



TRUSTEES' ANNUAL REPORT

1st April 2020 – 31st March 2021

*Celebrating 25 Years of
Helping to prevent homelessness*

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Registered Charitable Incorporated Organisation - No. 1171222

1 Objectives and Activities

The Wycombe Rent Deposit Guarantee Scheme (WRDGS) is a charity set up for the relief of poverty amongst people who are homeless or inadequately housed in the Wycombe District area, in particular through the provision of rent deposit guarantees and other assistance on behalf of said persons who are in need of accommodation and who would otherwise be unable to secure accommodation in the Wycombe District.

The Scheme meets its objectives by:

1. Providing a Guarantee as an alternative to the cash deposit normally required by a landlord taking on new tenants. The landlord can claim against the guarantee if he would be entitled to make deductions from a pre-paid deposit. This can help those who are able to pay rent, for example, if they qualify for Local Housing Allowance (LHA), but who cannot afford a deposit.
2. Maintaining and sustaining existing tenancies by liaising with tenants, landlords, benefits agencies and other support bodies to pre-empt and address issues threatening a tenancy.
3. Giving free, confidential advice on housing-related matters.

2 Background

The early planning stages of the Scheme were started in 1995 by a partnership between the members of The Wycombe District Council Housing Forum and The Source Group - a lay ecumenical Christian covenant community based in High Wycombe.

The Charity was registered in 1996 as a charitable trust but converted to being a Charitable Incorporated Organisation (CIO) for the year 2017-18. The charitable objects, staff and trustees remained the same but a CIO is the recommended legal structure for a small charity like WRDGS.

At WRDGS' inception it was agreed that Wycombe District Council (WDC) would provide an annual grant to pay for on-costs (the costs of employing staff), the churches of High Wycombe would contribute towards running costs and The Guinness Partnership Limited would set aside £30,000 to cover the guarantees.

WRDGS applies for an annual grant from the Council (which is now Buckinghamshire Council as it replaced Wycombe District Council and other district councils in 2020). The Council grant has not fully covered oncosts for several years so other means of fundraising have to be employed.

WRDGS was eligible for several special grants relating to homelessness during the pandemic which was useful as many of our usual fundraising methods were not possible. We were grateful for the continued support of our regular donors.

3 Achievements and Performance

This year WRDGS celebrated 25 years of helping to prevent homelessness in Wycombe District. Our staff answered 413 calls for advice from clients. Some of these clients only contacted the Scheme once, whilst others contacted the Scheme regularly.

We have housed **81** households with **8** different landlords. Utilising our tenancy support service, most of our clients have renewed their tenancies without a guarantee being required, indicating that our landlords consider them to be reliable tenants.

We have helped **22** households rescue their tenancies and **37** households to sustain their tenancies thus preventing them from becoming homeless.

We have had no claims against our guarantees this year proving that, with our help, our tenants are reliable and manage their finances well.

As we offer local landlords a free professional service (the Operations Manager is a Fellow of The National Association of Estate Agents) they continue to house our homeless clients.

When the Country went into lockdown our 2 members of staff started working from home and did so throughout our financial year 2020-21. Buckinghamshire Council and a local charity, Wycombe Homeless Connection, funded emergency temporary accommodation to ensure that homeless people were able to move off the streets for their safety. Our staff worked with the Council, other local charities and support services to help homeless people to move into permanent accommodation and to claim housing benefit/universal credit in order to be able to pay their rent. New opportunities were provided to help those people in the temporary accommodation who wanted to engage with support services and Government interest in homelessness during the pandemic provided real opportunities to fight homelessness in the area.

The Scheme continues to prevent homelessness by providing ongoing benefit and housing advice at the weekly housing legal clinic hosted by Wycombe Homeless Connection.

The Scheme aims to promote and support continued cooperation and interaction with all agencies working with best practice in mind to get the task at hand resolved as quickly and as efficiently as possible.

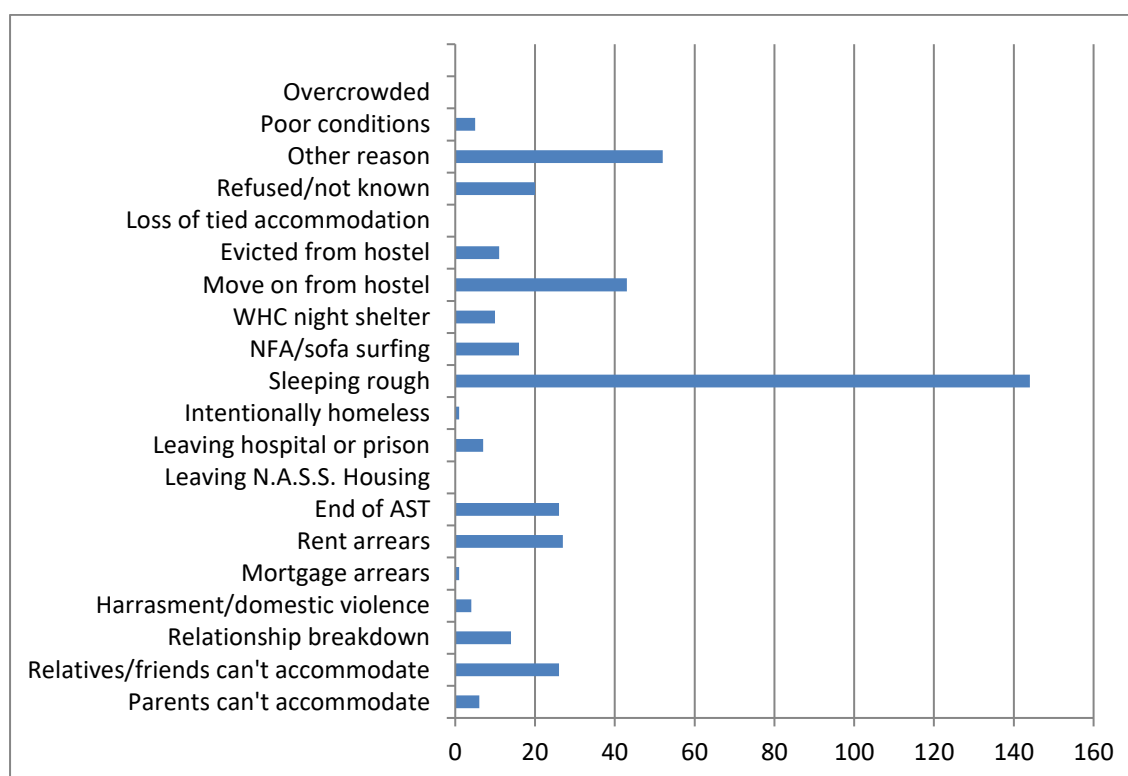
4 People Helped by the Scheme in 2020-21

By the end of 2020/2021, the Scheme had **HOUSED** 1675 households, a total of 1845 adults and 756 children housed. Of these, 81 households (85 Adults and 1 child) were new to the Scheme and 27 households (27 Adults and 0 children) renewed their tenancies with the help of the Scheme. By the end 2020/21, the Scheme had **RESCUED** 645 clients' tenancies. Of these 22 were new in 2020/21. We have also helped to **SUSTAIN** 37 tenancies in order to keep clients in their accommodation who would have been at risk of becoming homeless.

Scheme Applicants

413 households looking for property registered with the Scheme in 2020/21 and the following chart shows the reasons why they needed help.

2020/2021 SCHEME APPLICANTS – REASON FOR HOMELESSNESS



The figures below show breakdowns by household type and ethnic origin of people housed and advised by the Scheme this year.

HOUSED HOUSEHOLD BREAKDOWN	
Couples	03
Families	01
Single Females	11
Single Males	66
Single-Parent Families	00

Ethnic Breakdown of Clients Advised		
White	British	176
	Irish	00
	Any other Background	02
Black or Black	British	37
	Caribbean	01
	African	00
	Any other Black Background	00
Asian British	Indian	02
	Pakistani	08
	Bangladeshi	01
	Chinese	00
	Any other Asian Background	01
Mixed	White and Black Caribbean	06
	White and Black African	01
	White and Asian	01
	Any Other Mixed Background	08
Other Ethnic Groups		00
Other	Not known	165
	Prefer not to say	04

Typical clients and how we helped

The following case studies are based on real people, although names and details have been changed to preserve anonymity. Much of the work that we do is more complicated than simply housing someone.

Dave had been residing in a local hostel for over the permitted 18 months, so he was referred to us. We spoke to one of our local landlords who had just offered us a self-contained studio flat and arranged a viewing. Dave loved the property, so we negotiated with the landlord to reduce the rent of £750.00 pcm, to a more affordable amount, otherwise Dave would have his benefit capped and the tenancy wouldn't be sustainable. We paid the rent in advance of £706.00 and issued a Deposit Guarantee Certificate. This in turn freed up a room at the hostel for clients being housed in temporary accommodation due to the COVID-19 pandemic.

A long-term rough sleeper was verified and due to the Government's COVID-19 "Everyone In" initiative, was placed in short term accommodation. There was a vacancy at a hostel, but due to rent arrears from a previous stay he was unable to move in. We repaid his arrears and paid his upfront costs enabling him to move in. He settled in well and is engaging with recovery and resettlement services. This will enable us to work with him in the future when he is ready to sustain a private sector tenancy.

A couple had been given notice to move due to overcrowding issues. The Council asked if we knew of any properties, as the clients had been searching themselves, but not found anything they could afford whilst on benefits. We knew of a large, self-contained flat, that had been empty for some time and needed bringing up to a good standard to pass an Environmental Health inspection. We liaised with the Landlord and his contractors to get the work completed. Environmental Health inspected and approved the property. We negotiated with the landlord and he was happy to reduce the rent to an affordable amount. We paid their rent in advance of £745 and covered their deposit enabling the clients to move in. We also helped them apply for Universal Credit, so they could pay their rent and Council Tax Reduction to help with their Council Tax costs.

We have referred clients for on-going support to:

Central Aid	Home (central-aid.org.uk)
Wycombe Homeless Connection	http://www.wyhoc.org.uk/
P3	P3 - Changing lives every day (p3charity.org)
Connection Support	Buckinghamshire Connection Support
YMCA	High Wycombe Hostel - One YMCA
Old Tea Warehouse	https://www.riverside.org.uk/
St Martin in the Fields	
St Martin-in-the-Fields Supporting people away from homelessness (smifc.org)	

5 Organisations who referred Clients to WRDGS during 2020-21

Buckinghamshire Council Housing Options Team

Buckinghamshire Council Customer Service Centre

Buckinghamshire Social Care

Connection Floating Support – Bucks

Chiltern Adult Mental Health Team

Citizens Advice Bureau

GP Surgeries

H.M. Prison & Probation Service

Job Centre Plus

Oasis Partnership

Old Tea Warehouse

P3 Housing Support Service

Padstones

Private Sector Landlords

Saunderton Lodge

Thames Valley Police

Wycombe Homeless Connection

Wycombe Women's Aid

Youth Enquiry Service

YMCA

6 Financial Review

Guarantee Funds

Total guarantees written 1996 to 31 Mar 2021 £ 417,367.19

Claims against guarantees 1996 to 31 Mar 2021 £ 4,863.26

Outstanding guarantee liability 31 Mar 2021 £ 8,854.81

The Scheme's average claim rate = 1.17%

Review of the Charity's Financial Position at the end of the Period

During 2020-21 the Scheme's operation was financed by:

- a revenue grant from Buckinghamshire Council
- grant from Buckinghamshire Councillors COVID Emergency Fund
- a grant from Homeless Link
- a grant from Tesco (Groundwork UK)
- a grant from the People's Postcode Lottery
- Postcode Neighbourhood Trust, a grant-giving charity funded entirely by players of the People's Postcode Lottery
- St Peter's Church Loudwater
- Private donors

WRDGS has the following funds ear-marked for specific uses. These are documented on the Balance Sheet of the annual accounts.

- a) Unrestricted fund holding grant from Bucks and Oxon Single Homeless Group (BOSH) for rent in advance for single homeless people: £123 left in this fund at the end of the year.
- b) Restricted fund holding grant from Deposit Protection Service for general rent in advance payments: £1,778 at the end of the year.
- c) Wycombe District Council Grant Scheme to assist single people to move on from temporary and hostel accommodation (eg. money for deposits, rent in advance, arrears payments).

This fund was set up in 2018-19 as a result of receiving a grant of £20,000 from Wycombe District Council for this purpose. This fund was topped up by a further grant of £20,000 from Wycombe District Council in 2019-20 and £6,686 remained in the fund at the end of the year.

- d) Fund from Unspent Councillors' Ward Budgets to be used on office furniture and promotional materials for publicity and fundraising: £767 remaining at the end of the year.

Funding for the Future

It is estimated that WRDGS will need £79,450 to run during the year 2021-22 (including money required to top-up its statutory liabilities for possible redundancy and sick pay).

Before the end of 2020-21, WRDGS had secured a grant from Buckinghamshire Council of £62,500 for 2021-22.

£20,813 of unrestricted reserves was brought forward into 2020-21 from 2019-20.

Further funds will be raised from donations from local churches, private donors and grants.

WRDGS was noted as a key partner in Wycombe District Council's Homelessness Strategy and has collaborated with Buckinghamshire Council as it did with Wycombe District Council.

Policy for holding reserves and amounts at end of 2020-21

WRDGS has the following reserves:

- Liability for Statutory Redundancy Pay if staff had to be made redundant: £26,466
- Liability for 6 months' Statutory Sick Pay for one member of staff: £2,493
- Money from Guinness Partnership's reserve for guarantees: £2,000. (Guinness Partnership Ltd holds a further £28,000 for guarantees in its bank account)

7 Structure, Governance and Management

WRDGS is a Charitable Incorporated Organisation (CIO) whose governing document is a constitution. As well as individual people applying to be trustees, the following organisations can nominate trustees for the charity:

- Buckinghamshire Council,
- Guinness Partnership Ltd.,
- Churches Together High Wycombe,
- The Youth Enquiry Service,
- The Citizen's Advice Bureau.

The Scheme is managed by a steering committee comprising the trustees, its two members of staff and a member of Buckinghamshire Council Housing Benefit Department.

The Scheme's Steering Committee during 2020-21

Catriona Plummer	Trustee nominated by Churches Together High Wycombe (Chair of trustees)
Cllr. Paul Turner	Trustee nominated by Buckinghamshire Council (Treasurer)
Robert Thoms	Trustee (Secretary)
Nancy Bradshaw	Trustee

Clive Bradshaw	Trustee
Eddie Maguire	Trustee
Linda Dean	Housing Benefits Advisor
Phil Thomas	Operations Manager (paid member of staff)
Tracey Thomas	Client Servicing Officer (paid member of staff).

8 Acknowledgements and thanks

The trustees would like to thank our two members of staff who have continued to provide an excellent service to our clients in this particularly difficult year.

The trustees would like to thank the following people who donated their services free of charge:

Anthony Pearmain – Web site design & IT Consultant @ StratMetrix

Sharon Marshall - Keeping Books 4 U

Steven Potts – Independent Examiner of End of Year Accounts

Thanks also to those who provided grants:

- Buckinghamshire Council for different grants throughout the year including our Annual Revenue Grant,
- Homeless Link,
- Postcode Neighbourhood Trust, a grant-giving charity funded entirely by players of the People's Postcode Lottery,
- Tesco (Groundwork UK).

We are very grateful to our many donors during 2020-21 who continued to support us in spite of the difficulties arising from lockdowns and COVID19 restrictions.

Thanks also to:

*All the Landlords and Landladies who have housed our clients.

*Hillingdon Law Centre

*Connection Support

*Wycombe Homeless Connection

*Wycombe Housing Options

*ONE YMCA

*Old Tea Warehouse

*Everyone at the HUB

*The team at Wycombe Housing Benefit



THE WYCOMBE RENT DEPOSIT GUARANTEE SCHEME

STATEMENT OF FINANCIAL ACTIVITIES FOR THE Period Ended ENDED 31st March 2021

		Total 31-Mar-21	Total 31-Mar-20
<u>INCOME AND EXPENDITURE</u>			
	Note		
<u>INCOME</u>			
Donations	3	18,798	13,408
BC Grant	5	62,500	62,500
Other Income	4	10,000	61
COIF Deposit Interest		12	61
Bank Interest		32	106
Gift Aid Tax Refund	3	95	108
TOTAL INCOME		<u>91,438</u>	<u>76,244</u>
 <u>EXPENDITURE</u>			
Salaries & On-costs		68,292	66,271
Printing, Postage & Stationery		208	288
Telephone / IT		1,183	1,945
Travel & Parking		241	189
Subscriptions		265	265
Bank Charges		76	0
Rent		3,600	3,510
Insurance		903	965
PPE Equipment		315	0
Miscellaneous		66	53
		<u>75,148</u>	<u>73,485</u>
 NET SURPLUS FOR THE YEAR		 <u>16,290</u>	 <u>2,759</u>

The notes on page 3 and 4 form part of these accounts.

THE WYCOMBE RENT DEPOSIT GUARANTEE SCHEME

BALANCE SHEET AS AT 31st March 2021

	Note	31-Mar-21		31-Mar-20	
		£	£	£	£
CURRENT ASSETS					
Cash at Bank		43,735		28,920	
COIF Deposit		10,000		10,000	
BOSH/DPS Account	10/11	8,587		22,713	
Debtors & Prepayments	8	0		0	
		<u>62,322</u>		<u>61,633</u>	
CURRENT LIABILITIES					
Creditors & Accruals	9	1,858		3,099	
		<u>1,858</u>		<u>3,099</u>	
NET CURRENT ASSETS			60,464		58,534
NET ASSETS			<u>60,464</u>		<u>58,534</u>
FUNDS					
Guinness Restricted Fund	7	2,000		2,000	
Redundancy Reserve	7	26,466		24,385	
SSP Reserve	7	2,493		2,451	
DPS Fund	11	1,778		1,778	
BOSH RIA Fund	10	123		123	
BC Fund	12	6,686		20,813	
BC Cllr Funds x2	13	767		0	
Unrestricted Reserves	6	20,151		6,984	
		<u>60,464</u>		<u>58,534</u>	

Approved by the Board of Trustees on 16 June 21 and signed on its behalf by

C. A. P. Chairman

THE WYCOMBE RENT DEPOSIT GUARANTEE SCHEME
NOTES TO THE ACCOUNTS FOR THE PERIOD ENDED 31st March 2021

1) **ACCOUNTING POLICIES**

General

These accounts have been prepared under the historic cost convention and in accordance with applicable accounting standards and the Statement of Recommended Practice on Accounting by Charities

2) **ANALYSIS OF NET ASSETS BY FUND**

	31-Mar-21	31-Mar-20
	£	£
Restricted Fund (Guiness)	2,000	2,000
Redundancy Reserve	26,466	24,385
SSP Reserve	2,493	2,451
BOSH RIA	123	123
DPS Fund	1,778	1,778
BC Scheme	6,685	20,813
BC Councillors Fund x2	767	0
Unrestricted Fund	20,151	6,984
	<u>60,463</u>	<u>58,534</u>

3) **DONATIONS (Incl Lotto)**

	DONATIONS
	2020 - 2021
	£
J Briggs	172
anonymous	10
S Connolly	62
anonymous	26
C. & W. Bunting	120
N Bradshaw	15
anonymous	120
Deacon P Priestley	110
Tesco (Groundwork UK)	500
S Priestley	120
G & H Dodgson	60
Anonymous - Charities Aid Foundation	225
Postcode Lottery Grant	15,778
Virgin Money	0
anonymous	45
anonymous	500
Bucks HA	28
Amazon Europe	10
P Hogwood	240
St Peter's Church	415
anonymous	10
W. & C. Plummer	130
BC Lotto	102
	<u>18,798</u>
Gift Aid Received 2020/21	<u>95</u>
	<u>18,893</u>

4) **OTHER INCOME**

	31-Mar-21	31-Mar-20
	£	£
Notebook Sales	0	61
Homeless Link Grant	10,000	0
	<u>10,000</u>	<u>61</u>

The Homeless Link Grant was received to offset in-year running costs in response to Covid.

5) **BC GRANT**

Grant to pay for staff salaries, on-costs and some running costs.

6) **MOVEMENT IN RESERVES**

	£	£	£	£	£	£	£
	Profit & Loss	SSP Reserve	Designated Redundancy Reserve	Reserves BOSH, BC & DPS Funds	BC Cllr Funds	Restricted Reserves Guinness	Total
O/Bal 31 March 2020	6,984	2,451	24,385	22,714	0	2,000	58,534
movement in year surplus/(deficit) before movement to reserves	16,290						16,290
Payments for Deposits/Rent In Advance from Reserves				(14,126)	(2,000)		(16,126)
BC Cllr Funds Covid Grant 20/21					2,000		2,000
BC Cllr Funds Grant Q4 19/20	(1,000)				1,000		0
Purchase of Office Furniture to SSP Reserve	(42)	42			(233)		(233)
to Redundancy Reserve	(2,081)		2,081				0
C/Bal 31 Mar 2021	20,150	2,493	26,466	8,588	767	2,000	60,464

The movement in the BOSH, DPS and BC Funds represents the payments for Rent Deposits and Rent in Advance made during the year and further grants received.

The movement from Profit & Loss to designated reserve relates to a grant received in Q4 2019/20

THE WYCOMBE RENT DEPOSIT GUARANTEE SCHEME

NOTES TO THE ACCOUNTS FOR THE PERIOD ENDED 31st March 2021

7) **RESTRICTED & DESIGNATED RESERVES**

	£
Guinness Trust to settle g'tee claims	2,000
Redundancy Reserve	26,466
SSP Reserve	2,493
DPS Fund	1,778
BOSH RIA Fund	123
BC Fund	6,685
BC Cllrs Fund x2	767
	<u>40,313</u>

8) **DEBTORS**

£
0
<u>0</u>

9) **CREDITORS**

	£
HMRC Mar 21	1,695
Expenses	162
	<u>1,857</u>

10) **BOSH DONATION**

£10,938 received into the Current Account and transferred to dedicated account in 2014.
Money is being used as payments of rent in advance to landlords for single homeless people

	£
Y/e 2014 9 payments	4,120
Y/e 2015 5 payments	1,630
Y/e 2016 4 payments	1,268
Y/e 2017 3 payments	1,580
Y/e 2018 2 payments	1,248
Y/e 2019 2 payments	968
Y/e 2020 0 payments	0
	<u>10,815</u>

11) **DPS DONATION**

£10,000.00 received into the Current Account and included in the BOSH bank account to be used as payments for rent in advance

	£
Y/e 2016 1 payment	300
Y/e 2017 3 payments	1,003
Y/e 2018 2 payments	649
Y/e 2019 11 payments	3,596
Y/e 2020 4 payments	2,674
	<u>8,222</u>

12) **BC Grant Scheme**

£20,000 received in 2018/19 as a grant to fund further Rent in Advance and rent Deposits
a further £20,000 received in 2019/20

	£
Y/e 2019 6 Payments	3,895
Y/e 2020 24 Payments	15,294
Y/e 2021 28 Payments	14,126
	<u>33,315</u>

13) **BC Cllr Fund**

£2,000 received Q1 2020/21 re Covid emergency funding.
£1,000 received Q4 2019/20 re Cllrs Ward Budgets

		£
Y/e 2021 4 Payments	Covid ward budgets	2,000
Y/e 2021 Office Furniture		233
		<u>2,233</u>



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Wycombe Rent Deposit Guarantee Scheme

On accounts for the year
ended

31 March 2021

Charity no
(if any)

1171222

Set out on pages

1 - 4

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2021.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

* Please delete the words in the brackets if they do not apply.

Signed:

SR Potts

Date:

05/09/2021

Name:

Steven Robert Potts

Relevant professional
qualification(s) or body
(if any):

FCCA

Address:

15 Hylton Road, High Wycombe, Bucks HP12 4BZ

Section B**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

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