



TRUSTEES' ANNUAL REPORT

1st April 2021 – 31st March 2022

*Celebrating 26 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. The Scheme provides guarantees for rent deposits, 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 to secure a tenancy. 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 Universal Credit Housing Costs, 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 no longer fully covers on-costs so the Scheme has to raise money from other grants, donations and fund-raising activities.

3 Achievements and Performance

In 2021/22 we celebrated **26** years of helping to prevent homelessness in Wycombe District. Our 2 members of staff provided highly specialised advice via 470 calls or meetings with clients. Some of these clients only contacted the Scheme once, whilst others are contacted on a weekly basis. We housed **27** households with **9** 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 helped **18** households rescue their tenancies and **52** households to sustain their tenancies, thus preventing them from becoming homeless. Thanks must go to Bucks Council's Wycombe Housing Benefit Department for providing advice and Discretionary Housing Payments, and also to the

Wycombe Homeless Connection Housing Legal Clinic. We have provided specialist benefit and housing advice for this project over the last year.

This has been another challenging year. However, we have continued to work in partnership with Buckinghamshire Council, Wycombe Homeless Connection and Connection Support, to help clients move on from temporary accommodation provided during the pandemic, into local hostels and then into private sector accommodation. We have helped with upfront costs and repaying previous rent arrears, to enable access to hostels. We provided rent in advance covered deposits required by private sector landlords.

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.

4 People Helped by the Scheme in 2021-2022

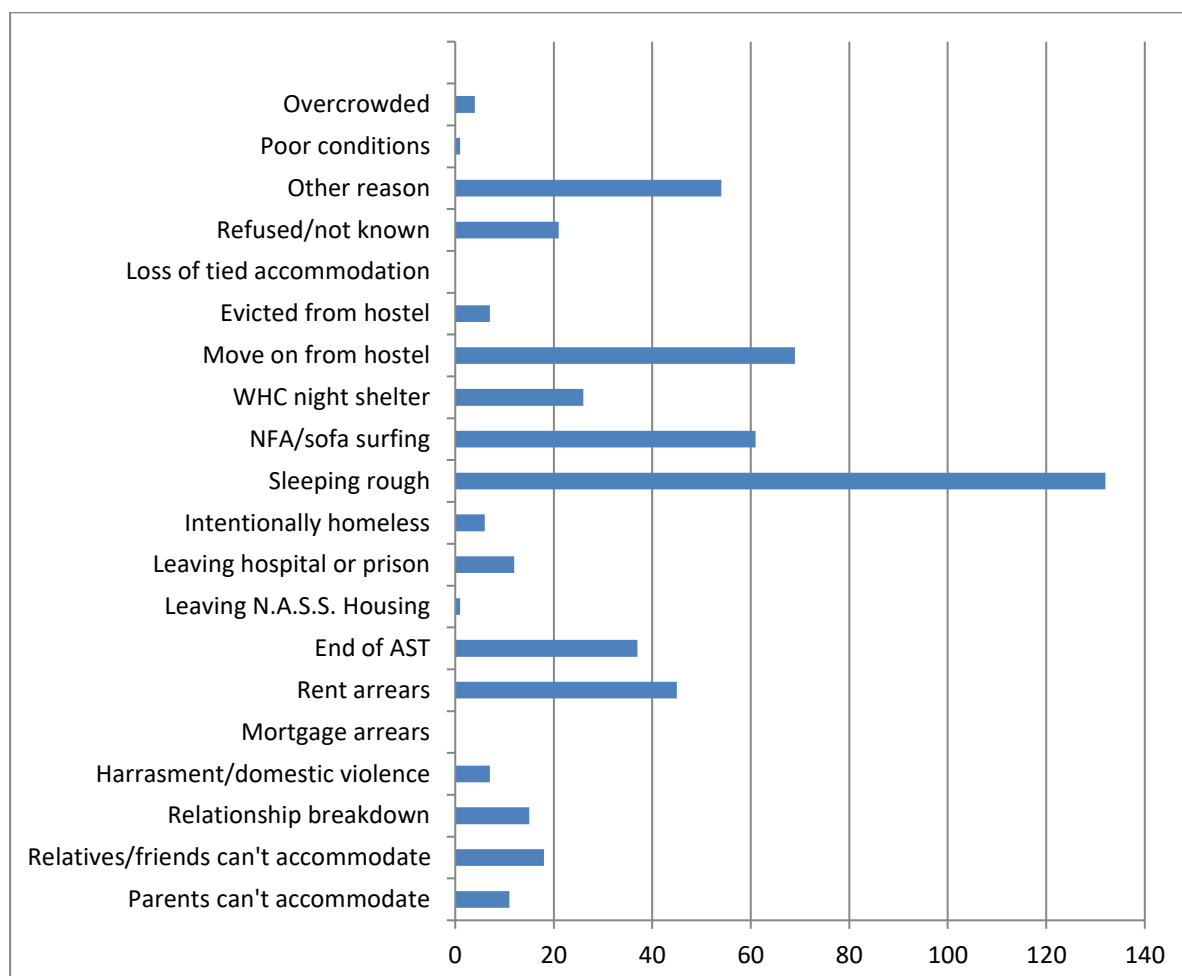
By the end of 2021/2022, the Scheme had **HOUSED** 1702 households, a total of 1875 adults and 756 children housed. Of these, 27 households (27 Adults and 0 children) were new to the Scheme and 7 households (9 Adults and 0 children) renewed their tenancies with the help of the Scheme. By the end 2021/22, the Scheme had **RESCUED** 663 clients' tenancies. Of these 18 were new in 2021/22. We have also helped to **SUSTAIN** 52 tenancies in order to keep clients in their accommodation who would have been at risk of becoming homeless.

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	00
Single Females	03
Single Males	21
Single-Parent Families	00

Ethnic Breakdown of Clients Advised		
White	British	119
	European	24
	Irish	01
	Any other Background	00
Black	British	23
	European	00
	Caribbean	10
	African	08
	Any other Black Background	01
Asian	British	04
	Indian	00
	Pakistani	19
	Bangladeshi	01
	Chinese	01
	Any other Asian Background	00
Mixed	White and Black British	01
	White and Black European	00
	White and Black Caribbean	00
	White and Black African	00
	White and Asian	00
	Any Other Mixed Background	00
Other Ethnic Groups		01
Other	Not known/Prefer not to say	257

2021-22 SCHEME APPLICANTS – REASON FOR HOMELESSNESS



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...

Mel was a long-term rough sleeper who, due to the Government's COVID-19 "Everyone In" initiative, was placed in temporary housing. She had been offered a permanent job, but this was subject to her having permanent accommodation. We found her an affordable property that was close to her prospective employer. We paid her first month's rent in advance, covered her deposit and helped her find furniture. She then started work and has already been promoted.

Several years ago, we housed Kevin, who was a client with numerous health and mobility issues. We continued to support him and liaised with Social Care who arranged various adaptations to the property, but his health deteriorated and the property was no longer suitable. We referred him to a local charity who have provided him with a lovely ground floor property. His previous landlord was so pleased with our service, that he has asked us to find another tenant for him, which meant we could house another homeless client.

2 years ago, we helped Louise repay her previous arrears at a local hostel. This enabled her to move back in and be supported on her addiction recovery journey. Having now been sober for 18 months, we helped her find affordable accommodation with a local landlord. We paid her first month's rent in advance, covered her deposit and helped her engage with a local job club. Her landlord was so pleased with her that he has given her a job and offered her a larger property at a cheaper rent.

5 Organisations who referred Clients to WRDGS during 2021-22

Buckinghamshire Council Housing Options Team

Buckinghamshire Council Customer Service Centre

Buckinghamshire Social Care	Connection Floating Support – Bucks
Citizens Advice Bureau	Chiltern Adult Mental Health Team
H.M. Prison & Probation Service	GP Surgeries
Job Centre Plus	Oasis Partnership
Old Tea Warehouse	Padstones
Private Sector Landlords	P3 Housing Support Service
Saunderton Lodge	Thames Valley Police
Wycombe Homeless Connection	Wycombe Women's Aid
YMCA	Youth Enquiry Service

6 Financial Review

Guarantee Funds

In the 2021/22 financial year the total value of new guarantees written by the scheme was £2,870.74.

By the end of 2021/22 the total value of Guarantees written by the Scheme since its inception was £ 420,237.93 with a total claim pay out of £4,863.26. This makes the Scheme's average claim rate 1.16%

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

During 2021-22 the Scheme's operation was financed by:

- a revenue grant from Buckinghamshire Council
- a grant from Callingham Foundation (Bekonscot)
- a grant from the Penn Trust
- Buckinghamshire Council Lottery
- St Peter's Church Loudwater
- Private donors
- At the end of the year, a grant was received from the National Lottery Community Fund which will be used in 22-23.

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: £978 at the end of the year.
- c) Restricted fund holding grant for Buckinghamshire 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 a further £10,000 from Buckinghamshire Council in 2021-22. £4,449 remained in the fund at the end of the year 21-22.

- d) Fund from Unspent Councillors' Ward Budgets to be used on office furniture and promotional materials for publicity and fundraising: £11 remaining at the end of the year.

Funding for the Future

It is estimated that WRDGS will need £81,300 to run during the year 2022-23 (including money required to top-up its statutory liabilities for possible redundancy and sick pay).

Before the end of 2021-22, WRDGS had secured a grant from Buckinghamshire Council of £62,500 for 2022-23.

£17,175 of unrestricted funds was brought forward into 2022-23 from 2021-22

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 2021-22

WRDGS has the following reserves:

- Liability for Statutory Redundancy Pay if staff had to be made redundant: £28,547
- Liability for 6 months' Statutory Sick Pay for one member of staff: £2,535
- 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 2021-22

Catriona Plummer	Trustee nominated by Churches Together High Wycombe (Chair of trustees)
Cllr. Paul Turner	Trustee nominated by Buckinghamshire Council (Treasurer)
Robert Thoms	Trustee – resigned in December 2021
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).

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

Anthony Pearmain – Web site design and IT Consultant @ StratMetrix

Sharon Marshall - Keeping Books 4 U

Steven Potts – Independent Examiner of End of Year Accounts

We are very grateful to our many donors during 2021-22 who continued to support us in spite of the difficulties arising from COVID19 restrictions.

8 Future Aims of the Scheme

- To recruit more accommodation providers.
- To secure permanent long-term funding to ensure a more secure financial position.
- To improve the conditions in private rented accommodation, especially Houses of Multiple Occupation, by ensuring that reasonable standards are met.
- To recognise that, when seeking accommodation, certain groups and individuals are discriminated against and to oppose such discrimination.
- Through good management to maintain our low claim rate.
- To strive to improve our service.

THE WYCOMBE RENT DEPOSIT GUARANTEE SCHEME

STATEMENT OF FINANCIAL ACTIVITIES FOR THE PERIOD ENDED 31st March 2022

		Total 31-Mar-22	Total 31-Mar-21
<u>INCOME AND EXPENDITURE</u>			
	Note		
<u>INCOME</u>			
Donations	3	13,897	18,798
BC Grant	5	62,500	62,500
Other Income	4	0	10,000
COIF Deposit Interest		4	12
Bank Interest		2	32
Gift Aid Tax Refund	3	48	95
TOTAL INCOME		76,451	91,438
<u>EXPENDITURE</u>			
Salaries & On-costs		70,717	68,292
Printing, Postage & Stationery		27	208
Telephone / IT		1,020	1,183
Travel & Parking		252	241
Subscriptions		280	265
Bank Charges		192	76
Rent		3,600	3,600
Insurance		965	903
PPE Equipment		83	315
Miscellaneous		168	66
		77,304	75,148
NET SURPLUS (LOSS) FOR THE YEAR		(853)	16,290

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

THE WYCOMBE RENT DEPOSIT GUARANTEE SCHEME

BALANCE SHEET AS AT 31st March 2022

	Note	31-Mar-22		31-Mar-21
		£	£	£
CURRENT ASSETS				
Cash at Bank		42,032		43,735
COIF Deposit		10,000		10,000
BOSH/DPS Account	10/11	5,550		8,587
Debtors & Prepayments	8	0		0
		<u>57,582</u>		<u>62,322</u>
CURRENT LIABILITIES				
Creditors & Accruals	9	1,764		1,858
		<u>1,764</u>		<u>1,858</u>
NET CURRENT ASSETS			55,818	
NET ASSETS			<u>55,818</u>	
FUNDS				
Guinness Restricted Fund	7	2,000		
Redundancy Reserve	7	28,547		
SSP Reserve	7	2,535		
DPS Fund	11	978		
BOSH RIA Fund	10	123		
BC Fund	12	4,449		
BC Cllr Funds x2	13	11		
Unrestricted Reserves	6	17,175		
		<u>55,818</u>		

Approved by the Board of Trustees on 27.10.22 and signed on its behalf by

C. A. Plummer Chairman

THE WYCOMBE RENT DEPOSIT GUARANTEE SCHEME
NOTES TO THE ACCOUNTS FOR THE PERIOD ENDED 31st March 2022

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-22	31-Mar-21
	£	£
Restricted Fund (Guinness)	2,000	2,000
Redundancy Reserve	28,547	26,466
SSP Reserve	2,535	2,493
BOSH RIA	123	123
DPS Fund	978	1,778
BC Scheme	4,449	6,685
BC Councillors Fund x2	11	767
Unrestricted Fund	17,175	20,151
	<u>55,818</u>	<u>60,463</u>

3) DONATIONS (Incl Lotto)

	DONATIONS 2021 - 2022 £
J Briggs	100
S Connolly	78
C. & W. Bunting	220
Anon donation	30
N Hanbury	120
Deacon P Priestley	120
The Penn Trust	1,500
S Priestley	50
G & H Dodgson	60
Donation via Charities Aid Foundation	75
C. Plummer	10
National Lottery Community Fund	9,944
Everyclick	19
Amazon Europe	38
P Hogwood	240
St Peter's Church, Loudwater	415
Callingham Foundation (Bekonscot)	700
W. & C. Plummer	120
Buckinghamshire Council Lottery	59
	<u>13,897</u>
Gift Aid Received 2021/22	<u>48</u>
	<u>13,945</u>

4) OTHER INCOME

	31-Mar-22	31-Mar-21
	£	£
Homeless Link Grant	0	10,000
	<u>0</u>	<u>10,000</u>

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

5) **BC GRANT**

Grant to pay towards staff salaries and on-costs

6) **MOVEMENT IN RESERVES**

	£	£	£	£	£	£
	Profit & Loss	SSP Reserve	Designated Reserves Redundancy Reserve	BOSH, BC & DPS Funds	BC Cllr Funds	Restricted Reserves Guinness
O/Bal 1 April 2021	20,151	2,493	26,466	8,587	767	2,000
movement in year surplus/(deficit) before movement to reserves	(853)					
Payments for Deposits/Rent In Advance from Reserves				(3,037)		
Purchase of Office Furniture/Equipment to SSP Reserve	(42)	42			(756)	
to Redundancy Reserve	(2,081)		2,081			
C/Bal 31 March 2022	17,175	2,535	28,547	5,550	11	2,000
						55,818

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 from BC.

7) **RESTRICTED & DESIGNATED RESERVES**

	£
Guinness Trust to settle g'tee claims	2,000
Redundancy Reserve	28,547
SSP Reserve	2,535
DPS Fund	978
BOSH RIA Fund	123
BC Fund	4,449
BC Cllrs Fund x2	11
	<u>38,643</u>

8) **DEBTORS**

£
0
<u>0</u>

9) **CREDITORS**

	£
BC Grant	0
HMRC	1,764
	<u>1,764</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	969
Y/e 2020 0 payments	0
Y/e 2021 0 payments	0
Y/e 2022 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
Y/e 2021 0 payments	0
Y/e 2022 1 payment	800
	<u>9,022</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
a further £10,000 received in 2021/22

	£
Y/e 2019 6 Payments	3,895
Y/e 2020 24 Payments	15,294
Y/e 2021 28 Payments	14,126
Y/e 2022 23 Payments	12,237
	<u>45,552</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	ward budgets	233
Y/e 2022 Office Equipment	ward budgets	756
		<u>2,989</u>

Remaining 11



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

2022

Charity no
(if any)

1171222

Set out on pages

1 - 4

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 03 / 2022**.

Responsibilities and
basis of report

As the charity trustees of the Trust, 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 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 (~~other than that disclosed below~~ *) in connection with the examination which gives me cause to believe that in, any material respect:

- ~~accounting records were not kept in accordance with section 130 of the Act or~~
- ~~the accounts do not accord with the accounting records~~

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn 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:

27/10/2022

Name:

STEVEN ROBERT POTTS

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

FCCA

Address:

*15 HYLTON ROAD
HIGH WYCOMBE
BUCKS, HP12 4BZ*

Only complete if the examiner needs to highlight 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.