10/2022



About King's Arms Project

Introduction

The Trustees of the King's Arms Project (Bedford), (referred hereafter as KAP), present their annual report, together with the financial statements of the charitable company for the year 1st January 2021 to 31st December 2021.

Principle Objectives

The Charity's objectives for the public benefit are:

- To relieve financial hardship particularly but not exclusively among the homeless or those at risk of homelessness and to promote and preserve good health by the provision of funds, good or services of any kind including through the provision of accommodation and support to achieve and maintain independent living, meaningful occupation economic independence and to become contributing members of the community in Bedford and in such other parts of the United Kingdom or the world as the Trustees from time to time may think fit and to fulfil other such purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Charity.
- To advance the Christian faith in accordance with the Evangelical Alliance Statements of Beliefs in Bedford and in other such parts of the United Kingdom or the world as the Trustees may from time to time think fit.

Our Vision

Every person thriving in a place they call home, living a fulfilling life in community.

Our Mission

To tackle homelessness, displacement, and isolation by

- Providing opportunity to thrive and have a home
- Connecting people into meaningful communities.
- Demonstrating the love of God
- Advocating for justice

Our Values

- Hope – We believe there is hope for everyone, always
- Community – We all thrive when we are connected in community
- God is Good – We trust in God and His goodness for everything we do
- Learning & Excellence – By seeking to learn, listen and grow we are better able to achieve excellence in all that we do



Strategic Objectives 2021–2026

To Deliver Excellence

1. Viable and diverse housing
2. Holistic training and empowerment programmes
3. An accessible and appropriate operational space(s)
4. Meaningful involvement of experts by experience to help design and deliver services

To Value Our People

1. To develop a growth mindset
2. To strengthen central office services
3. To promote wellbeing
4. To establish a positive leadership culture where ownership, accountability and involvement in decision making is promoted.

To Have Healthy, Robust Finances

1. To ensure resilience and viability underpin the financial decisions made
2. To identify ways to grow, develop and sustain
3. To be transparent and accountable
4. To build and maintain the level of free reserves

To Have A Positive Impact On Our World

1. To establish a reputation for strategic thinking and effective influencing of policy at local and national level
2. Integration of local services and support for vulnerable people
3. Evidence based social innovation
4. Promoting environment sustainable practices

Our Activities

HELP

We offer help to those who are in crisis and at risk of immediate homelessness. We believe that it is a Biblical principle and a humane response to feed the hungry, clothe the naked and welcome the stranger. We do this principally through our night shelter, outreach services on the streets of Bedford and our helpline and advice service for refugees and asylum seekers.

Helpline

The refugees and migrant services team launched a helpline in September 2020 in response to an increasing number of enquiries and requests for help to advise and support vulnerable irregular migrants who are not covered by our contracted services (refused asylum seekers / UASC¹/ visa overstayers) and the professionals assisting them. We offer either one-off advice or short-term casework depending on our team's capacity and the clients' needs. In the time this has been running, the service has supported 102 individuals and families.

¹Unaccompanied Asylum-Seeking Children



Advice Service

Our community engagement pilot funded by the Home Office provides free legal advice for vulnerable migrants (mainly refused asylum seekers and visa overstayers). So far, we have supported 76 people from 23 different nations to access free medication, mental health support, hardship money, food, clothing, toiletries, ESOL²/ education and social activities. We have also helped a number of people to access social services support due to their high care needs. We are OISC³ registered to provide basic immigration & asylum advice and services to a high standard.

"I can't find the right words to describe the King's Arms Project. I consider myself lucky to have met people like them, they have helped me with my immigration status and personal life. They have done a miracle for me, because before this time I had no hope to get the visa, and that time I was desperate. Since they contacted me, everything has changed in my life. I have to say thank you so much for everything they did. and I consider them as family members now."

Street Outreach

The Outreach team has always been one who through faith and persistence, brings hope to some of the most marginalised and forgotten clients in our community. They work with both clients who have recourse to public funds and those who do not. The team have continued to work out of the Mercure hotel in Bedford, working alongside SMART, Path 2 Recovery, PBIC⁴ and council housing staff to provide holistic service for our clients. In this period the Outreach team have worked with a large number of EEA⁵ clients, the majority of whom have No Recourse to Public Funds and a growing number of non-EEA clients. They have supported a significant number of clients moving into hostels, private tenancy and council supported accommodation. This has had a hugely significant impact, particularly on our clients who had No recourse to Public funds, many of whom now have gained ID documents and applied to the EU Settlement scheme.

In addition, we have been undertaking early morning outreach on the streets of Bedford, several times a week. This has involved seeking out many of the encampments and areas in the town centre and around the fringes where rough sleepers seek refuge, to engage them and provide support. Many of those clients have complex needs and some have serious substance misuse issues. Often this work requires long term commitment and perseverance with cases, and we are fortunate to have expertise within the wider KAP team on providing immigration support, employment support and trauma recovery coaching where appropriate.

Night Shelter

Our Night shelter has run for nearly 30 years as a direct access service, 365 days a year. It has provided 18 bed spaces from 7pm until 9am on a first come first serve basis. As well as a bed to sleep in, the shelter has been a place where rough sleepers, often the most vulnerable on our streets, can get warm food, clean clothes, good advice and feel safe. Due to Covid we had to repurpose this service virtually overnight to become a 24 hour a day hostel, no direct access and only 6 clients at a time. This required a tremendous amount of work and changes for the staff who adjusted admirably. We adapted again over the winter months to provide 2 direct access beds every night for severe weather conditions. Following the 'Everyone in' policy Bedford Borough Council have provided 40 bedspaces in their own accommodation for rough sleepers which is a monumental change and huge step up in provision for those who would otherwise be on the streets. In light of this change and the fact that nationally there is no appetite to return to dormitory style night shelters we made the decision this year to close our Night Shelter. This is a huge change for KAP



as The Shelter was the flagship of the charity for many years. However, we are celebrating that there are no longer people queuing down the street every night needing somewhere to sleep and that our aim of seeing rough sleeping coming to an end in our town is being realised. We are excited for the opportunity to press into new ways to tackle homelessness prevention and how we can support existing services across the borough.

² English as a second language

³ Office of the Immigration Commissioner

⁴ Polish British Integration Centre

⁵ European Economic Area

HOMES

Housing is an issue of social justice and equality. The report by the independent Commission on Housing, Church and Community lays out a positive vision for housing, centred on five core values, which are rooted in the Christian story but resonate with us all: good housing should be sustainable, safe, stable, sociable, and satisfying. We aim to provide accommodation that fulfils these five criteria for individuals and families from the UK as well as refugees and asylum seekers. Across our houses we have provided accommodation for people in a variety of different situations.

Move on Housing

Our accommodation support service.

KAP's Supported Accommodation service offers short-term accommodation, a high level of autonomy and independence, and tenancy support for a wide variety of people who have experienced homelessness and are moving toward independent living. We tailor support towards each resident's needs and aspirations, offering a holistic approach, ensuring residents have the best opportunity to develop and achieve their aims in an encouraging, progressive environment. We work with people to see them move into their own independent accommodation, gain employment, and to help those who have restricted eligibility to obtain settled status or work-related benefits: a life-changing outcome for all, bringing them out of destitution. Around 20% of our bed spaces are funded by external providers in order for us to be able to accommodate those with no access to public funds.

Refused Asylum seekers

Our accommodation helping those with no-where else to turn.

We provide 2 bed spaces for refused asylum seekers. This has amounted to 677 nights of accommodation provided so far for Iranian, Ethiopian and Afghan residents. All residents so far have been former UASC (arrived as unaccompanied asylum-seeking children and went through the UK care system before being made homeless and destitute). We give weekly support appointments with a dedicated keyworker. All rent and utilities are paid by KAP, and weekly subsistence provided via. Convoy of Hope.

Resettlement And Integration Support

Specialist support for vulnerable families.

We provide holistic resettlement and integration support for Syrian families resettled by the UNHCR / UK government in Central Bedfordshire and a Community Sponsorship family in Bedford for 14 families. This includes preparing accommodation for their arrival in the UK, meeting them at the airport through to on-going support over a 5-year period as they adjust to life in this country, learn the language and navigate education, employment and medical needs.



OPPORTUNITIES

ESOL

KAP ESOL was established in 2017 and now runs 5 days per week and includes:

- Pre-entry English lessons for resettled refugees
- English Language Club - with an emphasis on learning skills for integration into UK society
- Bespoke English lessons for European Migrants
- Online Literacy and Conversation
- 1-2-1 English tutoring

Our English Language Programme is designed to help learners to integrate better into the local community by developing their language skills. We provide a positive and encouraging learning environment.

Learners are taught by Level 5 qualified and ESOL tutors with specialist knowledge of the issues refugees and migrants face.

We also offer an on-site crèche for the young children of our learners. This enables parents to concentrate on their learning without the distraction of managing young children. Our crèche team leader has many years of experience of successfully running childcare and children's activities with disadvantaged families in Sudan, Lebanon, Finland and the UK.

Emphasis on Integration

Lessons are planned to help learners to live independently by developing functional language skills for real-life situations like, accessing transport, shopping, healthcare and customer services. Our teaching programme incorporates topics related to integrating into UK society such as making appointments, going shopping, using public transport and accessing healthcare.

Differentiated Learning

At times some learners cannot regularly attend classes because of poor health, learning difficulties or caring responsibilities. We provide these learners with access to 1-2-1 learning so that they can continue to learn English as a tool for independence and integration.

Blended Learning

We offer online teaching as well as classroom lessons. We regularly review this mix of learning and aim to provide the best combination of learning possible.

"Finding a job made me feel happy because I want to depend on myself for income and to be a good example for my children as they are growing up. Working rather than relying on state aid gives me and my family more stability and is helping me to feel more integrated and hopeful for a better life."

Pathways Community

This area of project is evolving into a strong community, providing a place for those experiencing multiple disadvantages (recovering from homelessness, isolation, mental health difficulties or substance misuse) to belong, gain self-confidence and rediscover their value as they have the opportunity to participate in a wide variety of courses and experiences offered.



Pathways Community have started to want to give back out of their skills and experience. This is evidence of increased confidence and an awareness of how the community is enriched by who they are. There have been a number of clients securing voluntary and paid employment posts following help through the job club and with ongoing support from the Pathways Employment Advisor. We are partnering with local businesses to facilitate positive voluntary and paid opportunities, with person-centred support and advocacy to bring about positive outcomes for all.

It is enriching our service and challenges Pathways to continue to see people as resources, not recipients. Pathways Team provides holistic opportunities for the community of learners with co-production integral to our strategy. A selection panel of Pathways community members were involved in the recruitment of a Pathways team member, and we continue to sharpen and develop course content in response to feedback and suggestions.

Pathways – ReVerb

In 2021 we saw the ongoing development of ReVerb; a collaboration with The Place Theatre and Pathways community members. This was initially a digital event in 2020 that provided an exciting opportunity for those involved to have their voices heard. The participants read their piece of writing live for the event, recorded it in advance, or had a local actor read it on their behalf. The goal was for otherwise hidden voices to be heard and to provide an opportunity to impact the community. This was a powerful event that integrated diverse elements of the wider community, resulting in a sense of shared experience and deeper understanding. In 2021 this was replicated in person at The Place Theatre, and it was a good opportunity to challenge and inform people on issues relating to homelessness or being displaced.

Pathways Courses and Opportunity

Pathways includes training in budgeting, tenancy retention, goal setting, job related skills, opportunities for social interaction, weekly fitness class, cooking, employment support for paid or voluntary roles. The course content and activities are organic in nature, with the emphasis on what each group or individual identifies as their priority or need. We are committed to having a strength-based approach that acknowledges and celebrates the wealth of experience in the room and we come together to learn from each other as a community. The Employment Programme has been supporting a Pathways community member in a part time cleaning role at the town centre training rooms and the previous Employment Programme employee is now a Recovery Coach with the Pathways team, on a permanent contract. We hope to be able to continue to provide employment opportunities to those with lived experience.

Pathways Recovery Coaching

We also now provide Recovery Coaching – 1:1 structured support for the recovery from the experience of homelessness, mental health difficulties, isolation, substance misuse, trauma, loss etc. This framework of support has been cited in a recent report by Dame Carol Black who stated in an independent report on drug use, prevention and cause, *'services should include people with lived experience, working Recovery Champions and Recovery Coaches'*. Pathways is working with Recovery Coach Academy to adapt the existing framework of Recovery Coaching so that it more fully incorporates the recovery journey for the population of people that Pathways and KAP work with.



FUNDRAISING

The fundraising strategy for KAP is designed and delivered by a team with the approval of the Senior Leadership Team (SLT) and trustees. In order to respond to the changing nature of fundraising in the current economic climate and the digital world in which we now live, we have diversified our income streams and harnessed new ways to increase opportunities for people and organisations to partner with us financially.

KAP seeks to raise funds from Regular and Major Donors, Churches, Schools, Corporate and Community Fundraising. A significant portion of our income is also raised through trusts and grants. We have also adopted The Enthuse Platform as an online way of people being able to connect with us to run their own fundraising events or support someone else's. We are signed up for 'Easyfundraising' and investigating 'RoundUp' as other digital tools through which regular donations can be easily made. We have also upgraded our website, worked on new branding and invested in personnel to run our social media to improve our digital presence.

KAP adheres to legal principles underpinning fundraising and takes all reasonable steps to treat a donor fairly, enabling them to make an informed decision about any donation. We do not engage in fundraising which is an unreasonable intrusion on a person's privacy or forces anyone to donate.

THE FUTURE

Despite the uncertainty facing the charity sector at this time, KAP remains committed and focused on delivering our core mission to tackle homelessness and its causes, show the love of Jesus to the broken and lost, provide opportunity for change, and draw people out of isolation into a meaningful community. Our plans for the future include actions to mitigate against the unknown as well as building on what we know are our strengths, setting us apart to be creative, caring and professional in all that we do.

Income

Given the financial pressures and the potential of an austerity budget for 2022 we know we need to future proof our income. We are doing this in a number of ways:

- Increasing the diversity of income streams across contracts, grants, local schools and churches, businesses and individuals.
- We have created new ways people can donate and are continuing to introduce new ways to engage digitally with one off or regular donors.
- We are focusing efforts on major donors who we know have a desire and the resources to help. We are starting to develop a social enterprise which will generate an income for us.
- We have introduced a fifth 'we believe' statement this year which is focused on engaging the community in being part of the solution with us to help muster more local support.

Training

We are dealing with increasingly complex cases and are very mindful of issues for our staff around vicarious trauma, the need to navigate mental health issues, addictions, managing conflict, accurately and safely recording information, diversity awareness and inter-agency knowledge. Therefore, this year we are:

- Putting all our staff through Homeless Link vicarious trauma training.
- Enrolling all new staff on GDPR and equal opportunity courses and ensuring everyone completes refresher training throughout the year.
- We are planning and delivering a series of sessions at our fortnightly staff team time as we are able to gather in person to tackle some of the issues mentioned above.
- We have a small budget available for sending selected staff on specialist courses as we begin to build our expertise in areas of complex case management. We are particularly interested in exploring therapeutically informed environments for our clients and creating access to counselling,



recognising the need to treat the whole person when dealing with homelessness and its causes and are therefore looking to upskill in this area.

- We are training our refugee and migrant service team to become qualified immigration advisors.

Services

There are many areas of need across our town and beyond that we are aware of. We are focussing our attention on the things we know we do best; working with and valuing the individual to bring about long-lasting change with compassion and professionalism. There is a particular problem in Bedford with the number of rough sleepers and those in temporary accommodation, therefore we are seeking new ways to break the cycle and help people find and keep a home. To this end we are:

- Exploring creative ways to provide homes and support which will break the cycle of homelessness.
- Continuing with the development of low support accommodation, providing homeless people with a stepping stone to successfully obtaining and maintaining their own independent tenancy, including the targeting of particularly vulnerable groups.
- Exploring the needs and viability of providing further accommodation and support to asylum seekers and destitute migrants.
- Continuing to grow and develop Pathways, creating a positive community for those who access it and building more links with local employers and businesses. This is a strong model for long term homelessness prevention.
- Growing a social enterprise which will create jobs and provide more opportunities for collaboration with local businesses and provide an income.
- Researching the possibility of acquiring a long-term rental site that can be a hub for training, accommodation, and office space.
- Developing information and training resources for other churches to use to tackle poverty where they are based and for schools to raise awareness among young people about the needs of people in society around them.

Trustees, Governance and Management

The Trustees/Directors of KAP are as follows:

- Roydon Loveley (Chair, retired as Trustee January 2022)
- Vanessa Lipski (Appointed 28 January 2021, appointed as Chair January 2022)
- Nigel Taylor
- Stephen Wilson (resigned November 2021)
- Matthew Burge (Appointed 15 April 2021)
- Samantha Roach (Appointed September 2021)

The Trustees are also directors of the company. New Trustees are appointed with the approval of the other Trustees and in accordance with the Memorandum and Articles of Association. Without exception, new Trustees are already familiar with the work of KAP. Prior to their appointment, new Trustees will meet with the Chair of the Trustees to review:

- The roles and responsibilities of a Trustee.
- The main documents which set out the operational framework for the charity including the Memorandum and Articles of Association.
- Resourcing and the current financial position.
- Future plans and objectives.
- The Trustee Induction Procedure and Trustee Job Description.



Trustees' Responsibilities Statement

The Trustees (who are also directors of KAP for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

In so far as the Trustees are aware:

There is no relevant audit information of which the charitable company's auditor is unaware; and the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information. The Trustees met four times during 2021 and were regularly consulted and informed on matters of importance. In the year ending 31st December 2021 the Trustees had insurance cover up to the sum of £1 million. Trustees insurance is now part of our general insurance policy.

Management Team

The day-to-day running of KAP is delegated by the Trustees to a Management Team composed of the Chief Executive Officer, Directors (not Trustees) and Managers.

SENIOR MANAGEMENT TEAM (SMT). This consists of the CEO, the Director of Services and the Head of Operations. This team meets regularly to assess the overall health and direction of the charity. The Strategic Leadership Team (SLT) is made up of the SMT plus the Accommodation Manager and the Refugee and Migrant Services Manager. This setting creates space for key leaders across the organisation to explore opportunities, exchange information and make strategic decisions.

STAKEHOLDER ENGAGEMENT. As well as having Trustees and Managers to oversee KAP we are committed to involving our clients in how we shape and deliver our services. We have a history of employing past service users and currently have two people on staff who have experienced homelessness and addiction in our town as well as 12 people across our team who have lived experience of the asylum and immigration systems. We have invited client input when recruiting for posts, which has been a great success



"Full co-production means sharing power – giving people who use services an equal chance to sit at the table and make decisions about how to run it better. It means building up their confidence and developing their skills so that they can participate fully. It also means involving staff in the process and not just managers and trustees." – Homeless Link, 2018

GOVERNANCE. Oversight is provided by the Trustees, principally via their meetings generally held at least three times a year. The Senior Management Team meets once a month to monitor the overall health of the charity. The operations team which consists of the Senior Management Team along with the finance officer and fundraising manager meet once a month to go over the budget, fundraising and performance against contracts.

Policies and Procedures

SAFEGUARDING. At KAP we believe that every individual who accesses our services should be treated with dignity and respect, have their choice respected and not be forced to do anything against their will. KAP is committed to safeguarding all service users, and their children, coming into contact with the organisation, regardless of gender, ethnicity, disability, sexuality or beliefs. Safeguarding is everyone's responsibility and all employees who, during the course of their employment, have direct or indirect contact with vulnerable adults or children, or who have access to information about them, have a responsibility to safeguard and promote their welfare. Our policy includes but is not limited to safe recruitment, safe environment, safe culture, roles and responsibilities, procedures, duty to report and confidentiality.

GDPR. Our Head of Operations works closely with our HR and IT consultants to ensure that all our staff are trained and regularly updated on good practice with respect to GDPR. Given the vulnerability of our clients, the sensitive nature of much of the information we hold and the increase in remote working we have taken extra steps to ensure that all IT equipment is secure. This is reviewed by the SLT on a regular basis.

EQUAL OPPORTUNITIES. Our services are provided to all people, regardless of religion, race, ethnicity, gender, or sexual orientation. Our assistance and our programmes are offered to all with no conditions attached. We do not discriminate against anyone, whether clients or staff. KAP is a Christian organisation committed to fulfilling its mission and ethos in accordance with the values of its Christian faith. Accordingly, as a Christian organisation, there are posts which we believe can only be filled by Christians. These roles are kept under regular review. The nature of these posts or the context in which they are carried out and their link to the organisation's 'Statement of belief' give rise to a Genuine Occupational Requirement (GOR) for the post-holders to be Christian. All employees in these posts are required to demonstrate a clear, personal commitment to the Christian faith.

HEALTH AND SAFETY. KAP recognises and accepts its legal obligations under the Health and Safety at Work Act 1974 and all applicable regulations made under it to ensure, as far as is reasonably practical, the health and safety and welfare at work of all its employees, persons in training, directors, contractors, temporary workers and volunteers ("Employees") and the health and safety of service users, visitors and other persons who attend or use its premises. In accordance with its legal obligations, the Employer has carried out a risk assessment of its activities, equipment, facilities, building and all other related arrangements where matters of health and safety may be involved.



FAMILY FRIENDLY. KAP aims to be a family friendly employer. We have policies to support this including but not limited to part time working, working from home, maternity/paternity leave, flexible emergency leave and carers leave.

REMUNERATION POLICY. The pay policy for all staff is reviewed annually and new posts are benchmarked against pay levels in equivalent posts in other organisations and external benchmark data. In addition to salary, we also offer a generous Employer Contribution Pension Scheme, Death In-Service Insurance, up to 33 days' annual leave per year, an employee benefits platform, including Cycle to Work, discounted social activities and an Employee Assistance Programme.

Financial Overview

The accounts are prepared for 12 months of operations. A summary of the income and expenditure (£K) for 2021 and 2020 is shown below:

	2021	2020
Income	1,826.8	1,542.3
Expenditure	1,749.6	1,534.6
Surplus/Deficit	77.2	7.7

Income totalled £1,826.8k in 2021, an increase of 18% compared with 2020. During 2021 there was a surplus of £77.2k compared with a surplus of £7.7k in 2020.

Reserves

The policy on reserves, agreed by the Trustees, is that the appropriate level of unrestricted reserves should be based on a proportion of our regular costs as follows:

- Four months of long-term commitments, such as rent and utilities payments and the cost of running services which are a vital activity to maintain;
- Two months of medium-term commitments such as permanent staff costs and the financial support we provided to external parties.
- One month of short-term costs, including the day-to-day activities of the Trust.

Using the above criteria, a detailed review has estimated that reserves for 2021 should be at least £280K. The current reserves are significantly less than that specified by the policy and efforts will be made during 2022 to increase the reserves.

Investment Policy

Reserve funds are invested such that the total in any one bank/building society is less than the £85K guarantee limit provided by the Financial Services Compensation Scheme (FSCS). In order to stay below the limit three savings accounts, with Virgin Money Plc, Co-Operative Bank and Shawbrook Bank Ltd, are utilised. In the current uncertain financial climate and with interest rates being very low, priority is being given to protecting the reserves under FSCS rather than seeking to maximise interest.



Risk Management

The major risks as recognized by the Trustees are detailed below.

Nature of Risk	Risk Level	Mitigation
GOVERNANCE		
Well-being CEO/leadership team	Low	Access to support through HR, broadening of responsibilities across team, good pastoral and well-being support
Inadequate reserves	Medium	Diversity of income streams to increase revenue. Fundraising strategy in place to maximise opportunities. Outsourcing bids and trusts to consultants. New accounting system in place to help manage daily progress more efficiently.
Size and skill set on Trustee board	Low	Recruited 3 new trustees in the last 6 months with three more new ones joining. Becoming an RP will require a housing specialist which we will recruit for this year.
Staff recruitment/retainment	Low	Improved recruitment process. Increased access to staff benefits. Building a culture of value, motivation and purpose.
Mission Drift	Low	Strategic objectives for next 5 years complete and monthly check on these in SLT
EXTERNAL RISKS		
Cyber-attacks – hacking, email interceptions etc	Low	New contract with IT consultants has ensures all systems and equipment are fully protected with antivirus, firewalls and insurance. Moving to Microsoft 365 to increase security.
Loss of Office space due to fire/flood or notice on lease	Low	People can work from home, good relationship with office landlords
Loss of Office Server/Client info	Low	All info backed up, also stored on InForm
Pandemic	We are coming out of one	Financial risks have been calculated and managed, staff can work from home, PPE assigned when needed, everyone has been offered vaccines. All clients protected by staff taking appropriate



		precautions with regular input from Public Health England.
COMPLIANCE WITH LAW AND REGULATION		
Accused of discrimination and prejudice in the local and national media due to acts of past or present staff	Low	Adhere to equality act and equality policies. Have prepared a robust response to GOR.
Accused of discrimination	Low	Adhere to equality act and equality policies. Have prepared a robust response to GOR.
Employee accusing discrimination	Low	Adhere to equality act and equality policies. Have prepared a robust response to GOR.
OPERATIONAL RISKS		
Loss of housing provision due to extreme circumstances such as fire or flood.	Low	Ensuring all properties up to safety standards to protect against damage and accidents. On-going relationship with other housing providers and Kings Arms Church who would step in to help.
Change or Leadership	Low	Well established team with broadening and transparent procedures- operational procedures well documented so others across the team could pick up and work with.
Client/staff member seriously injured/killed	Low	Health and safety training/policies in place, access to HR if support needed
Competition in the market for our client group	Medium	Moving into new areas of housing provision such as modular housing. Seeking to upskill staff in order to work with more complex needs. Looking for funding for restricted eligibility clients.

Despite the challenges of 2021 the King's Arms Project finished in a stronger financial position than we were in at the beginning of the year. Our expenditure was less than budgeted and we were able to put some money into reserves. Going into 2022 we have a balanced budget.

Our income is from a diversity of sources. We have a number of contracts with the local council and one with the home office which in total accounts for the on-going employment and salary costs for 31 out of 47 of our current staff team. These contracts are of varying length, two of them are due to end at different points throughout 2022 which has been accounted for in the budget.



We have negotiated an increase in our housing benefit rates and are becoming a registered provider in 2022 which will increase the opportunities for us to provide further bed spaces across the borough. We have been able to claim housing benefit for up to 32 bed spaces at any one time through our move on housing which provides a significant and consistent portion of our income, including the staff costs of 5 employees. We have also been providing 6 bedspaces (with the income equivalent of 18) at our Night Shelter throughout 2021. As we move through 2022 these figures will change as we are closing our Night Shelter. This will result in a net loss of 15 bed places across the whole organisation and will result in 7 staff redundancies in the second quarter of 2022. The building which the Night Shelter operated from was returned on February 28th, 2022, so all associated costs with this property ceased at that point.

The remaining 11 employees and operational costs are funded from management costs on contracts as well as income through grants and fundraising. We have a new fundraising team including a social media and communications officer for 2022 which has already started some new initiatives to raise our profile and income through community fundraising given the current trends in this area.

With increasing numbers of people at risk of returning to homelessness following the 'Everyone In' initiative our services continue to be in high demand as we focus efforts on prevention through supported housing and our Pathways programme which is growing in impact and continues to draw attention from funders. Our work with refugees and asylum seekers and support for those with no access to public funds is increasing in line with our policy to find a dignified solution for these individuals.

Given the diversity of our income streams, the increasing demand for our services and our growing reputation for excellence with local and national partners and funders we feel that we are in a strong position to continue to deliver and expand our services.

Auditor

The auditor, Mazars LLP who have signified their willingness to act on KAP's behalf, were appointed to KAP for a further year at a meeting of the Trustees on 27th January 2022.

Statement of Disclosure of Information to Auditor

We, the directors of the company who held office at the date of approval of these Financial Statements, as set out above, each confirm so far as we are aware, that: there is no relevant audit information of which the company's auditors are unaware; and we have taken all the steps that we ought to have taken as directors in order to make ourselves aware of any relevant audit information and to establish that the company's auditors are aware of that information.

The Trustees have prepared this report in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small entities.

Approved by the Trustees on and signed on their behalf:

Vanessa Lipski
Chair of Trustees

Date 25/10/2022



INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF KING'S ARMS PROJECT (BEDFORD)

Opinion

We have audited the financial statements of King's Arms Project (Bedford) (the 'charity') for the year ended 31 December 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2021 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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



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

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the Trustees' Report which includes the Directors' Report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Report included within the Trustees' Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Directors' Report included within the Trustees' Report.

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

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

Responsibilities of Trustees

As explained more fully in the trustees' responsibilities statement set out on page 14, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for



such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. Based on our understanding of King's Arms Project (Bedford) and its activities, we identified that the principal risks of non-compliance with laws and regulations related to the Charities Act 2011, the Charities Statement of Recommended Practice, UK tax legislation, pensions legislation, employment regulation and health and safety regulation, anti-bribery, corruption and fraud and money laundering, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements, such as the Companies Act 2006.

We evaluated the trustees' and management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to posting manual journal entries to manipulate financial performance and significant one-off or unusual transactions.

Our audit procedures were designed to respond to those identified risks, including non-compliance with laws and regulations (irregularities) and fraud that are material to the financial statements. Our audit procedures included but were not limited to:

- Discussing with the trustees and management their policies and procedures regarding compliance with laws and regulations;
- Communicating identified laws and regulations throughout our engagement team and remaining alert to any indications of non-compliance throughout our audit; and
- Considering the risk of acts by the charity which were contrary to applicable laws and regulations, including fraud.

Our audit procedures in relation to fraud included but were not limited to:

- Making enquiries of the trustees and management on whether they had knowledge of any actual, suspected or alleged fraud;
- Gaining an understanding of the internal controls established to mitigate risks related to fraud;
- Discussing amongst the engagement team the risks of fraud; and
- Addressing the risks of fraud through management override of controls by performing journal entry testing.



There are inherent limitations in the audit procedures described above and the primary responsibility for the prevention and detection of irregularities including fraud rests with management. As with any audit, there remained a risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal controls.

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

Use of the audit report

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

Signed:

Vincent Marke

(Senior Statutory Auditor)

for and on behalf of Mazars LLP

Chartered Accountants and Statutory Auditor

The Pinnacle, 160 Midsummer Boulevard, Milton Keynes MK9 1FF

Date: 31.10.2022



FINANCIAL STATEMENTS 2021

COMPANY NO. 07433621

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2021

INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT

		Unrestrict ed funds year ended 31/12/21	Designat ed funds year ended 31/12/21	Restrict ed funds year ended 31/12/21	Total funds year ended 31/12/21	Total funds year ended 31/12/20
Income	Notes	£	£	£	£	£
<i>Income from generated funds</i>						
Voluntary income						
Donations		109,106	13,123	5,280	127,509	122,183
Other income/fundraising		8,276	2,696	-	10,972	22,924
Investment income		142	-	-	142	353
<i>Income from charitable activities</i>						
Rent & Housing Benefit		-	384,129	10,915	395,044	377,851
Supporting People/Rough Sleeper Outreach		-	387,715	-	387,715	308,099
No Recourse Accommodation		-	22,770	-	22,770	91,834
Refugee Support		-	613,222	17,776	630,998	430,954
Opportunity		-	36,264	-	36,264	10,800
Grants		3,160	-	212,254	215,414	177,329
Total Income	2	120,684	1,459,919	246,225	1,826,828	1,542,327
Expenditure						
Cost of raising funds		53,282	-	-	53,282	54,213
Charitable activities						
Outreach		-	486,018	78,918	564,936	574,600
Accommodation		-	340,901	32,355	373,256	394,766
Refugee Support		-	616,233	27,419	643,652	425,825
Opportunity		-	22,713	91,802	114,515	85,241
Total Expenditure	3	53,282	1,465,865	230,494	1,749,641	1,534,645
Net movement in funds	5	67,402	(5,946)	15,731	77,187	7,682
Balance brought forward	5	117,812	20,000	105,313	243,125	235,443
Transfers between funds	5	(34,906)	5,946	28,960	-	-
Balances carried forward	5 & 10	150,308	20,000	150,004	320,312	243,125



The charity's incoming resources and resources expended all relate to continuing operations. The charity has no recognised gains or losses other than those included above. The notes on pages 27 to 37 form part of these accounts.

BALANCE SHEET AS AT 31 DECEMBER 2021

COMPANY NO. 07433621

	Notes	2021 £	2020 £
Property, plant and equipment			
Tangible assets	6	44,539	33,263
Current assets			
Debtors	7	163,360	225,060
Short term deposits	8	23,983	23,952
Cash and cash equivalents	8	278,808	112,433
Total current assets		466,151	361,445
Creditors falling due within one year	9	(190,378)	(151,583)
Net current assets		275,773	209,862
Net assets		320,312	243,125
Funds	5 & 10		
Unrestricted funds		150,308	117,812
Designated funds		20,000	20,000
Restricted funds		150,004	105,313
Total funds		320,312	243,125

The notes on pages 27 to 37 form part of these accounts.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

The financial statements were approved and authorised for issue by the Trustees on and signed on their behalf.

V. Lipski
Trustee 25/10/2022

M. Burge
Trustee 25/10/2022



STATEMENT OF CASH FLOWS AT 31 DECEMBER 2021

	2021	2020
	£	£
Cash flows from operating activities:		
Net movement in funds	77,187	7,682
Depreciation	24,415	21,262
Interest received	(142)	(353)
Decrease / (Increase) in Trade and other receivables	61,700	(109,946)
(Increase) / Decrease in Short term investments	(31)	49,763
Increase in Trade and other payables	38,795	84,866
	<hr/>	<hr/>
Net cash inflow from operating activities	201,924	53,274
Cash flows from investing activities		
Purchase of property, plant and equipment	(35,691)	(11,139)
Interest received	142	353
	<hr/>	<hr/>
Net increase in cash & cash equivalents	166,375	42,488
Opening cash and cash equivalents	112,433	69,945
Net increase in cash and cash equivalents	166,375	42,488
	<hr/>	<hr/>
Closing cash & cash equivalents	278,808	112,433

The notes on pages 27 to 37 form part of these accounts.



NOTES TO THE FINANCIAL STATEMENTS

Accounting policies

LEGAL STATUS OF THE CHARITY

The charity is a company limited by guarantee registered in England and Wales and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantees is limited to £10 per company member of the charity.

The financial statements are presented in sterling, which is also the functional currency of the charity.

1.1 Accounting convention and basis of preparation

The financial statements are prepared under the historical cost convention on a going concern basis, and in accordance with applicable accounting standards.

In preparing the financial statements the charity follows best practice as set out in the Statement of Recommended Practice: 'Accounting and reporting by Charities' (SORP), the Financial Reporting Standard applicable in the United Kingdom and Ireland (FRS102) and the Charities and Companies Acts.

These financial statements have been prepared on a going concern basis. There are no significant reasons to doubt the going concern of the charity in relation to Covid-19. At this stage while it is not possible to fully determine the effect of the Cost of Living Crisis on the operations of the charity, the Trustees will continue to monitor any impact and take mitigating measures as appropriate. The Trustees are therefore satisfied that there are no material uncertainties related to events or conditions that may cast significant doubts about the ability of the charity to continue as a going concern.

1.2 Income

Any income received is credited to the relevant fund.

Tax credits (gift-aid) are included in the financial statements on an accruals basis as recommended by the Statement of Recommended Practice. This means that tax credits are taken into account in the period in which the originating donation was made.

Income from grants is recognised in the year that it is received unless the donor specifies otherwise or the grant is given to cover service provision in more than one financial year. In such cases the income is deferred. Rents receivable are credited to the relevant designated fund based on the total due for the current year. Legacies are recognised when receipt is probable and the amount can be reliably measured.

1.3 Voluntary assistance and donated goods

Volunteers are key to the success of KAP and during 2021 there were over 46 (2020: 78) volunteers giving approximately 1,000 hours of service in 2021 (2020: 2,000) - the decrease in volunteers and volunteer hours is a result of FNM moving to become a project under Kings Arms Trust.

Volunteers provided assistance to KAP including shifts at the Nightshelter, befriending refugees, assisting with courses and mentoring for staff and clients, as well as helping during the pandemic with shopping and support.



Donated goods include food, clothes and consumables for the homeless.

Voluntary assistance and donated goods are not recognised in the financial statements as the amount cannot be measured accurately.

1.4 Allocation of costs

Costs are allocated directly to funds whenever applicable.

Staff costs, and internal indirect costs, are allocated on a proportional basis between funds where services are provided from within the organisation.

1.5 Pension costs

The pension costs charged in the financial statements represent the contributions payable by the charitable company during the year.

1.6 Operating leases

Rentals payable under operating leases are charged on a straight-line basis over the term of the lease.

1.7 Tangible fixed assets and depreciation

Tangible fixed assets other than freehold land are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Fixtures and fittings	20%-33% straight line
Leasehold improvements	over the period of the lease
Motor vehicles	20% straight line

1.8 Financial Instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction values and subsequently measured at their settlement value.

Debtors: Debtors are recognised on the accrual's basis at the settlement amount due. Prepayments are valued at the amount prepaid and accrued income is valued at the best estimate of expected receipts.

Cash and cash equivalents: Cash at bank and in hand includes cash and short term highly liquid investment with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors: Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount.

1.9 Unrestricted, designated and restricted funds

Unrestricted funds are funds given for the general purposes of the charitable company and these funds may be expended on the objects of the charitable company at the discretion of the Trustees.

Designated funds are unrestricted funds set aside for a purpose as determined by the Trustees.



Restricted funds are those funds that have been given for a specific purpose and they must only be expended on that purpose.

Unrestricted reserves include a legacy of £56K which was received in 2009. Whilst this is included in unrestricted reserves, the Trustees are planning to use this legacy to fund a future development project.

There is an overarching fund for KAP administration. This fund receives donations for general expenditure on any aspect of the work of the Charity. Within these criteria, the Trustees have discretion as to which designated fund the funds will be applied to.

1.10 Judgments in applying accounting policies and key sources of estimation uncertainty

In applying the company's accounting policies, the Trustees are required to make judgements, estimates and assumptions in determining the carrying amounts of assets and liabilities. The trustee's judgements, estimates and assumptions are based on the best and most reliable evidence available at the time when the decisions are made and are based on historical experience and other factors that are considered to be applicable. Due to inherent subjectivity involved in making such judgements, estimates and assumptions, the actual results and outcomes may differ.

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, if the revision affects only that period, or in the period of the revision and future periods, if the revision affects both current and future periods. The key area of judgement in the accounts relates to voluntary assistance and donated goods - refer to note 1.3.



2 Total Income

	Donation & Legacies £	Fundrai sing £	Investm ent Income £	Rent & Housing Benefit £	Supporti ng People £	Services Income £	Grants £	Year ending 31.12.2021 Total £	Year ending 31.12.2020 Total £
Unrestricted Income	109,106	8,276	142	-	-	-	3,160	120,684	192,906
Designated Income									
OUTREACH									
Rough Sleeper Outreach Service	700	-	-	356	122,889	-	-	123,945	102,949
Friday Night Meeting	-	-	-	-	-	-	-	-	10
Nightshelter	961	895	-	126,951	209,915	-	-	338,722	349,752
ACCOMMODATION	8,205	890	-	241,626	54,911	22,770	-	328,402	307,671
REFUGEE AND MIGRANT SERVICES	1,300	911	-	15,196	-	613,222	-	630,629	439,763
OPPORTUNITY	1,957	-	-	-	-	36,264	-	38,221	10,827
Total Designated Income	13,123	2,696	-	384,129	387,715	672,256	-	1,459,919	1,210,972
Restricted Income									
OUTREACH									
Rough Sleeper Outreach Service	-	-	-	-	-	-	29,847	29,847	16,770
Friday Night Meeting	-	-	-	-	-	-	-	-	5,759
Nightshelter	-	-	-	-	-	-	43,277	43,277	19,932
ACCOMODATION	-	-	-	-	-	-	32,355	32,355	9,250
REFUGEE SUPPORT									
Refugee and Migrant Services	-	-	-	-	-	-	14,973	14,973	14,910
Refugee Care Fund	5,280	-	-	10,915	-	17,776	-	33,971	11,195
OPPORTUNITY	-	-	-	-	-	-	91,802	91,802	60,633
Total Restricted Income	5,280	-	-	10,915	-	17,776	212,254	246,225	138,449
Total Income	127,509	10,972	142	395,044	387,715	690,032	215,414	1,826,828	1,542,327



3 Total Expenditure

	Staff Costs £	Direct Costs £	Indirect Costs £	Depreciation £	Year ending 31.12.2021 Total £	Year ending 31.12.2020 Total £
Fundraising & Publicity	51,405	1,877	-	-	53,282	54,213
Designated Expenses						
OUTREACH						
Rough Sleepers Outreach Service	54,804	10,568	12,702	592	78,666	108,352
Nightshelter	313,269	73,535	17,863	2,685	407,352	425,098
ACCOMMODATION	124,943	186,752	19,241	9,965	340,901	385,516
REFUGEE AND MIGRANT SERVICES	374,097	102,007	136,302	3,827	616,233	399,328
OPPORTUNITY	-	10,978	10,183	1,552	22,713	24,608
Total Designated Expenses	867,113	383,840	196,291	18,621	1,465,865	1,342,902
Restricted Expenses						
OUTREACH						
Rough Sleepers Outreach Service	29,847	-	-	5,794	35,641	16,770
Friday Night Meeting	-	-	-	-	-	4,448
Nightshelter	43,277	-	-	-	43,277	19,932
ACCOMMODATION	32,355	-	-	-	32,355	9,250
REFUGEE SUPPORT						
Refugee and Migrant Services	14,973	-	-	-	14,973	14,910
Refugee Care Fund	-	12,446	-	-	12,446	11,587
OPPORTUNITY	90,792	1,010	-	-	91,802	60,633
Total Restricted Expenses	211,244	13,456	-	5,794	230,494	137,530
Total Charitable Expenditure	1,129,762	399,173	196,291	24,415	1,749,641	1,534,645

Included in direct costs is auditor's remuneration of £5,500 (2020: £5,095) plus VAT.

The difference between Staff Costs in the above and Employee Information in Note 4 is £60,649. This is due to staff life insurance; recruitment expenses and agency worker's charges being included in the above but not in Note 4.

Fundraising and publicity costs relate mainly to staff working to secure grants and funding from a variety of organisations and grant-making trusts as well as organising fundraising events during the year.



4 Employee information

	2021	2020
	£	£
Salaries	941,450	828,969
Social security costs	64,846	60,076
Pension	62,817	54,410
Total	1,069,113	943,455

The table below details how many FTE roles are required for each project/service

	2021	2020
OPERATIONS		
Management & administration	6	6
Fundraisers	2	2
OUTREACH		
Rough Sleeper Outreach	1	1
EEA Outreach Worker	2	2
Nightshelter	11	12
FNM	0	0
Prison Outreach	0	1
ACCOMMODATION		
No Recourse/Move on Housing	5	5
OPPORTUNITY		
Pathways	5	3
REFUGEE SUPPORT		
Refugee Support	9	9
ESOL	7	6
Total Employees	48	47
Total Full Time equivalents (FTE)	42.1	41.5

No employee received remuneration of more than £60k in either 2021 or 2020.

Trustee remuneration is in accordance with the Memorandum & Articles of the Trust for services provided to the Trust. Trustee remuneration 2021: £nil (2020: £nil). Trustee expenses 2021: £100 (2020: £nil).

Remuneration of key management personnel for the year ended 31 December 2021 comprising the CEO, Director of Services and Head of Operations totalled £129,532 (2020: £147,138). A new Senior (Key) Management Team (SMT) was formed in January 2021, key management personnel remuneration in 2021 is therefore lower than 2020 owing to this change.

Redundancy costs during 2021 £5,856 (2020: £10,079).



5 Movement in funds

	Opening balance	Income	Expenditure	Transfers	Closing balance 2021
	£	£	£	£	£
Unrestricted Funds	117,812	120,684	(53,282)	(34,906)	150,308
Designated Funds					
OUTREACH					
Rough Sleeper Outreach Service	-	123,945	(78,666)	(45,279)	-
Nightshelter	-	338,722	(407,352)	68,630	-
ACCOMMODATION	-	328,402	(340,901)	12,499	-
REFUGEE AND MIGRANT SERVICES	-	630,629	(616,233)	(14,396)	-
OPPORTUNITY	-	38,221	(22,713)	(15,508)	-
CAPITAL PROJECT PURCHASE FUND	20,000	-	-	-	20,000
Total Designated Funds	20,000	1,459,919	(1,465,865)	5,946	20,000
Restricted Funds					
OUTREACH					
Rough Sleeper Outreach Service	-	29,847	(35,641)	28,960	23,166
Nightshelter	-	43,277	(43,277)	-	-
Nightshelter Purchase	90,671	-	-	-	90,671
ACCOMMODATION	-	32,355	(32,355)	-	-
REFUGEE SUPPORT					
Refugee and Migrant Services	-	14,973	(14,973)	-	-
Refugee Care Fund	14,642	33,971	(12,446)	-	36,167
OPPORTUNITY	-	91,802	(91,802)	-	-
Total Restricted Funds	105,313	246,225	(230,494)	28,960	150,004
Total movement in funds	243,125	1,826,828	(1,749,641)	-	320,312

Restricted funds for Outreach, Accommodation, Refugee and Migrant Services, and Opportunity represent grants or specific donations received for a particular purpose, the balances at the year-end represent the following; -

- Rough Sleeper Outreach Service £23.2k represents the balance of funds given for the dilapidation costs of the Nightshelter
- Nightshelter Purchase £90.7k represents a specific donation given towards the purchase of a new Nightshelter
- Refugee Care Fund £36.2k represents the balance of funds given specifically to that fund for the care of refugees



During 2020 a restricted gift of £20k towards the Nightshelter purchase was released by the donor to become unrestricted. The Trustees agreed to designate it as a Capital Project Purchase Fund.

Designated funds for Outreach, Accommodation, Refugee and Migrant Services, and Opportunity represent funds received to deliver a contracted service.

Any deficit in a designated fund will be covered from the unrestricted fund. Any surplus from a designated fund will be transferred to unrestricted at the year-end leaving all designated funds with a zero balance with the exception of the Capital Project Purchase Fund.

The purpose of the unrestricted fund is to:

- cover any deficits in designated funds.
- meet the requirements of the KAP Reserves policy.
- to keep funds available for future developments of the KAP.

6 Property, plant and equipment

	Fixtures and fittings	Leasehold improvements	Motor vehicles	Total
Cost	£	£	£	£
As at 1 st January 2021	109,282	-	13,720	123,002
Additions	6,731	28,960	-	35,691
Disposals	(1,156)	-	-	(1,156)
Cost at 31st December 2021	114,857	28,960	13,720	157,537
Depreciation				
As at 1 st January 2021	80,183	-	9,556	89,739
Charge for the year	17,233	5,794	1,388	24,415
Eliminated on disposal	(1,156)	-	-	(1,156)
Depreciation at 31st December 2021	96,260	5,794	10,944	112,998
Net book value at 31st December 2021	18,597	23,166	2,776	44,539
Net book value at 31st December 2020	29,099	-	4,164	33,263

7 Debtors

	2021	2020
	£	£
Accrued income & prepayments	159,109	214,694
Tax credit (gift-aid)	4,251	10,366
Total debtors	163,359	225,060



8 Short term deposits and cash and cash equivalents

	2021	2020
	£	£
Accounts over 90 days	23,983	23,952
Bank accounts	278,808	112,433
Total	302,791	136,385

9 Creditors falling due within one year

	2021	2020
	£	£
Deferred income	155,921	104,694
Creditors	24,611	46,889
Accrued expenses	9,846	-
Total creditors	190,378	151,583

Deferred income

At 1 st January	104,694	24,309
Received during the year	155,921	104,694
Released to incoming resources for the year	(104,694)	(24,309)
At 31st December	155,921	104,694

Income is deferred where income has been received in advance or the recognition criteria have not yet been met.



10 Net assets held by funds

	Property, plant and equipment £	Debtors £	Bank and cash £	Creditors £	Total 2021 £	Total 2020 £
Unrestricted Funds	2,597	18,410	139,190	(9,889)	150,308	117,812
Designated Funds						
OUTREACH						
Rough Sleeper Outreach Service	400	5,229	84,557	(90,186)	-	-
Nightshelter	1,612	594	4,399	(6,605)	-	-
ACCOMMODATION	10,663	6,965	(13,810)	(3,818)	-	-
REFUGEE AND MIGRANT SERVICES	4,144	99,152	(84,301)	(18,995)	-	-
OPPORTUNITY	1,957	33,010	(25,791)	(9,176)	-	-
CAPITAL PROJECT PURCHASE FUND	-	-	20,000	-	20,000	20,000
Total Designated Funds	18,776	144,950	(14,946)	(128,780)	20,000	20,000
Restricted Funds						
OUTREACH						
Rough Sleeper Outreach Service	23,166	-	51,709	(51,709)	23,166	-
Nightshelter Purchase	-	-	90,671	-	90,671	90,671
ACCOMMODATION	-	-	-	-	-	-
REFUGEE SUPPORT						
Refugee Care Fund	-	-	36,167	-	36,167	14,642
Total Restricted Funds	23,166	-	178,547	(51,709)	150,004	105,313
Total Funds	44,539	163,360	302,791	(190,378)	320,312	243,125



11 Financial commitments and contingent liabilities

At the year end the charitable company was committed to making the following payments under operating leases in the coming year:

	Property	Equipment	Total 2021	Total 2020
	£	£	£	£
Expiring within one year	126,765	-	126,765	74,828
Expiring within two to five years	123,441	-	123,441	111,139
Expiring over five years	-	-	-	3,993
Total	250,206	-	250,206	189,960

12 Pension costs

During the year defined contribution pension costs of £62,817 (2020: £54,410) were paid on behalf of 43 employees (2020: 43) to pension schemes administered independently of the charitable company. There were no pension liabilities outstanding at the year end.

13 Related Party Transactions

KAP was previously part of the King's Arms Trust (Bedford) (KAT) and shared some of the same Trustees (Directors) until January 2022.

During the period, rent, pensions and service charges of £103,459 (2020: £102,604) were paid to KAT for use of offices, conference and transportation facilities at King's House. This figure also includes the pension costs that are collected by the pension provider from KAT – see note 12. There was an outstanding balance of £nil (2020: £5,029) due to the KAT at the year end.

During 2021, KAT gave a total of £21,552 (2020: £22,555) to KAP. This consisted of gifts from the King's Arms Church and also repayments for services KAP provided to KAT. There was no outstanding balance in 2021 promised to KAP at the year-end (2020: £nil).

14 Post Balance Sheet Events

Please refer to the Risk Management section of the Trustees' Report on page(s) 17 and 18.



**King's
Arms
Project**

**We believe in hope for
everyone, always.**

**Tackling
Homelessness
Isolation
&
Displacement**

kingsarmsproject.org

#hopeforeveryonealways

Hopeworks UK (Bedford)

England & Wales - Charity number 1139956

Accounts



TRUSTEES' REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDING 31 DECEMBER 2020



"Without the help of King's Arms Project I wouldn't be here now. Thanks to all the support I can now go to bed at night and look forward to waking up in the morning" (KAP Client)

KING'S ARMS PROJECT (BEDFORD) | CHARITY NUMBER 1139956 | COMPANY NUMBER 7433621

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CHARITY AND COMPANY INFORMATION

Trustees/Directors	Roydon Loveley (Chair) Vanessa Lipski Stephen Wilson	Matthew Burge Nigel Taylor
Chief Executive	Kirstie Cook	
Charity number	1139956	
Company number	07433621	
Registered office	King's House 245 Ampthill Road Bedford MK42 9AZ	
Business address	King's House 245 Ampthill Road Bedford MK42 9AZ	
Statutory Auditor	Mazars LLP The Pinnacle 160 Midsummer Boulevard Milton Keynes MK9 1FF	
Solicitor	HCB Park Woodfine LLP 1 Lurke Street Bedford MK40 3TN	
Banker	Unity Trust Bank Plc Nine Brindleyplace Birmingham B1 2HB	

King's Arms Project (KAP) is a charitable company limited by guarantee (Company No. 7433621), incorporated on 9th November 2010 and registered as a charity on 20th January 2011 (Charity No. 1139956).

The company was established under a Memorandum of Association that established the objects and powers of the charitable company and is governed under its Articles of Association. It commenced operating on the 1st March 2011.

Established in 1989, the KAP operated as part of the King's Arms Trust (Bedford), until its formation in 2011.

"You guys have given me hope, I was in a really bad way. I've been homeless for two years, since 2019 and I had lost hope...at least there will be a future for me now. Thank you so much for helping me, there's been so many people who don't stick around and you have helped me a lot. I want to be a good person, I don't want to get in trouble and go to jail and prison, I want to go to college, get housing sorted and just be normal and I think that is now starting to happen or will happen for me soon." (Abdul, came to the UK by himself as a child fleeing conflict in Afghanistan. He suffers from PTSD and poor mental health).

INTRODUCTORY LETTER FROM THE CHAIR OF TRUSTEES

2020 will be remembered as the year when the world was changed in ways that were previously not imagined. Millions of people have had their lives changed and many have sadly lost loved ones. However, the poor and vulnerable supported by the King's Arms Project have suffered more than most of us who enjoy the benefits of home, family and sufficient resources.



Throughout the year it has been amazing to see the love and support provided in very difficult circumstances by the staff of the Project to the poor and vulnerable in Bedfordshire including the homeless, ex-prisoners, asylum seekers and refugees. As in previous years, the range of the services and support provided continued to increase, driven by the enthusiasm, ideas and passion of the staff in responding to the many needs and opportunities.

Changes to key staff appointments are never easy and changing the CEO in the middle of a pandemic was a challenge. However, the transition of CEO from Simon Dwight to Kirstie Cook in mid-year went very smoothly and Kirstie has brought fresh vision and mature leadership as she wrestled with steering the Project through the difficulties of working in a pandemic.

The report provides details of the many and varied activities of the Project and, perhaps even more importantly, gives examples of how the lives of vulnerable individuals have been positively impacted and changed for good.

In 2019 the Project had a financial deficit, and the reserves were at a worryingly low level for a charity of our size. In 2020 we are pleased to report that there has been a modest surplus, but the reserves remain low and the Trustees are working with the CEO to build these over the next few years.

Roydon Loveley
Chair of Trustees

INTRODUCTORY LETTER FROM THE CHIEF EXECUTIVE OFFICER

Welcome to the Annual report and financial statements for the King's Arms Project (KAP) 2020. I joined KAP as the new Chief Executive Officer in July 2020, in the middle of a global pandemic. The charity had already completed the unenviable task of moving many of our frontline services to serve the poor and vulnerable in the town of Bedford online and we have been working closely with Public Health to ensure we can provide shelter and deliver outreach to those at risk of being street homeless.

We are doing all we can to make sure we can continue to follow Jesus where the need is greatest, bringing practical help and powerful hope to the most vulnerable people. Our desire to bring isolated, frightened and vulnerable people into communities where they feel safe and welcome and where they can put down roots and flourish remains unrelenting. Under the governments 'Everybody In' programme we saw rough sleepers in Bedford who had been without a stable home accommodated in a local hotel. During the past 12 months we have helped support 325 people through the hotel in partnership with other agencies. We have been part of the solution to help many of those residents who did not have settled status to remain in the UK gain access to benefits and support as well providing more stable, affordable supported accommodation for those ready to move into a house.



Our outreach work with clients who have no recourse to public funds continues to set us apart as those willing to work with the most complex situations and we are proud to be running the only pilot programme in the UK currently seeking to find a better route for refugees and asylum seekers to gain the appropriate legal status whilst remaining in the community. One of my personal highlights from 2020 was when an employee from our Pathways to Employment who has lived experience of homelessness decided to create his own fundraiser for KAP by climbing a mountain in the Lake District carrying the load of a homeless person with all their belongings. Those of us who did the trek with him had the privilege of hearing more of his story as we walked and we were able to symbolise 'sharing the load' by distributing the contents of his backpack between us. These moments of personal connection where we get to carry each others burdens and impact the lives of others for the good are what motivates me to see the KAP go from strength to strength, venturing into the darkest corners of our society to bring restoration, hope and new life.

I would like to thank all those who give faithfully to the KAP. We are so grateful to individuals, families and churches for their remarkable generosity and to trusts, foundations and institutional donors for all their continued support. It is an honour to work alongside colleagues who give of themselves on a daily basis to get alongside and help the most traumatised and complex people, often at great personal cost. As well as the personal kindness and acts of generosity we see, we also know prayer is at the heart of all we do and we are completely dependent on God for everything.

Kirstie Cook
Chief Executive Officer

TRUSTEES' REPORT

INTRODUCTION

The Trustees of the King's Arms Project (Bedford), (referred hereafter as KAP), present their annual report, together with the financial statements of the charitable company for the year 1st January 2020 to 31st December 2020.

PRINCIPLE OBJECTIVES

The Charity's objectives for the public benefit are:

- To relieve financial hardship particularly but not exclusively among the homeless or those at risk of homelessness and to promote and preserve good health by the provision of funds, good or services of any kind including through the provision of accommodation and support to achieve and maintain independent living, meaningful occupation economic independence and to become contributing members of the community in Bedford and in such other parts of the United Kingdom or the world as the Trustees from time to time may think fit and to fulfil other such purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Charity.
- To advance the Christian faith in accordance with the Evangelical Alliance Statements of Beliefs in Bedford and in other such parts of the United Kingdom or the world as the Trustees may from time to time think fit.

OUR VISION

To see people thriving in a place they can call home and living a fulfilling life alongside others in community.

OUR MISSION

To tackle homelessness and its causes, show the love of Jesus to all, provide opportunity for change and draw people out of isolation into a meaningful community.

OUR VALUES

- **We believe that God is good**
Our Christian faith underpins everything that we do. We are committed to following the teaching and example of Jesus Christ in serving the poor, protecting the vulnerable and including the forgotten.
- **We believe there is no such thing as a hopeless case**
No-one is too entrenched in poverty of any kind that they are beyond help. We refuse to give up on anybody and believe that every person is significant.
- **We believe people deserve opportunity**
Everyone deserves the chance to advance themselves and see dreams realised. We believe in supporting and equipping people on their journey toward achieving personal success.
- **We believe people belong in Community**
No-one should have to go through life alone. We want to build people into a community where they feel safe and are resourced to contribute.
- **We believe everyone can play their part**
We recognise local people, businesses and faith communities have a wealth of experience, resources and opportunities and can contribute in their own way to improving people's chances. We will take others with us on the journey to serve the poor as best we can.

OUR CULTURE

- **We will prioritise God**
We are convinced good things happen when we focus on God. We are not swayed by circumstances but listen to God and follow his leading both individually and corporately.
- **We will get there together**
As an organisation we recognise the importance of unity in our team. We are stronger as a whole than as individuals and are more likely to succeed if we move forward together.
- **We will be part of the solution**
It is not enough just to point out the problems in our society. We are committed to being a positive voice in our community focused on being part of the solution.

OUR ACTIVITIES

HELP

We offer help to those who are in crisis and at risk of immediate homelessness. We believe that it is a Biblical principle and a humane response to feed the hungry, clothe the naked and welcome the stranger. We do this principally through our night shelter, outreach services on the streets of Bedford and our helpline and advice service for refugees and asylum seekers.

HELPLINE

The refugees and migrant services team launched a helpline in September 2020 in response to an increasing number of enquiries and requests for help to advise and support vulnerable irregular migrants who are not covered by our contracted services (refused asylum seekers / UASC¹ / visa overstayers) and the professionals assisting them. We offer either one-off advice or short-term casework depending on our team's capacity and the clients' needs. In the short time this has been running, the service has supported 35 individuals.

This is the story of just one of those contacts:

Yusaf, Fashi and their two young children recently fled to the UK in search of safety. Fashi has a physical disability and has been unable to leave their second floor flat for months, trapped by stairs and the lack of a lift. As a survivor of torture, Yusaf has been left traumatised and with long-term injuries including untreated head trauma. He needs time to heal and yet he has to fight for his young family in an unfamiliar country with an unfamiliar language. With no English, accessing medical care, understanding correspondence and navigating daily life without support is impossible. These challenges are compounded by the constant weight of uncertainty. Their future is at the mercy of an underfunded legal aid system and government decision makers. A grant of asylum will be life changing, a refusal would be devastating.

Through joining our Helpline service, Yusaf & Fashi have been assisted to book and attend medical appointments and manage medication. The family have been assisted to understand key correspondence, including from the local hospital. Serious medical issues have been highlighted to medical professionals which would have otherwise gone unaddressed leading to potentially disastrous consequences. In partnership with local organisations, we have been able to ensure that the family receives food parcels, financial support, clothing, heating and blankets. Fashi has been connected to a befriender through a local organisation increasing her support network. We also assisted Yusaf with travel to his long-overdue asylum interview in Croydon. Additionally, we've been working hard to advocate for the family to be moved to more appropriate accommodation.

Although they are technically covered by government support, we have stepped into the gap and sought to be part of the solution, together with other support providers, to ensure that Yusaf and Fashi's family are provided with opportunities to improve their situation, so that they are connected to community and to show them the goodness and love of God.

¹ Unaccompanied Asylum Seeking Children

TRUSTEES' REPORT

ADVICE SERVICE

Our community engagement pilot funded by the Home Office provides free legal advice for vulnerable migrants (mainly refused asylum seekers and visa overstayers). So far we have helped 48 individuals access free medication, mental health support, hardship money, food, clothing, toiletries, ESOL² / education and social activities. We have also helped a number of people to access social services support due to their high care needs. We are OISC³ registered to provide basic immigration & asylum advice and services to a high standard.

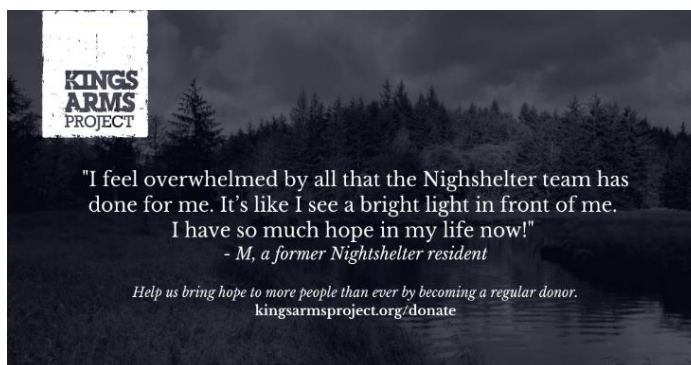
STREET OUTREACH

The Outreach team has always been one who through faith and persistence, brings hope to some of the most marginalised and forgotten clients in our community. They work with both clients who have recourse to public funds and those who do not. This last year has been one of both incredible success and challenge for the Outreach team. Following the Government's "Everyone in" scheme in March 2020 we have been based at the Mercure hotel in Bedford, working alongside SMART, Path 2 Recovery, PBIC⁴ and council housing staff to provide holistic service for our clients. In this period the Outreach team have worked with 92 EEA⁵ clients, the majority of whom have No Recourse to Public Funds and 23 non-EEA clients. They have supported 45 clients moving into hostels, private tenancy and council supported accommodation. This has had a hugely significant impact, particularly on our clients who had No recourse to Public funds, many of whom now have gained ID documents and applied to the EU Settlement scheme.

In addition, we have been undertaking early morning outreach on the streets of Bedford, several times a week. This has involved seeking out many of the encampments and areas in the town centre and around the fringes where rough sleepers seek refuge, to engage them and provide support. Many of those clients have complex needs and some have serious substance misuse issues. Often this work requires long term commitment and perseverance with cases. One such instance was a young man we met on his first day out of prison after previously knowing him at the Nightshelter. We attended his probation appointments, job centre and housing and managed to get him some temporary accommodation with the council. He went downhill quickly once in a flat on his own and ended up using drugs again. He then got an infection from injecting that travelled to his spinal cord and paralysed him. We continued to visit him at the hospital through Covid, taking him food and helping communicate with probation and other agencies. He had several months in physio rehab and is now living with his partner. He has been clean from drugs for the longest since he was 16 and is enjoying family life.

NIGHTSHELTER

Our Night shelter has run for nearly 30 years as a direct access service, 365 days a year. It has provided 18 bed spaces from 7pm until 9am on a first come first serve basis. As well as a bed to sleep in, the shelter has been a place where rough sleepers, often the most vulnerable on our streets can get warm food, clean clothes, good advice and feel safe. Due to Covid we had to repurpose this service virtually overnight to become a 24 hour a day hostel, no direct access and only 6 clients at a time. This required a tremendous amount of work and changes for the staff who adjusted admirably. Despite the cut in available bed spaces we have welcomed 83 different individuals, helping 57 move on positively in 2020. We gave access to a total of 2571 beds (counting for every night of the year) but we still had to turn away people 45 times. Between March and early December, the main reason for turning someone away was that we were no longer a direct access service. We adapted again over the winter months to provide 2 direct access beds, a night for severe weather conditions. In December we moved on 13 clients, including 3 of our permanent residents in more settled accommodation and 10 through the Severe Weather Emergency Protocol (SWEP). We learnt to be increasingly Covid safe and adapt to all the new government guidelines over time. For this we worked with Public Health England, NHS testing and of course our Senior Leaders Team. We had to deal with 2 outbreaks of Covid, from which everyone affected recovered well.



² English as a second language

³ Office of the Immigration Commissioner

⁴ Polish British Integration Centre

⁵ European Economic Area

TRUSTEES' REPORT

FRIDAY NIGHT MEETING (FNM)

This has traditionally been a weekly event where the materially poor and homeless can gather for a hot meal at a venue in the town centre for friendship, support and to hear the gospel if they choose to. It has been a vibrant event which benefits from a large team of volunteers from across the town. Unfortunately, during Covid we have had to suspend this meeting. Public Health advised us against any kind of food preparation and distribution and it has not been possible to develop an alternative service in the last 12 months. However, we are looking forward to being able to gather again in the coming months and re-introduce this evening as part of our street outreach programme.

HOMES

Housing is an issue of social justice and equality. The report by the independent Commission on Housing, Church and Community lays out a positive vision for housing, centred on five core values, which are rooted in the Christian story but resonate with us all: good housing should be **Sustainable, Safe, Stable, Sociable and Satisfying**. We aim to provide accommodation that fulfills these five criteria for individuals and families from the UK as well as refugees and asylum seekers. Across our houses we have provided accommodation for people in a variety of different situations.



I loved my time in Move-On Housing and enjoyed the Pathways to Employment activities. The support and activities have opened my mind to new opportunities. If I hadn't had the support, I would have hit rock bottom but now I have my own flat and more privacy and independence and I know that I have floating support when I need it.

Our Supported Accommodation service offers short-term accommodation, a high level of autonomy and independence, and tenancy support for a wide variety of people who have experienced homelessness and are moving toward independent living. We tailor support towards each residents' needs and aspirations, offering a holistic approach, ensuring residents have the best opportunity to develop and achieve their aims in an encouraging, progressive environment. During 2020 we supported over 50 clients, helping 18 move into their own independent accommodation. A further 8 clients who had no recourse to public funds have obtained settled status or work-related benefits: a life-changing outcome for all, bringing them out of destitution. We have seen 16 clients who have obtained and sustained long-term employment while living with us and a further 8 have taken their first steps into work by taking on short-term employment



We have provided holistic resettlement and integration support for Syrian families resettled by the UNHCR⁶ / UK government in Central Bedfordshire and a Community Sponsorship family in Bedford for 14 families.

We have also provided 2 bed spaces for refused asylum seekers. This has amounted to 677 nights of accommodation provided so far for Iranian, Ethiopian and Afghani residents. All residents so far have been former UASC (arrived as unaccompanied asylum-seeking children and went through the UK care system before being made homeless and destitute). We give weekly support appointments with a dedicated keyworker. All rent and utilities are paid by KAP and weekly subsistence is provided via Convoy of Hope.

Running through all our housing services is a desire to provide a home, not just a room. We believe that when someone can feel as if they belong and can take pride in their surroundings, they are far more likely to succeed in maintaining that tenancy and move on with their lives successfully. This value was epitomised when we

⁶ United Nations High Commissioner for Refugees

TRUSTEES' REPORT

recently moved a client into one of our supported accommodation houses and he was greeted by many of the current residents of the house and they not only welcomed him but went and helped him to unload his belongings from the taxi and move them into his new room. He was instantly welcomed into the community.

OPPORTUNITIES

We recognise the need to tackle the causes of homelessness and to create space for people to rebuild their lives as part of a wider community. We provide a number of services which do this:

ESOL. English Language Training is designed to help learners to integrate better into the local community by developing their language skills. We provide a positive and encouraging learning environment. Learners are taught by qualified and experienced ESOL tutors with specialist knowledge of the issues refugees and migrants face. We normally hold our lessons in purpose-built rooms in Bedford where we offer an in-house crèche (staffed by a multilingual team). During the current pandemic we have moved our lessons online. We currently offer; Beginners' classes for pre-entry learners, One-to-one tuition, English Language Club for learners to learn through conversation and a literacy class for learners to improve their reading and writing skills. We have supported 112 individuals (including 42 children) in the past year.

PATHWAYS. This area of the Project is evolving into a strong community, proving a place for those who have recently been homeless or at risk of homelessness, to belong, gain self-confidence and rediscover their value as they have the opportunity to participate in a wide variety of courses and experiences offered. During 2020 despite having to move the majority of the course online, pathways has found a way to engage the community. They have produced some 'How to cook' videos in collaboration with Food Etc. After months of encouragement, the community have started to post videos of themselves cooking these recipes. It speaks of inner confidence and a sense of belonging to something. Those in the Pathways



community have started to want to give back. Until this lockdown, we had been filming exercise sessions with a client who holds a personal training qualification. We were able to pay him for his involvement and the response from the community was positive. There have been a number of clients securing voluntary and paid employment posts following help through the job club. We are working with other businesses such as a local photographer, cleaner, bakery and the egg shed to name but a few. One of the most exciting things to come out of 2020 has been the development of a telling my story project, in partnership with The Place Theatre. This was a digital event that provided an exciting opportunity for those we work with to have their voices heard. The participants either read their piece of writing live for the event, recorded it in advance, or had a local actor read it on their behalf. The goal was to have the voices of those who have been hidden be heard. This was a powerful event which the wider community was able to engage with. It was a good opportunity to challenge and educate people on issues relating to homelessness or being displaced. There were around 50 people accessing the event which it is hoped can be replicated in person on stage later this year.

FUNDRAISING

The fundraising strategy for KAP is designed and delivered by a team with the approval of Senior Leadership Team (SLT) and trustees. In order to respond to the changing nature of fundraising in the current economic climate and the digital world in which we now live we have diversified our income streams and harnessed new ways to increase opportunities for people and organisations to partner with us financially

KAP seeks to raise funds from Regular and Major Donors, Churches, Schools, Corporate and Community Fundraising. A significant portion

of our income is also raised through trusts and grants. We have also adopted The Enthuse Platform as an online way of people being able to connect with us to run their own fundraising events or support someone else's. We are signed up for 'Easyfundraising' and investigating 'RoundUp' as other digital tools through which regular



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donations can be easily made. We have also upgraded our website, worked on new branding and invested in personnel to run our social media to improve our digital presence.

KAP adheres to legal principles underpinning fundraising and takes all reasonable steps to treat a donor fairly, enabling them to make an informed decision about any donation. We do not engage in fundraising which is an unreasonable intrusion on a person's privacy or force anyone to donate.

THE FUTURE

Despite the uncertainty facing the charity sector at this time, KAP remains committed and focused on delivering our core mission to tackle homelessness and its causes, show the love of Jesus to the broken and lost, provide opportunity for change and draw people out of isolation into a meaningful community. Our plans for the future include actions to mitigate against the unknown as well as building on what we know are our strengths, setting us apart to be creative, caring and professional in all that we do.

INCOME. Given the financial pressures and the potential of an austerity budget for 2022 we know we need to future proof our income. We are doing this in a number of ways:

- Increasing the diversity of income streams across contracts, grants, local schools and churches, businesses and individuals. We have created new ways people can donate and are continuing to introduce new ways to engage digitally with one off or regular donors.
- We are focusing efforts on major donors who we know have a desire and the resources to help.
- We are starting to develop a social enterprise which will generate an income for us.
- We have introduced a fifth 'we believe' statement this year which is focused on engaging the community in being part of the solution with us to help muster more local support.

TRAINING. We are dealing with increasingly complex cases and are very mindful of issues for our staff around vicarious trauma, the need to navigate mental health issues, addictions, managing conflict, accurately and safely recording information, diversity awareness and inter-agency knowledge. Therefore, this year we are:

- Putting all our staff through Homeless Link vicarious trauma training.
- Enrolling all new staff on GDPR and equal opportunity courses and ensuring everyone completes refresher training throughout the year.
- We are planning and delivering a series of sessions at our fortnightly staff team time as we are able to gather in person to tackle some of the issues mentioned above.
- We have a small budget available for sending selected staff on specialist courses as we begin to build our expertise in areas of complex case management. We are particularly interested in exploring therapeutically informed environments for our clients and creating access to counselling, recognising the need to treat the whole person when dealing with homelessness and its causes and are therefore looking to upskill in this area.
- We are training our refugee and migrant service team to become qualified immigration advisors.

SERVICES. There are many areas of need across our town and beyond that we are aware of. We are focussing our attention on the things we know we do best; working with and valuing the individual to bring about long lasting change with compassion and professionalism. There is a particular problem in Bedford with the number of rough sleepers and those in temporary accommodation, therefore we are seeking new ways to break the cycle and help people find and keep a home. To this end we are:

- Exploring creative ways to provide homes and support which will break the cycle of homelessness.
- Continuing with the development of low support accommodation, providing homeless people with a stepping stone to successfully obtaining and maintaining their own independent tenancy, including the targeting of particularly vulnerable groups.
- Exploring the needs and viability of providing further accommodation and support to asylum seekers and destitute migrants.
- Continuing to grow and develop Pathways, creating a positive community for those who access it and building more links with local employers and businesses. This is a strong model for long term homelessness prevention.
- Growing a social enterprise which will create jobs and provide more opportunities for collaboration with local businesses and provide an income.

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- Researching the possibility of acquiring a long-term rental site that can be a hub for training, accommodation and office space.
- Developing information and training resources for other churches to use to tackle poverty where they are based and for schools to raise awareness among young people about the needs of people in society around them.

TRUSTEES, GOVERNANCE AND MANAGEMENT

The Trustees/Directors of KAP are as follows:

Roydon Loveley (Chair)	Kirstie Cook (Resigned 4 Jun 2020)
Simon Holley (Resigned 31 December 2020)	Vanessa Lipski (Appointed 28 January 2021)
Nigel Taylor	Stephen Wilson
Matthew Burge (Appointed 15 April 2021)	Paul Johnson (Resigned 15 Feb 2020)

Note that Kirstie Cook resigned as a Trustee prior to her secondment to the KAP as CEO from 1 Jul 2020.

The Trustees are also directors of the company. New Trustees are appointed with the approval of the other Trustees and in accordance with the Memorandum and Articles of Association. Without exception, new Trustees are already familiar with the work of KAP. Prior to their appointment, new Trustees will meet with the Chair of the Trustees to review:

- The roles and responsibilities of a Trustee.
- The main documents which set out the operational framework for the charity including the Memorandum and Articles of Association.
- Resourcing and the current financial position.
- Future plans and objectives.
- The Trustee Induction Procedure and Trustee Job Description.

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees (who are also directors of KAP for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

In so far as the Trustees are aware:

TRUSTEES' REPORT

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

The Trustees met three times during 2020 and were regularly consulted and informed on matters of importance. In the year ending 31st December 2020 the Trustees had insurance cover up to the sum of £1 million. Trustees insurance is now part of our general insurance policy, the cost of insurance was £7,244 paid by the charitable company.

MANAGEMENT TEAM

The day-to-day running of KAP is delegated by the Trustees to a Management Team composed of the Chief Executive Officer, Directors (not Trustees) and Managers. Following changes to key personnel in 2020 the management structure going forward into 2021 is as follows:

Senior Management Team (SMT). This consists of the CEO, the Director of Services and the Head of Operations. This team meets regularly to assess the overall health and direction of the charity. The Strategic Leadership Team (SLT) is made up of the SMT plus the Finance and Development Manager, the Accommodation Manager and the Refugee and Migrant Services Manager. This setting creates space for key leaders across the organisation to explore opportunities, exchange information and make strategic decisions.

Stakeholder Engagement. As well as having Trustees and Managers to oversee KAP we are committed to involving our clients in how we shape and deliver our services. We have a history of employing past service users and currently have two people on staff who have experienced homelessness and addiction in our town as well as 12 people across our team who have lived experience of the asylum and immigration systems. We have invited client input when recruiting for posts, which has been a great success. We are working towards creating a Lived Experience Advisory Panel (LEAP) which will enable us to identify people who are keen to contribute, help equip them to do so and provide opportunities for their voices to be heard across the whole organisation.

"Full co-production means sharing power – giving people who use services an equal chance to sit at the table and make decisions about how to run it better. It means building up their confidence and developing their skills so that they can participate fully. It also means involving staff in the process and not just managers and trustees." - Homeless Link, 2018

GOVERNANCE

In addition to the oversight provided by the Trustees, principally via their meetings generally held at least three times a year and the Senior Management Team, the management and oversight of governance issues are provided by a Finance Team which usually meets monthly. The Finance Team includes the Chair of Trustees, CEO, Finance & Development Manager and Fundraising Manager.

POLICIES AND PROCEDURES

SAFEGUARDING. At KAP we believe that every individual who accesses our services should be treated with dignity and respect, have their choice respected and not be forced to do anything against their will. KAP is committed to safeguarding all service users, and their children, coming into contact with the organisation, regardless of gender, ethnicity, disability, sexuality or beliefs. Safeguarding is everyone's responsibility and all employees who, during the course of their employment, have direct or indirect contact with vulnerable adults or children, or who have access to information about them, have a responsibility to safeguard and promote their welfare. Our policy includes but is not limited to safe recruitment, safe environment, safe culture, roles and responsibilities, procedures, duty to report and confidentiality.

GDPR. Our Head of Operations works closely with our HR and IT consultants to ensure that all our staff are trained and regularly updated on good practice with respect to GDPR. Given the vulnerability of our clients, the sensitive nature of much of the information we hold and the increase in remote working we have taken extra steps to ensure that all IT equipment is secure. This is reviewed by the SLT on a regular basis.

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EQUAL OPPORTUNITIES. Our services are provided to all people, regardless of religion, race, ethnicity, gender, or sexual orientation. Our assistance and our programmes are offered to all with no conditions attached. We do not discriminate against anyone, whether clients or staff. KAP is a Christian organisation committed to fulfilling its mission and ethos in accordance with the values of its Christian faith. Accordingly, as a Christian organisation, there are posts which we believe can only be filled by Christians. These roles are kept under regular review. The nature of these posts or the context in which they are carried out and their link to the organisation's 'Statement of belief' give rise to a Genuine Occupational Requirement (GOR) for the post-holders to be Christian. All employees in these posts are required to demonstrate a clear, personal commitment to the Christian faith.

HEALTH AND SAFETY. KAP recognises and accepts its legal obligations under the Health and Safety at Work Act 1974 and all applicable regulations made under it to ensure, as far as is reasonably practical, the health and safety and welfare at work of all its employees, persons in training, directors, contractors, temporary workers and volunteers ("Employees") and the health and safety of service users, visitors and other persons who attend or use its premises. In accordance with its legal obligations, the Employer has carried out a risk assessment of its activities, equipment, facilities, building and all other related arrangements where matters of health and safety may be involved.

FAMILY FRIENDLY. KAP aims to be a family friendly employer. We have policies to support this including but not limited to: part time working, working from home, maternity/paternity leave, flexible emergency leave and carers leave.

REMUNERATION POLICY. The pay policy for all staff is reviewed annually and new posts are benchmarked against pay levels in equivalent posts in other organisations and external benchmark data. In addition to salary, we also offer a generous Employer Contribution Pension Scheme, Death In-Service Insurance, up to 33 days' annual leave per year, an employee benefits platform, including Cycle to Work, discounted social activities and an Employee Assistance Programme.

FINANCIAL OVERVIEW

The accounts are prepared for 12 months of operations. A summary of the income and expenditure (£K) for 2020 and 2019 is shown below:

	2020	2019
Income	1,542.3	1,348.2
Expenditure	1,534.6	1,410.6
Surplus/Deficit	7.7	(62.4)

Income totalled £1,542.3K in 2020, an increase of 14% compared with 2019. During 2020 there was a surplus of £7.7K compared with a deficit in 2019.

RESERVES

The policy on reserves, agreed by the Trustees, is that the appropriate level of unrestricted reserves should be based on a proportion of our regular costs as follows:

- Four months of long-term commitments, such as rent and utilities payments and the cost of running services which are a vital activity to maintain;
- Two months of medium-term commitments such as permanent staff costs and the financial support we provided to external parties.
- One month of short-term costs, including the day-to-day activities of the Trust.

Using the above criteria, a detailed review has estimated that reserves for 2021 should be at least £280K which represents around 2.2 months of expenditure. The current reserves are significantly less than that specified by the policy and efforts will be made during 2021 to increase the reserves.

TRUSTEES' REPORT

INVESTMENT POLICY

Reserve funds are invested such that the total in any one bank/building society is less than the £85K guarantee limit provided by the Financial Services Compensation Scheme (FSCS). In order to stay below the limit three savings accounts, with Virgin Money Plc, Co-Operative Bank and Shawbrook Bank Ltd, are utilised. In the current uncertain financial climate and with interest rates being very low, priority is being given to protecting the reserves under FSCS rather than seeking to maximize interest.

RISK MANAGEMENT

The major risks as recognized by the Trustees are detailed below.

Nature of Risk	Risk Level	Mitigation
GOVERNANCE		
Well-being CEO/leadership team	Medium (mainly due to Covid)	Vaccinations, tests, access to support through HR, broadening of responsibilities across team
Inadequate reserves	Medium	Diversity of income streams to increase revenue. Budget set with a surplus. New accounting system in place to help manage daily progress more efficiently. CEO been on reserves training. New trustee who is an accountant
Size and skill set on Trustee board	Medium	Recruited 3 new trustees in the last 6 months. Seeking to have another recruitment round this year. CEO seeking training opportunities for trustees
Staff recruitment/retainment	Low	Improved recruitment process. Increased access to staff benefits. Building a culture of value, motivation and purpose.
Mission Drift	Low	Emphasis on values continual and well imbedded
EXTERNAL RISKS		
Cyber attacks – hacking, email interceptions etc	Medium	New contract with IT consultants has ensures all systems and equipment are fully protected with antivirus, firewalls and insurance
Loss of Office space due to fire/flood or notice on lease	Low	People can work from home, good relationship with office landlords
Loss of Office Server/Client info	Low	All info backed up, also stored on InForm
Pandemic	We are in one	Financial risks have been calculated and managed, staff worked from home, PPE assigned when needed, everyone had vaccines. All clients protected by staff taking appropriate precautions with regular input from Public Health England.
COMPLIANCE WITH LAW AND REGULATION		
Accused of discrimination and prejudice in the local and national media due to acts of past or present staff	Low	Adhere to equality act and equality policies. Have prepared robust response to GOR.

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Accused of discrimination	Medium	Adhere to equality act and equality policies. Have prepared robust response to GOR.
Employee accusing discrimination	Low	Adhere to equality act and equality policies. Have prepared robust response to GOR.
OPERATIONAL RISKS		
Unaffordable Night Shelter rent increase	High	Reviewing service, investigating other properties, looking at other funding streams
Loss of housing provision due to extreme circumstances such as fire or flood.	Low	Ensuring all properties up to safety standards to protect against damage and accidents. On-going relationship with other housing providers and Kings Arms Church who would step in to help.
Change or Leadership	Low	Newly but well established team with broadening and transparent procedures- operational procedures well documented so others across the team could pick up and work with.
Client/staff member seriously injured/killed	Low	Health and safety training/policies in place, access to HR if support needed

Despite the challenges of 2020 the King's Arms Project finished in a stronger financial position than we were in at the beginning of the year. Our expenditure was less than budgeted and we were able to put some money into reserves. Going into 2021 we have a budget which forecasts a surplus again in line with our policy to increase our reserves in this season.

Our income is from a diversity of sources. We have a number of contracts with the local council and one with the home office which in total accounts for the on-going employment and salary costs for 31 out of 47 of our current staff team. These contracts are of varying length but all are running through 2021 and due for review and/or renewal throughout 2022.

We have negotiated an increase in our housing benefit rates and are becoming a registered provider in 2021 which will increase the opportunities for us to provide further bed spaces across the borough. We are currently able to claim housing benefit for up to 54 bed spaces at any one time through our nightshelter and move on housing which provides a significant and consistent portion of our income, including the staff costs of 5 employees.

The remaining 11 employees and operational costs are funded from management costs on contracts as well as income through grants and fundraising. Our fundraising team has already secured over 50% of the budgeted income through grants for 2021 and we are confident that given the on-going support for the homeless in this season the remaining 50% will be readily achieved. We have a new fundraising team which has already started some new initiatives to raise our profile and income through community fundraising given the current trends in this area.

With increasing numbers of people at risk of homelessness and those who are rough sleeping our services continue to be in high demand. We are in regular contact with public health and the council as we continue to be part of the solution in this season. Our prevention strategy providing opportunity through the pathways programme is growing in impact and continues to draw attention from funders. Our work with refugees and asylum seekers and support for those with no access to public funds is increasing and in line with our policy to find a dignified solution for these individuals.

TRUSTEES' REPORT

Given the diversity of our income streams, the increasing demand for our services and our growing reputation for excellence with local and national partners and funders we feel that despite the uncertainty still facing the UK in 2021 we are in a strong position to continue to deliver and expand our services.

AUDITOR

The auditor, Mazars LLP who have signified their willingness to act on KAP's behalf, were appointed to KAP for a further year at a meeting of the Trustees on 15 April 2021.

STATEMENT OF DISCLOSURE OF INFORMATION TO AUDITOR

We, the directors of the company who held office at the date of approval of these Financial Statements, as set out above, each confirm so far as we are aware, that:

- there is no relevant audit information of which the company's auditors are unaware; and
- we have taken all the steps that we ought to have taken as directors in order to make ourselves aware of any relevant audit information and to establish that the company's auditors are aware of that information.

The Trustees have prepared this report in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small entities.

Approved by the Trustees on and signed on their behalf:



Roydon Loveley,

Chair of Trustees

Jun 11, 2021

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF KING'S ARMS PROJECT (BEDFORD)

Opinion

We have audited the financial statements of King's Arms Project (Bedford) (the 'charity') for the year ended 31 December 2020 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2020 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

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

We have nothing to report in this regard.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF KING'S ARMS PROJECT (BEDFORD)

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the Trustees' Report which includes the Directors' Report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Report included within the Trustees' Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Directors' Report included within the Trustees' Report.

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

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

Responsibilities of Trustees

As explained more fully in the trustees' responsibilities statement set out on page 12, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. Based on our understanding of King's Arms Project (Bedford) and its activities, we identified that the principal risks of non-compliance with laws and regulations related to the Charities Act 2011, the Charities Statement of Recommended Practice, UK tax legislation, pensions legislation, employment regulation and health and safety regulation, anti-bribery, corruption and fraud and money laundering, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements, such as the Companies Act 2006.

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF KING'S ARMS PROJECT (BEDFORD)

We evaluated the trustees' and management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to posting manual journal entries to manipulate financial performance and significant one-off or unusual transactions.

Our audit procedures were designed to respond to those identified risks, including non-compliance with laws and regulations (irregularities) and fraud that are material to the financial statements. Our audit procedures included but were not limited to:

- Discussing with the trustees and management their policies and procedures regarding compliance with laws and regulations;
- Communicating identified laws and regulations throughout our engagement team and remaining alert to any indications of non-compliance throughout our audit; and
- Considering the risk of acts by the charity which were contrary to applicable laws and regulations, including fraud.

Our audit procedures in relation to fraud included but were not limited to:

- Making enquiries of the trustees and management on whether they had knowledge of any actual, suspected or alleged fraud;
- Gaining an understanding of the internal controls established to mitigate risks related to fraud;
- Discussing amongst the engagement team the risks of fraud; and
- Addressing the risks of fraud through management override of controls by performing journal entry testing.

There are inherent limitations in the audit procedures described above and the primary responsibility for the prevention and detection of irregularities including fraud rests with management. As with any audit, there remained a risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal controls.

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

Use of the audit report

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


Vincent Marke (Jun 11, 2021 16:32 GMT+1)

Vincent Marke
(Senior Statutory Auditor)
for and on behalf of Mazars LLP
Chartered Accountants and Statutory Auditor
The Pinnacle
160 Midsummer Boulevard
Milton Keynes
MK9 1FF
Date: Jun 11, 2021

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020

INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT

		Unrestricted funds year ended 31/12/20	Designated funds year ended 31/12/20	Restricted funds year ended 31/12/20	Total funds year ended 31/12/20	Total funds year ended 31/12/19
Income	Notes	£	£	£	£	£
<i>Income from generated funds</i>						
Voluntary income						
Donations		120,573	1,370	240	122,183	168,499
Other income/fundraising		21,905	1,019	-	22,924	18,253
Investment income		353	-	-	353	851
<i>Income from charitable activities</i>						
Rent & Housing Benefit		-	366,896	10,955	377,851	360,243
Supporting People/Rough Sleeper		-	308,099	-	308,099	245,205
No Recourse Accommodation		-	91,834	-	91,834	153,796
Refugee Support		-	430,954	-	430,954	253,898
Opportunity		-	10,800	-	10,800	-
Grants		50,075	-	127,254	177,329	147,429
Total Income	2	192,906	1,210,972	138,449	1,542,327	1,348,174
Expenditure						
Cost of raising funds		54,213	-	-	54,213	55,841
Charitable activities						
Outreach		-	533,450	41,150	574,600	601,331
Accommodation		-	385,516	9,250	394,766	379,654
Refugee Support		-	399,328	26,497	425,825	267,479
Opportunity		-	24,608	60,633	85,241	106,251
Total Expenditure	3	54,213	1,342,902	137,530	1,534,645	1,410,556
Net movement in funds	5	138,693	(131,930)	919	7,682	(62,382)
Balance brought forward	5	109,738	-	125,705	235,443	297,825
Transfers between funds	5	(130,619)	151,930	(21,311)	-	-
Balances carried forward	5 & 10	117,812	20,000	105,313	243,125	235,443

The charity's incoming resources and resources expended all relate to continuing operations. The charity has no recognised gains or losses other than those included above. The notes on pages 24 to 34 form part of these accounts.

BALANCE SHEET AS AT 31 DECEMBER 2020

	Notes	2020	2019
		£	£
Fixed assets			
Tangible assets	6	33,263	43,386
Current assets			
Debtors	7	225,060	115,114
Short term deposits	8	23,952	73,715
Cash and cash equivalents	8	112,433	69,945
Total current assets		361,445	258,774
Creditors falling due within one	9	(151,583)	(66,717)
Net current assets		209,862	192,057
Net assets		243,125	235,443
Funds			
	5 & 10		
Unrestricted funds		117,812	109,738
Designated funds		20,000	-
Restricted funds		105,313	125,705
Total funds		243,125	235,443

The notes on pages 24 to 34 form part of these accounts.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

The financial statements were approved and authorised for issue by the Trustees on and signed on their behalf.



R. Loveley
Trustee
Jun 11, 2021



S. Wilson
Trustee
Jun 11, 2021

STATEMENT OF CASH FLOWS AT 31 DECEMBER 2020

	2020	2019
	£	£
Cash flows from operating activities:		
Net movement in funds	7,682	(62,382)
Depreciation	21,262	23,698
Loss/(Surplus) on sale of fixed assets	-	3,613
Interest received	(353)	(851)
(Increase) in Trade and other receivables	(109,946)	(21,243)
Decrease / (Increase) in Short term investments	49,763	(550)
Increase / (Decrease) in Trade and other payables	84,866	(31,004)
	<hr/>	<hr/>
Net cash inflow from operating activities	53,274	(88,719)
- - - - -		
Purchase of fixed assets	(11,139)	(22,976)
Interest received	353	851
	<hr/>	<hr/>
Net increase in cash & cash equivalents	42,488	(110,844)
Opening cash and cash equivalents	69,945	180,789
Net increase in cash and cash equivalents	42,488	(110,844)
	<hr/>	<hr/>
Closing cash & cash equivalents	112,433	69,945

The notes on pages 24 to 34 form part of these accounts.

NOTES TO THE FINANCIAL STATEMENTS

ACCOUNTING POLICIES

LEGAL STATUS OF THE CHARITY

The charity is a company limited by guarantee registered in England and Wales and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantees is limited to £10 per company member of the charity.

The financial statements are presented in sterling, which is also the functional currency of the charity.

1.1 Accounting convention and basis of preparation

The financial statements are prepared under the historical cost convention on a going concern basis, and in accordance with applicable accounting standards.

In preparing the financial statements the charity follows best practice as set out in the Statement of Recommended Practice: 'Accounting and reporting by Charities' (SORP), the Financial Reporting Standard applicable in the United Kingdom and Ireland (FRS102) and the Charities and Companies Acts.

The use of the going concern basis of accounting is appropriate because there are no identified events or conditions that may cast doubts about the ability of the charity to continue as a going concern. As detailed on page 16, since the start of the COVID-19 pandemic in March 2020 the King's Arms Project has continued to work with the homeless, needy and refugees in conjunction with Bedford Borough Council and other local agencies. While in mid-2021 it is not possible to fully determine the impact of COVID-19 on the operations of the charity, the Trustees continue to monitor the impact of the pandemic on the charity, but do not believe this will affect the charity's capacity to continue as a going concern.

1.2 Income

Any income received is credited to the relevant fund.

Tax credits (gift-aid) are included in the financial statements on an accruals basis as recommended by the Statement of Recommended Practice. This means that tax credits are taken into account in the period in which the originating donation was made. Income from grants is recognised in the year that it is received unless the donor specifies otherwise or the grant is given to cover service provision in more than one financial year. In such cases the income is deferred. Rents receivable are credited to the relevant designated fund based on the total due for the current year. Legacies are recognised when receipt is probable and the amount can be reliably measured.

1.3 Voluntary assistance and donated goods

Volunteers are key to the success of KAP and during 2020 there were over 78 (2019: 66) volunteers giving approximately 2,000 hours of service (2019: 4,500) - the decrease in volunteer hours is as a result of COVID and not being able to run services such as FNM for most of 2020.

Volunteers provided assistance to KAP including shifts at the Nightshelter, purchasing and preparing food for the Friday Night outreach meal (FNM), befriending refugees, assisting with courses and mentoring for staff and clients, helping during the pandemic with shopping and support.

Donated goods include food, clothes and consumables for the homeless.

Voluntary assistance and donated goods are not recognised in the financial statements as the amount cannot be measured accurately.

1.4 Allocation of costs

Costs are allocated directly to funds whenever applicable. Indirect costs are allocated from KAP administration to the designated funds based on a proportion of direct expenses by fund compared to overall direct expenses.

Staff costs represent direct charges as well as any KAP administration salaries and are allocated on the same basis.

ACCOUNTING POLICIES (CONTINUED)

1.5 Pension costs

The pension costs charged in the financial statements represent the contributions payable by the charitable company during the year.

1.6 Operating leases

Rentals payable under operating leases are charged on a straight-line basis over the term of the lease.

1.7 Tangible fixed assets and depreciation

Tangible fixed assets other than freehold land are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Fixtures and fittings	20%-33% straight line
Motor vehicles	20% straight line

1.8 Financial Instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction values and subsequently measured at their settlement value.

Debtors:

Debtors are recognised on the accruals basis at the settlement amount due. Prepayments are valued at the amount prepaid and accrued income is valued at the best estimate of expected receipts.

Cash and cash equivalents:

Cash at bank and in hand includes cash and short term highly liquid investment with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors:

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount.

1.9 Unrestricted, designated and restricted funds

Unrestricted funds are funds given for the general purposes of the charitable company and these funds may be expended on the objects of the charitable company at the discretion of the Trustees.

Designated funds are unrestricted funds set aside for a purpose as determined by the Trustees.

Restricted funds are those funds that have been given for a specific purpose and they must only be expended on that purpose.

Unrestricted reserves include a legacy of £56K which was received in 2009. Whilst this is included in unrestricted reserves, the Trustees are planning to use this legacy to fund a future development project.

There is an overarching fund for KAP administration. This fund receives donations for general expenditure on any aspect of the work of the Charity. Within these criteria, the Trustees have discretion as to which designated fund the funds will be applied to.

NOTES TO THE FINANCIAL STATEMENTS

ACCOUNTING POLICIES (CONTINUED)

1.10 Judgments in applying accounting policies and key sources of estimation uncertainty

In applying the company's accounting policies, the Trustees are required to make judgements, estimates and assumptions in determining the carrying amounts of assets and liabilities. The trustee's judgements, estimates and assumptions are based on the best and most reliable evidence available at the time when the decisions are made and are based on historical experience and other factors that are considered to be applicable. Due to inherent subjectivity involved in making such judgements, estimates and assumptions, the actual results and outcomes may differ.

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, if the revision affects only that period, or in the period of the revision and future periods, if the revision affects both current and future periods. The key area of judgement in the accounts relates to voluntary assistance and donated goods - refer to note 1.3.

NOTES TO THE FINANCIAL STATEMENTS

2 Total Income

	Donation & Legacies	Fundraising	Investment Income	Rent & Housing Benefit	Supporting People	Services Income	Grants	Year ending 31.12.20 Total	Year ending 31.12.19 Total
	£	£	£	£	£	£	£	£	£
Unrestricted Income	120,573	21,905	353	-	-	-	50,075	192,906	175,322
Designated Income									
OUTREACH									
Rough Sleeper Outreach Service	-	63	-	-	102,886	-	-	102,949	48,618
Friday Night Meeting	10	-	-	-	-	-	-	10	-
Nightshelter	1,045	693	-	142,801	205,213	-	-	349,752	343,568
ACCOMMODATION	10	16	-	215,811	-	91,834	-	307,671	355,415
REFUGEE AND MIGRANT	280	245	-	8,284	-	430,954	-	439,763	263,957
OPPORTUNITY	25	2	-	-	-	10,800	-	10,827	-
Total Designated Income	1,370	1,019	-	366,896	308,099	533,588	-	1,210,972	1,011,558
Restricted Income									
OUTREACH									
Rough Sleeper Outreach Service	-	-	-	-	-	-	16,770	16,770	25,288
Friday Night Meeting	-	-	-	-	-	-	5,759	5,759	4,520
Nightshelter	-	-	-	-	-	-	19,932	19,932	17,300
Nightshelter Purchase	-	-	-	-	-	-	-	-	20,000
ACCOMODATION	-	-	-	-	-	-	9,250	9,250	17,863
REFUGEE SUPPORT									
Refugee and Migrant Services	-	-	-	-	-	-	14,910	14,910	9,000
Refugee Care Fund	240	-	-	10,955	-	-	-	11,195	10,093
OPPORTUNITY									
Pathways	-	-	-	-	-	-	60,633	60,633	57,230
Total Restricted Income	240	-	-	10,955	-	-	127,254	138,449	161,294
Total Income	122,183	22,924	353	377,851	308,099	533,588	177,329	1,542,327	1,348,174

NOTES TO THE FINANCIAL STATEMENTS

3 Total Expenditure

	Staff Costs	Direct Costs	Indirect Costs	Depreciation	Year ending 31.12.20 Total	Year ending 31.12.19 Total
	£	£	£	£	£	£
Fundraising & Publicity	52,274	1,939	-	-	54,213	55,841
Designated Expenses						
OUTREACH						
Rough Sleepers Outreach Service	78,793	19,746	9,226	587	108,352	91,347
Nightshelter	297,145	91,528	32,816	3,609	425,098	453,801
ACCOMMODATION	159,902	183,710	29,109	12,795	385,516	361,791
REFUGEE AND MIGRANT SERVICES	263,540	101,863	30,545	3,380	399,328	246,222
OPPORTUNITY	14,668	2,771	6,285	884	24,608	-
Total Designated Expenses	814,048	399,618	107,981	21,255	1,342,902	1,153,161
Restricted Expenses						
OUTREACH						
Rough Sleepers Outreach Service	16,770	-	-	-	16,770	25,288
Friday Night Meeting	754	3,359	328	7	4,448	13,595
Nightshelter	19,932	-	-	-	19,932	17,300
ACCOMMODATION	9,250	-	-	-	9,250	17,863
REFUGEE SUPPORT						
Refugee and Migrant Services	14,910	-	-	-	14,910	9,000
Refugee Care Fund	-	11,587	-	-	11,587	12,257
OPPORTUNITY						
Pathways	60,633	-	-	-	60,633	106,251
Total Restricted Expenses	122,249	14,946	328	7	137,530	201,554
Total Charitable Expenditure	988,571	416,503	108,309	21,262	1,534,645	1,410,556

Included in direct costs is auditor's remuneration of £5,000 (2019: £4,500) plus VAT.

The difference between Staff Costs in the above and Employee Information in Note 4 is £45,116. This is due to staff life insurance, recruitment expenses and agency worker's charges being included in the above but not in Note 4.

Fundraising and publicity costs relate mainly to staff working to secure grants and funding from a variety of organisations and grant-making trusts as well as organising fundraising events during the year.

NOTES TO THE FINANCIAL STATEMENTS

4 Employee information

	2020	2019
	£	£
Salaries	828,969	725,694
Social security costs	60,076	54,065
Pension	54,410	52,535
Total	943,455	832,294

The table below details how many staff were employed for each project/service

	2020	2019
OPERATIONS		
Management & administration	6	8
Fundraisers	2	2
OUTREACH		
Rough Sleeper Outreach	1	2
EEA Outreach Worker	2	1
Nightshelter	12	11
FNM	0	1
Prison Outreach	1	1
ACCOMMODATION		
No Recourse/Move on Housing	5	4
OPPORTUNITY		
Pathways	3	3
REFUGEE SUPPORT		
Refugee Support	9	4
ESOL	6	3
Total Employees	47	40
Total Full Time equivalents (FTE)	41.5	33.0

No employee received remuneration of more than £60K in either 2019 or 2020.

Trustee remuneration is in accordance with the Memorandum & Articles of the Trust for services provided to the Trust. Trustee remuneration 2020: £nil (2019: £nil). Trustee expenses 2020: £nil (2019: £104).

Remuneration of key management personnel for the year ended 31 December 2020 comprising the CEO, Director of HR, Director of Services, Finance & Development Manager and Operations Manager totalled £170,426 (2019: £184,184). Kirstie Cook joined in July as CEO on secondment from the King's Arms Trust (Bedford) and her remuneration in 2020 is included in the above figure and also in the sum paid to the King's Arms Trust (Bedford) as shown in Note 13.

Redundancy costs during 2020 £10,079 (2019: £nil).

NOTES TO THE FINANCIAL STATEMENTS

5 Movement in funds

	Opening balance	Income	Expenditure	Transfers	Closing balance 2020
	£	£	£	£	£
Unrestricted Funds	109,738	192,906	(54,213)	(130,619)	117,812
Designated Funds					
OUTREACH					
Rough Sleeper Outreach Service	-	102,949	(108,352)	5,403	-
Friday Night Meeting	-	10	-	(10)	-
Nightshelter	-	349,752	(425,098)	75,346	-
ACCOMMODATION	-	307,671	(385,516)	77,845	-
REFUGEE AND MIGRANT SERVICES	-	439,763	(399,328)	(40,435)	-
OPPORTUNITY	-	10,827	(24,608)	13,781	-
CAPITAL PROJECT PURCHASE FUND	-	-	-	20,000	20,000
Total Designated Funds	-	1,210,972	(1,342,902)	151,930	20,000
Restricted Funds					
OUTREACH					
Rough Sleeper Outreach Service	-	16,770	(16,770)	-	-
Friday Night Meeting	-	5,759	(4,448)	(1,311)	-
Nightshelter	-	19,932	(19,932)	-	-
Nightshelter Purchase	110,671	-	-	(20,000)	90,671
ACCOMMODATION	-	9,250	(9,250)	-	-
REFUGEE SUPPORT					
Refugee and Migrant Services	-	14,910	(14,910)	-	-
Refugee Care Fund	15,034	11,195	(11,587)	-	14,642
OPPORTUNITY					
Pathways to Employment	-	60,633	(60,633)	-	-
Total Restricted Funds	125,705	138,449	(137,530)	(21,311)	105,313
Total movement in funds	235,443	1,542,327	(1,534,645)	-	243,125

NOTES TO THE FINANCIAL STATEMENTS

During 2020 a restricted gift of £20k towards the Nightshelter purchase was released by the donor to become unrestricted. The Trustees agreed to designate it as a Capital Project Purchase Fund.

Any deficit in a designated fund will be covered from the unrestricted fund. Any surplus from a designated fund will be transferred to unrestricted at the year-end leaving all designated funds with a zero balance with the exception of the Capital Project Purchase Fund. The purpose of the unrestricted fund is to:

- cover any deficits in designated funds.
- meet the requirements of the KAP Reserves policy.
- to keep funds available for future developments of the KAP.

6 Fixed assets

	Fixtures & fittings	Motor vehicles	Total
Cost	£	£	£
As at 1 st January 2020	98,143	13,720	111,863
Additions	11,139	-	11,139
Disposals	-	-	-
Cost at 31st December 2020	109,282	13,720	123,002
Depreciation			
As at 1 st January 2020	61,665	6,812	68,477
Charge for the year	18,518	2,744	21,262
Eliminated on disposal	-	-	-
Depreciation at 31st December 2020	80,183	9,556	89,739
Net book value at 31st December 2020	29,099	4,164	33,263
Net book value at 31st December 2019	36,478	6,908	43,386

7 Debtors

	2020	2019
	£	£
Accrued income & prepayments	214,694	109,436
Tax credit (gift-aid)	10,366	5,678
Total debtors	225,060	115,114

NOTES TO THE FINANCIAL STATEMENTS

8 Short term deposits and cash and cash equivalents

	2020	2019
	£	£
Accounts over 90 days	23,952	73,715
Bank accounts	112,433	69,945
Total	136,385	143,660

9 Creditors falling due within one year

	2020	2019
	£	£
Deferred income	104,694	24,309
Creditors	46,889	36,937
Accrued expenses	-	5,471
Total creditors	151,583	66,717

Deferred income

At 1 st January	24,309	59,918
Received during the year	104,694	24,309
Released to incoming resources for the year	(24,309)	(59,918)
At 31st December	104,694	24,309

Income is deferred where income has been received in advance or the recognition criteria have not yet been met.

NOTES TO THE FINANCIAL STATEMENTS

10 Net assets held by funds

	Fixed assets	Debtors	Bank and cash	Creditors	Total
	£	£	£	£	£
Unrestricted Funds	1,777	30,270	112,791	(27,026)	117,812
Designated Funds					
OUTREACH					
Rough Sleeper Outreach Service	798	1,845	(2,527)	(116)	-
Friday Night Meeting	-	-	-	-	-
Nightshelter	3,534	33,697	(33,651)	(3,580)	-
ACCOMMODATION	18,744	27,759	(42,967)	(3,536)	-
REFUGEE AND MIGRANT SERVICES	6,901	78,733	(74,600)	(11,034)	-
OPPORTUNITY					
Pathway to Employment	1,509	32,271	(4,346)	(29,434)	-
CAPITAL PROJECT PURCHASE FUND	-	-	20,000	-	20,000
Total Designated Funds	31,486	174,305	(138,091)	(47,700)	20,000
Restricted Funds					
OUTREACH					
Rough Sleeper Outreach Service	-	-	60,277	(60,277)	-
Nightshelter Purchase	-	-	90,671	-	90,671
ACCOMMODATION	-	20,485	(20,235)	(250)	-
REFUGEE SUPPORT					
Refugee and Migrant Services	-	-	14,790	(14,790)	-
Refugee Care Fund	-	-	16,182	(1,540)	14,642
Total Restricted Funds	-	20,485	161,685	(76,857)	105,313
Total Funds	33,263	225,060	136,385	(151,583)	243,125

NOTES TO THE FINANCIAL STATEMENTS

11 Financial commitments and contingent liabilities

At the year end the charitable company was committed to making the following payments under operating leases in the coming year:

	Property	Equipment	Total 2020	Total 2019
	£	£	£	£
Expiring within one year	74,828	-	74,828	176,300
Expiring within two to five years	111,139	-	111,139	115,341
Expiring over five years	3,993	-	3,993	-
Total	189,960	-	189,960	291,641

The total lease expense paid in 2020 was £172,805, lower than expected on three properties due to a one month's free rent reduction given during the pandemic.

12 Pension costs

During the year defined contribution pension costs of £54,410 (2019: £52,535) were paid on behalf of 43 employees (2019: 38) to pension schemes administered independently of the charitable company. There were no pension liabilities outstanding at the year end.

13 Related Party Transactions

KAP was previously part of the King's Arms Trust (Bedford) (KAT) and shares some of the same Trustees (Directors). The total amount of donations received, without conditions, from the Trustees in the year was £1,430 (2019: £1,740).

During the period, rent, pensions and service charges of £107,663 (2019: £114,767) were payable to the KAT for use of offices, conference and transportation facilities at King's House. This figure also includes repayment of the seconded CEO's salary from 1st July to 31st December and the pension costs that are collected by the pension provider from KAT – see note 12. There was an outstanding balance of £5,029 (2019: £5,384) due to the KAT at the year end. In addition, KAP supported the KAT's Re-Track training initiative, donating £500.

During 2020, KAT gave a total of £22,555 (2019: £56,103) to KAP. This consisted of gifts from the King's Arms Church and also repayments for services KAP provided to KAT. There was no outstanding balance in 2020 promised to KAP at the year-end (2019: £1,163).