EMBASSY

England & Wales · Charity number 1174728

Details

Status	Registered
Legal form	CIO
Registered	2017-09-19
Register	View on the Charity Commission register

Contact

Address	1 Little Swan Lane Manchester M15 4NF
Phone	07939909640
Email	sid@embassyvillage.co.uk
Website	embassyvillage.co.uk

Activities

Objects: FOR THE PUBLIC BENEFIT TO PROVIDE SOCIAL HOUSING AND SUPPORT TO THE HOMELESS AND DESTITUTE.TO ADVANCE THE CHRISTIAN FAITH, MAINLY BUT NOT EXCLUSIVELY BY MEANS OF PRACTICAL CARE, OPTIONAL BIBLE STUDY, PRAYER AND MESSAGES OF AN EVANGELISTIC NATURE.TO PRESERVE AND PROTECT THE PHYSICAL AND MENTAL HEALTH OF HOMELESS PEOPLE.TO ASSIST BENEFICIARIES IN SECURING EMPLOYMENT AND PERMANENT ACCOMMODATION.

Activities: We take homeless people off the streets who have been assessed and referred by key workers and are committed and motivated to the challenge of getting back on track. We provide them with a room in a shared property and help them to find a job, save funds and find permanent accommodation, with aftercare. We provide them with physical, mental and spiritual care with a Christian faith-based focus.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Prevention Or Relief Of Poverty, Accommodation/housing, Religious Activities
- **Who:** Other Defined Groups

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Geography

- Manchester City
- Salford City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-01	£3,842,291	£520,004	£3,971,170	9
2024-09-01	£864,815	£423,888	£648,883	8
2023-09-01	£285,286	£311,850	-	-
2022-09-01	£347,553	£256,177	-	-
2021-09-01	£241,009	£205,994	-	-

Trustees

Name	Role	Appointed
Hilda Kaponda	Chair	2025-10-09
Gary Hardiker		2026-04-23
Ian Henderson		2025-07-01
Les Hutchinson		2024-04-17
Richard Selby		2017-11-13

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EMBASSY

England & Wales - Charity number 1174728

Accounts

Charity Number: 1174728

Embassy

Trustees' report and financial statements

for the year ended 1 September 2025

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Embassy
Reference and administration information

Charity number	1174728
Registered office and operational address	C/o The Message Trust Lancaster House Harper Road Sharston Industrial Area Manchester M22 4RG

Trustees

Trustees who served during the year and up to the date of this report were as follows:

Mrs. Hilda Kaponda (trustee since 09/10/2025 and Chair since 10/11/2025)
Mr. Richard Selby (Treasurer)
Mr. Antony Bullivant (Chair until 10/11/2025 remaining a trustee until 15/11/2025)
Mr. Derek Gough (until 03/11/2025)
Mr. Adam Posner (until 09/11/2025)
Mr. Les Hutchinson
Mr. Mark Graves (since 31/03/2025)
Mrs Hannah Khan (since 07/07/2025)
Mr. Ian Henderson (since 07/07/2025)
Mrs. Lucy Smith (from 07/07/2025 to 15/11/2025)

Key management personnel

Key management personnel are:

Mr. Sid Williams (co-founder and director)
Mrs. Tess Williams (co-founder and relationship manager)
Mr. Laighton Walters (resettlement manager)

Auditor

Third Sector Accountancy Ltd.
Chartered Accountants
Holyoake House, Hanover Street,
Manchester, M60 0AS

Bankers

Barclays Bank UK PLC
1 Churchill Place
London E14 5HP

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The trustees present their report and the unaudited financial statements for the year ended 1 September 2025.

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

A. Objectives and Activities

A.1 Summary of the purposes of the charity

- For the public benefit to provide social housing and support to the homeless and destitute.
- To advance the Christian faith, mainly but not exclusively by means of practical care, optional Bible study, prayer and messages of an evangelistic nature.
- To preserve and protect the physical and mental health of homeless people.
- To assist beneficiaries in securing employment and permanent accommodation.

Although Embassy is a Christian charity, we welcome equally whoever is referred to us, of any faith or none.

A.2 Summary of the main activities

The intention of the charity is to deliver these public benefits through the following activities:

1 Help those who are homeless to restore their lives and become part of healthy communities by doing the following:

i. Work with partner agencies, including local councils, to identify those who are homeless and are serious about turning their lives around.

ii. Provide each resident with their own room plus shared access to a kitchen, bathroom and living area.

iii. Employ a team of resettlement workers to welcome our homeless guests and to take each of them through a programme of resettlement activities, which includes:
   - One to one mentoring session with each resident, regularity tailored to individual needs;
   - Weekly 'Family Dinner' for residents to socialise, celebrate birthdays and progress ad build community;
   - Practical instruction on food shopping;
   - One to one cooking lessons to help residents budget and eat healthily;
   - Training around bill, rent and tax payment and work readiness;
   - Optional bible and prayer times;
   - Outings to play golf, meals out, hikes and other socials;
   - Optional sports sessions;
   - Assistance with benefits, ID recovery, bank account and email set up;
   - Advocacy at the job centre, council, with social workers and child contact etc;
   - Access to dental and medical care through our contacts;
   - Assistance into employment through our corporate partners

iv. Help our homeless residents to obtain suitable permanent employment through the contacts that the charity has established with local companies.

v. Talk to our homeless residents about our Christian faith, as we know from our own experience that nothing can restore lives as well and as permanently as the truth about Jesus.

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vi. Help our homeless residents to successfully find and move into suitable permanent housing when the time is right. As each resident enters into a rental contract with the charity, we are able to write a reference for future landlords to help them move on.

vii. Help those who have moved into permanent housing to settle in and remain, through regular ongoing visits by our resettlement workers. This will include introducing them to an appropriate church near their new home if they wish us to.

2 Help our residents to help themselves by making the provision of accommodation subject to, by prior agreement:

i. The person remaining sober and free from drug abuse.

ii. The person engaging in the resettlement activities described above.

3 Ensure the safety and well-being of all residents, staff and volunteers by doing the following:

i. Adhering to a comprehensive Safeguarding Vulnerable Adults policy.

ii. Only accept residents that come by risk assessed referrals from partner agencies.

A.3 Statement on Public Benefit

The trustees have noted and continue to follow the guidance issued by the Charity Commission on public benefit when defining the charity's objectives and activities.

B. Achievements and Performance

B.1 Continued the resettlement work

This year, the charity has maintained a capability to accommodate and resettle 11 men and 4 women at any one time.

Our achievements during the reporting period include:

- Embassy welcomed 12 new residents;
- We took 31 residents through our programme of resettlement activities;
- We helped 15 residents to enter employment;
- We helped 13 residents to study at colleges;
- We helped 13 residents to move on into more permanent accommodation.

We have also helped 14 ex-residents with various things, including external recovery sessions, many hours of continued support in their new homes with benefit checks, tenancy support, medical appointments, support at work, etc.

In September 2024 we took a group of 14 people to climb Snowdon together. Some were residents, some staff and some were volunteers. It was a fantastic achievement for the whole group and one of the women we housed at the time ended up getting work experience at a bank that one of the volunteers works for.

The charity has negotiated to rent a new purpose-built apartment block with 8 apartments (7x single occupancy and one 2 bed apartment), which also has communal areas and an office. The property has nearly been completed, and it is expected that it will be open to residents early in 2026. This will increase our capacity for female residents from 4 to 13.

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B.2 Preparation for the creation of a homeless village

The construction of the "village" in the Castlefield area of Manchester has progressed well following the initial frustrating delays. The Village will house 40 male residents and provide a meeting area and recreation space. It is expected that the first group of residents will move in during the first quarter of 2026. Once the Village is open, the charity will cease to rent the current rented properties use to house the men, which have provided an effective stopgap through the COVID lockdowns and until the long-planned Village opens.

B.3 Working towards becoming a Registered Housing Provider

The charity had continued to pursue an application to become a Registered Housing Provider, as this will ensure that we receive exempt housing benefit for all our residents who are on benefits, which will improve our financial position as we grow. The charity has continued to employ the services of Altair Ltd. to facilitate the application, as Altair are experts in the field. The main initial application was submitted to the Regulator of Social Housing during the reporting period and since then questions have been answered with further information and we await a decision. We remain grateful to Manchester City Council for their donations towards the cost of this activity.

B.4 Continuous improvement

The charity continues to refine how it operates, aiming to efficiently provide its residents with a good experience while helping each one to find a job and to be re-housed without delay. This approach includes regular meetings of the director and resettlement workers to identify changes that are needed and how they should be implemented. Such learnings will be transferred to the operating of the Village. We are part of a 'working group' with Manchester City Council's adult social services, homeless team and revenue and benefits unit in order to plot a workable way forward both for referrals and income. We also have a steering group for the planned Village, which includes Peel (the landowner), and Capital & Centric (who are developers). Furthermore, the charity recently appointed a new chair of trustees who is very experienced in the field of Social Housing, who will use her experience to improve how the charity operates.

C. Financial Review

C.1 Charity's financial position

A summary of the finances (to the nearest £) at the end of the charity's financial year are shown in the table below:

	Amount £
Opening balance (carried forward from previous year):	648,883
Income (unrestricted):	781,609
Income (restricted):	3,060,682
Total income:	**3,842,291**
Staff payroll:	245,608
Other costs:	264,580
Total outgoing:	**510,188**

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Balance for the year:	**3,322,287**
Funds carried over to the next year:	3,971,170

This shows significantly more income than expenditure, but it should be noted that £3,020,837 of income was for the Village build project. Nonetheless, even excluding income restricted to the build, there was still a sizeable surplus.

C.2 Reserves policy

The charity aims to maintain unrestricted funds that are sufficient to cover at least three months of operating costs, including salaries and rent paid for property. At the end of the year our reserves, excluding restricted funds, covered 5.6 months of operating costs, thereby complying with the policy.

In detail, at the end of the charity's reporting period (to the nearest £):

	Amount £
Reserve held, i.e. 3 months of budgeted operational costs:	105,681
Total cash in bank and in hand:	821,490
Restricted cash in bank and in hand:	0
Unrestricted cash in bank and in hand:	821,490
Unrestricted cash in bank and in hand in excess of reserve:	715,809

The restricted funds are primarily:

- Related to the Embassy Village build, which will therefore be used to pay the contractors when the build commences.
- Related to employment of the resettlement manager and the women's resettlement workers, which will therefore continue to be used to pay the salaries and pension contributions of these staff at the earliest opportunities.

The charity does not currently plan to realise any funds by disposing of tangible fixed assets or programme related investments.

The unrestricted funds held in excess of the reserve are expected to be required for the employment of additional staff who are employed in advance for the opening of the Embassy Village, so that they can be trained and "up to speed" when the Village opens. Once the Village is open, rental income will clearly increase significantly.

C.3 Fundraising strategy

The charity relies predominantly on donations for the funds required to do the work that we do, and therefore effective fundraising is essential. The charity has been blessed by the donations that we have received, especially the increasing number of individuals and businesses that give monthly, for which we are very grateful.

Another source of income is rent paid by our residents, either directly by them from their wages if employed or as housing benefits paid to the charity directly by local authorities for those residents who are unemployed or receive at least some universal Credit (also see B.3 above).

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The income that the charity received from the various sources during the year is shown in the table below.

Source of income	***Amount***	***Proportion***
Churches and other charities	£28,835	1%
Businesses	£107,197	3%
Individuals (including Gift Aid from previous year's donations)	£114,377	4%
Charitable trusts and foundations	£1,714,936	48%
Local Authorities (including housing benefit)	£1,507,835	42%
Housing residents	£29,694	1%
Interest paid by bank	£17,818	1%

C.4 Principal risks facing the charity

The principal financial risk facing the charity is inevitably concerning the completion of the Village. In particular, there is a risk that the cost of the build will exceed even the revised estimates and therefore the funding secured. This risk would be mitigated by additional fundraising. However, at the time of writing this report, the build is almost complete and there is confidence that final cost will not exceed the funds available.

A secondary related risk is that delays in completion of the Village and/or the 8 apartment building will create a delay in starting to receive the additional rental income and hence a larger deficit in the current financial year. However, the charity is confident that sufficient reserves are held to mitigate this risk.

C.5 Factors likely to affect future financial performance or position

The following factors are expected to affect future financial performance or position:

a) The cost of the Embassy Village build will draw down the restricted funds that have been put aside for this build.

b) A significant flow of cash will occur during the build of the Embassy Village as pledged amounts are released to pay the contractors.

c) The number of residents will significantly increase when the 40 home Embassy Village and the new 8 apartment building open. This will affect finances in the following ways, both positive and negative, with a forecast net improvement of financial performance:

- ***Positive***: rent will no longer be paid by the charity to landlords for some of the existing houses as these will no longer be needed.
- ***Positive***: rent from residents, paid to the charity either directly or from local government as housing benefit, will increase when Embassy's registration as a Registered Provider of social housing is complete.
- ***Negative***: there will be ongoing costs to operate the Embassy Village, such as security and maintenance.

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- ***Negative***: employment costs will increase as additional resettlement and management staff will be required.

C.6 Future plans

Once residents have moved into the Village and the 8 apartment building, there will be a time of consolidation and improvement of methods and procedures. This is expected to coincide with the charity becoming a Registered Provider of social housing, which will further drive improvements in the way it operates.

The charity currently has no firm plans for future growth but it is clear that the level of homelessness continues to exceed Greater Manchester's provision for the homeless. Discussions with Greater Manchester Combined Authority are already ongoing to explore innovative ways in which the charity can grow its provision in the future.

D. Structure, Governance and Management

D.1 How the charity is constituted

A Charitable Incorporated Organisation (CIO), whose only voting members are its charity trustees ('Foundation' model constitution).

D.2 The governing document

A Constitution document that follows Charity Commission guidelines.

D.3 Trustee selection method

The name of suitable person known by one or more of the trustees, who has the necessary experience and background, is brought to a formally convened trustees meeting. A vote is then taken and recorded in the meeting minutes.

Because the charity is to become a Registered Provider of social housing, we'll be accountable to the RSH as well as the Christy Commission. This will entail an increase in the scrutiny of the way that the charity operates, especially around consumer standards and health and safety. This has meant that the Board of trustees now requires greater experience in the provision of social housing than was previously the case, and there have been changes in the membership of the Board to achieve this.

D.4 Size of charity

Income during the 12 month reporting period was £3,842,291.

D.5 How the charity is governed

Regularly convened meetings of the trustees, at which minutes are taken.

D.6 Policies in place

Safeguarding vulnerable adults policy; GDPR policy; risk assessment; operating procedures to ensure the safety of residents, volunteers and employees. In addition, a comprehensive suite of policies has been prepared as part of the charities application to become a Registered Housing Provider.

D.7 Related parties and relationships with other organisations

None.

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E. Statement of responsibilities of the trustees

The trustees 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).

Charity 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 group and of the incoming resources and application of resources, including the income and expenditure, of the charitable group for that reporting 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 and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable group and enable them to ensure that the financial statements comply with the Charities SORP. 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The trustees' annual report has been approved by the trustees on 30 / 03 / 2026 and signed on their behalf by

Hilda Kaponda

Name: Hilda Kaponda

Title: Chair of trustees

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Independent auditor's report to the members of Embassy

Opinion

We have audited the financial statements of Embassy (the 'charity') for the year ended 1 September 2025 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 Financial Reporting Standard 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 1 September 2025 and of its incoming resources and application of resources 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 Charities Act 2011.

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 directors' 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 directors 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 trustees 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 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.

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Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 and the requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- the charity has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 8, the trustees 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

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under Section 154 of that Act.

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 these 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. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

Capability of the audit in detecting irregularities, including fraud

Based on our understanding of the charity and environment in which it operates, we identified the principal risks of non-compliance with laws and regulations related to pension legislation, tax legislation, employment legislation, health and safety legislation, and other legislation specific to the industry in which the charity operates, 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 reporting requirements under the Charities SORP and FRS102, and the Charities Act 2011.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls), and determined that the principle risks were related to the pressure on management to achieve particular results. Audit procedures performed by the engagement team included:

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- Discussions with management including consideration of known or suspected instances of non-compliance;
- Evaluating management's controls designed to prevent and detect irregularities;
- Identifying and testing journal entries; and
- Challenging assumptions and judgments made by management.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

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 trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees 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 trustees as a body for our audit work, for this report, or for the opinions we have formed.

P Morrello Senior Statutory Auditor, for and on behalf of

Third Sector Accountancy Limited, Statutory Auditor
Holyoake House
Hanover Street
Manchester
M60 0AS

[*Date*] 30 / 03 / 2026

Third Sector Accountancy Limited is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

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Embassy
Statement of Financial Activities
for the year ended 1 September 2025

	Note	Unrestricted funds £	Restricted funds £	Total funds 2025 £	*Unrestricted funds £*	*Restricted funds £*	*Total funds 2024 £*
Income from:							
Donations and legacies	3	588,856	3,060,682	3,649,538	*261,296*	*438,509*	*699,805*
Charitable activities	4	167,728	-	167,728	*165,010*	-	*165,010*
Other trading activities	5	7,207	-	7,207	-	-	-
Investment income	6	17,818	-	17,818	-	-	-
Total income		**781,609**	**3,060,682**	**3,842,291**	***426,306***	***438,509***	***864,815***
Expenditure on:							
Raising funds	7	41,476	-	41,476	*38,498*	*3,069*	*41,567*
Charitable activities	8	377,735	100,793	478,528	*314,898*	*67,423*	*382,321*
Total expenditure		**419,211**	**100,793**	**520,004**	**353,396**	**70,492**	***423,888***
Net income/(expenditure) for the year	9	**362,398**	**2,959,889**	**3,322,287**	***72,910***	***368,017***	***440,927***
Transfer between funds		3,641,312	(3,641,312)	-	-	-	-
Net movement in funds for the year		**4,003,710**	**(681,423)**	**3,322,287**	**72,910**	**368,017**	***440,927***
Reconciliation of funds							
Total funds brought forward		211,457	437,426	648,883	*138,547*	69,409	*207,956*
Total funds carried forward		**4,215,167**	**(243,997)**	**3,971,170**	**211,457**	**437,426**	***648,883***

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

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Embassy

Balance sheet as at 1 September 2025

	Note	2025		*2024*	
		£	£	*£*	*£*
Fixed assets					
Tangible assets	13		3,936,442		*65,043*
Total fixed assets			**3,936,442**		***65,043***
Current assets					
Debtors	14	34,055		*32,819*	
Cash at bank and in hand		821,490		*560,848*	
Total current assets		**855,545**		***593,667***	
Liabilities					
Creditors: amounts falling due in less than one year	15	(820,817)		*(9,827)*	
Net current assets			**34,728**		***583,840***
Total assets less current liabilities			3,971,170		*648,883*
Net assets			**3,971,170**		***648,883***
The funds of the charity:					
Restricted income funds	16		(243,997)		*437,426*
Unrestricted income funds	17		4,215,167		*211,457*
Total charity funds			**3,971,170**		***648,883***

The notes on pages 15 to 25 form part of these accounts.

Approved by the trustees on and signed on their behalf by:

Hilda Kaponda

Hilda Kaponda (Chair)

Richard Selby (Treasurer)

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Embassy

Statement of Cash Flows
for the year ending 1 September 2025

	Note	2025 £	*2024* *£*
Cash provided by/(used in) operating activities	20	**4,118,386**	***431,209***
Cash flows from investing activities:			
Dividends, interest, and rents from investments		17,818	-
Purchase of tangible fixed assets		(3,875,562)	*(24,514)*
Cash provided by/(used in) investing activities		**(3,857,744)**	***(24,514)***
Increase/(decrease) in cash and cash equivalents in the year		260,642	*406,695*
Cash and cash equivalents at the beginning of the year		560,848	*154,153*
Cash and cash equivalents at the end of the year		**821,490**	***560,848***

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1 Accounting policies

The principal accounting policies adopted, judgments and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a Basis of preparation

The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by 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 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following 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) issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005

b Preparation of the accounts on a going concern basis

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

c Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance of a provision of a specified service is deferred until the criteria for income recognition are met.

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d Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised; refer to the trustees' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

e Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

f Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity.

Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose.

Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

g Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds comprise the costs of staff time in fundraising activites
- Expenditure on charitable activities includes the costs of undertaking resettlement support to further the purposes of the charity and the associated support costs
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

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h Operating leases

Operating leases are leases in which the title to the assets, and the risks and rewards of ownership, remain with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

i Tangible fixed assets

Individual fixed assets costing £500 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Land & building	Under construction
Motor Vehicles	25%

j Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

k Cash at bank and in hand

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

l Creditors and provisions

Creditors and provisions 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 and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

m Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

n Pensions

Employees of the charity are entitled to join a defined contribution ‘money purchase’ scheme. The charity’s contribution is restricted to the contributions disclosed in note 10. Ouutstanding contributions at the year end are £1525 (2024: £1212)

2 Legal status of the charity

The charity is a Charitable Incorporated Organisation registered in Engkand and Wales and has no share capital. The registered address is disclosed on Page 1.

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3 Income from donations and legacies

	Unrestricted £	Restricted £	Total 2025 £	*Unrestricted £*	*Restricted £*	*Total 2024 £*
Donations and gifts from Indiviuals	259,015	1,722,846	1,981,861	*113,066*	*1,310*	*114,376*
Donations in kind	251,560	-	251,560	-	-	-
Gift Aid	10,281	-	10,281	*21,427*	-	*21,427*
Donations from businesses	-	110,000	110,000	*62,956*	*13,830*	*76,786*
Grants	68,000	1,227,836	1,295,836	*63,847*	*423,369*	*487,216*
Total	588,856	3,060,682	3,649,538	*261,296*	*438,509*	*699,805*

4 Income from charitable activities

	Unrestricted £	Restricted £	Total 2025 £	*Unrestricted £*	*Restricted £*	*Total 2024 £*
Housing Income	167,728	-	167,728	*165,010*	-	*165,010*

5 Income from other trading activities

	Unrestricted £	Restricted £	Total 2025 £	*Unrestricted £*	*Restricted £*	*Total 2024 £*
Fundraising Events	7,207	-	7,207	-	-	-

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6 Investment income

	Unrestricted £	Restricted £	Total 2025 £	*Unrestricted £*	*Restricted £*	*Total 2024 £*
Bank Interest	17,818	-	17,818	-	-	-
	17,818	-	17,818	-	-	-

7 Cost of raising funds

	Unrestricted £	Restricted £	2025 £	*Unrestricted £*	*Restricted £*	*2024 £*
Fundrasing Costs	9,276	-	9,276	*10,089*	-	*10,089*
Marketing	540	-	540	-	-	-
Staff costs	26,666	-	26,666	*28,409*	*3,069*	*31,478*
Support and governance	4,994	-	4,994	-	-	-
	41,476	-	41,476	*38,498*	*3,069*	*41,567*

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8 Analysis of expenditure on charitable activities

	2025	*2024*
	£	*£*
Staff costs	203,653	*190,387*
Other staff costs	2,186	*1,251*
Volunteer costs	72	*134*
Traning for staff & volunteers	5,714	*7,252*
Resettlement costs (Women)	930	*8,843*
Resettlement costs (Men)	9,988	*516*
Resettlement costs (Mixed)	2,953	-
Travel & Meeting	475	*2,008*
Mobile Phones	-	*1,443*
Stationery costs	-	*68*
Insurance	-	*2,789*
Housinf set up costs	5,828	*188*
Housing rent	68,468	*62,044*
Housing repairs	644	-
Housing other costs	46,603	*27,829*
Village Build	7,940	*620*
Womens Build	-	*6,114*
IT	-	*2,526*
Vehicles	2,993	*587*
Miscellaneous	1,554	*56*
Professional services	8,338	*35,407*
Charitable work	-	*12,858*
Tithe	22,476	*14,040*
Bad debts	45,414	-
Depreciation	4,163	*4,163*
Accountancy	-	*1,200*
Support and governance costs	38,136	-
	478,528	*382,323*
Restricted expenditure	100,793	*67,423*
Unrestricted expenditure	377,735	*314,898*
	478,528	*382,321*

8 Support and governance costs

	2025
	£
Staff costs	15,289
Professional services	19,599
Mobile phones	1,562
Insurance	3,138
IT	3,542
	43,130

Allocated to charitable activities and cost of raising funds in proportion to the wages cost in those areas.

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9 Net income/(expenditure) for the year

This is stated after charging/(crediting):

	2025	*2024*
	£	*£*
Depreciation	4,163	*4,163*
Auditor's remuneration - audit fees	7,000	-
Auditor's remuneration - accountancy fees	2,500	*360*
Independent examiner's fee	-	*840*

10 Staff costs

Staff costs during the year were as follows:

	2025	*2024*
	£	*£*
Wages and salaries	216,431	*202,655*
Social security costs	12,649	*13,134*
Pension costs	6,718	*6,077*
	235,798	*221,866*

No employees has employee benefits in excess of £60,000 (2024: Nil).

The average number of staff employed during the period was 9 (2024: 8).
The average full time equivalent number of staff employed during the period was 8 (2024: 6.4).

The key management personnel of the charity comprise CEO, Relationship manager and Resettlement Manager. The total employee benefits of the key management personnel of the charity were £102,391 (2024: £).

11 Trustee remuneration and expenses, and related party transactions

Neither the management committee nor any persons connected with them received any remuneration or reimbursed expenses during the year (2024: Nil).

Donations from related parties were £25,577. There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity, including guarantees, during the year (2024: nil).

12 Corporation tax

The charity is exempt from tax on income and gains falling within Chapter 3 of Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

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13 Fixed assets: tangible assets

	Land & Buildings	Motor Vehicles	Total
Cost	£	£	£
At 2 September 2024	56,719	16,650	73,369
Additions	3,875,562	-	3,875,562
At 1 September 2025	3,932,281	16,650	3,948,931
Depreciation			
At 2 September 2024	-	8,326	8,326
Charge for the year	-	4,163	4,163
At 1 September 2025	-	12,489	12,489
Net book value			
At 1 September 2025	3,932,281	4,161	3,936,442
At 1 September 2024	*56,719*	*8,324*	*65,043*

14 Debtors

	2025	*2024*
	£	*£*
Tenant arrears	52,761	*8,296*
Provision for doubtful debts	(35,388)	-
Other debtors	4,350	*4,350*
Gift aid	10,056	*10,056*
Prepayments and accrued	2,276	*10,117*
	34,055	*32,819*

15 Creditors: amounts falling due within one year

	2025	*2024*
	£	*£*
Tenants' prepaid rent	3,454	-
Accruals and deferred Income	815,838	*8,615*
Taxation and social security	1,525	-
Other creditors	-	*1,212*
	820,817	*9,827*

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16 Analysis of movements in restricted funds

	Balance at 2 September 2024	Income	Expenditure	Transfers	Balance at 1 September 2025
	£	£	£	£	£
Village Build	362,534	3,020,837	(5,986)	(3,637,562)	(260,177)
Village General	18,350	1,000	(3,170)	-	16,180
Womens Build	-	1,570	-	(1,570)	-
Womens Work	32,406	12,275	(46,251)	1,570	-
Vehicle	7,500	-	(3,750)	(3,750)	-
Resettlement Manager	16,636	25,000	(41,636)	-	-
Total	437,426	3,060,682	(100,793)	(3,641,312)	(243,997)

Comparative period

	Balance at 2 September 2023	*Income*	*Expenditure*	*Transfers*	*Balance at 1 September 2024*
	£	*£*	*£*	*£*	*£*
Village Build	*8,888*	*354,051*	*(405)*	-	*362,534*
Village General	*13,250*	*5,100*	-	-	*18,350*
Womens Work	*36,021*	*44,358*	*(47,973)*	-	*32,406*
Vehicle	*11,250*	-	*(3,750)*	-	*7,500*
Work in Kenya	-	*5,000*	*(5,000)*	-	-
Resettlement Manager	-	*30,000*	*(13,364)*	-	*16,636*
Total	*69,409*	*438,509*	*(70,492)*	-	*437,426*

Name of restricted fund	Description, nature and purposes of the fund
Village Build	This is a project to create a village of homes and infrastructure in Greater Manchester for homeless men.
Village General	This is for the running and maintenance of the village once complted, including staff costs
Womens Work	This is specifically for the housing and resettlement work for homeless women.
Vehicle	This is for the purchase of a minibus that is now beng used to provide transport for the Embassy residents
Work in Kenya	Some of the Embassy residents and staff travelled to kenya to help with a building project at an orphanage to broaden the vision of the residents and to encourage a work ethos.
Resettlement Manager	This was for the employment of a resettlement manager.

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Transfers between funds

The transfer from the Village Build Fund the Unrestricted funds represents the fact that thesde funds had been spent on the Village Build, but were capitalised in fixed assets.
Similary, the vehicle fund had been spent on the vehicle.
The Womens Build fund was transferred to the Women's Work fund with the permission of the donor.

Village Build fund - deficit

As at the year end an accrual was made for village build costs which placed the fund into deficit.
Payments from a major funder were paid in arrears and were received shortly after the year end.

17 Analysis of movement in unrestricted funds

	Balance at 2 September 2024	Income	Expenditure	Transfers	As at 1 September 2025
	£	£	£	£	£
General fund	211,457	781,609	(419,211)	3,641,312	4,215,167
	211,457	781,609	(419,211)	3,641,312	4,215,167

Comparative period

	Balance at 2 September 2023	*Income*	*Expenditure*	*Transfers*	*As at 1 September 2024*
	£	*£*	*£*	*£*	*£*
General fund	*138,547*	*426,306*	*(353,396)*	-	*211,457*
	138,547	*426,306*	*(353,396)*	-	*211,457*

Name of unrestricted fund	Description, nature and purposes of the fund
General fund	The free reserves after allowing for all designated funds

18 Analysis of net assets between funds

	General fund	Designated funds	Restricted funds	Total 2025
	£	£	£	£
Tangible fixed assets	3,936,442	-	-	3,936,442
Net current assets/(liabilities)	278,725		(243,997)	34,728
Total	4,215,167	-	(243,997)	3,971,170

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Comparative period

	General fund £	*Designated funds* £	*Restricted funds* £	*Total 2024* £
Tangible fixed assets	*57,543*	-	*7,500*	*65,043*
Net current assets/(liabilities)	*153,914*		*429,926*	*583,840*
Total	*211,457*	-	*437,426*	*648,883*

19 Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods:

	Property	
	2025 £	*2024* £
Less than one year	30,196	*48,975*
One to five years	-	*6,000*
	30,196	*54,975*

20 Reconciliation of net movement in funds to net cash flow from operating activities

	2025 £	*2024* £
Net income/(expenditure) for the year	3,322,287	*440,927*
Adjustments for:		
Depreciation charge	4,163	*4,163*
Dividends, interest and rents from investments	(17,818)	-
Decrease/(increase) in debtors	(1,236)	*(18,362)*
Increase/(decrease) in creditors	810,990	*4,481*
Net cash provided by/(used in) operating activities	4,118,386	*431,209*

21 Net debt statement

The charity had no debt so the net debt is simply the cash balance as shown in the balance sheet.

22 Capital Commitments

As at the year end, the charity was contractually committed to further expenditure on the village build project of approximately £2,086,000.

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EMBASSY

England & Wales - Charity number 1174728

Accounts

Embassy

Trustees' report and financial statements

for the year ended 1 September 2024

Doc ID: 2bf435dd13a7ca84c4ad6ca417364362bd703547

Embassy
Reference and administration information

Charity number	1174728
Registered office and operational address	C/o The Message Trust Lancaster House Harper Road Sharston Industrial Area Manchester M22 4RG

Trustees

Trustees who served during the year and up to the date of this report were as follows:

Mr. Antony Bullivant (Chair)
Mr. Richard Selby (Treasurer)
Mr. Derek Gough
Mr. Adam Posner
Mr. Les Hutchinson (since 17/04/2024)

Key management personnel

Key management personnel are:

Mr. Sid Williams (co-founder and director)
Mrs. Tess Williams (co-founder and relationship manager)
Mr. Laighton Walters (resettlement manager)

Independent Examiner

Adrian Phillips FCA
Arlo Accountancy Limited
107 Valley Road
Stockport
SK4 2DB

Bankers

Barclays Bank UK PLC
1 Churchill Place
London
E14 5HP

Solicitors

Shoosmiths
The XYZ Building
2 Hardman Boulevard
Manchester
M3 3AZ

Squire Patton Boggs
1, 1 Hardman St
Manchester
M3 3EB

Hill Dickenson
50 Fountain Street
Manchester
M2 2AS

Brabners
100 Barbirolli Square
Manchester
M2 3BD

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The trustees present their report and the unaudited financial statements for the year ended 1 September 2024.

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

A. Objectives and Activities

A.1 Summary of the purposes of the charity

- For the public benefit to provide social housing and support to the homeless and destitute.
- To advance the Christian faith, mainly but not exclusively by means of practical care, optional Bible study, prayer and messages of an evangelistic nature.
- To preserve and protect the physical and mental health of homeless people.
- To assist beneficiaries in securing employment and permanent accommodation.

Although Embassy is a Christian charity, we welcome equally whoever is referred to us, of any faith or none.

A.2 Summary of the main activities

The intention of the charity is to deliver these public benefits through the following activities:

1 Help those who are homeless to restore their lives and become part of healthy communities by doing the following:

i. Work with partner agencies, including local councils, to identify those who are homeless and are serious about turning their lives around.

ii. Provide each resident with their own room plus shared access to a kitchen, bathroom and living area.

iii. Employ a team of resettlement workers to welcome our homeless guests and to take each of them through a programme of resettlement activities, which includes:
   - Weekly house meetings in each house;
   - Weekly one to one mentoring session with each resident;
   - Weekly twelve steps course for unpacking past trauma;
   - Practical instruction on food shopping;
   - One to one cooking lessons in line with the two-week meal plan we provide to help residents budget and eat healthily;
   - Training around bill, rent and tax payment;
   - Optional bible and prayer times;
   - Optional weekly sports sessions; and
   - Assistance with benefits, ID recovery, bank account and email set up.

iv. Help our homeless residents to obtain suitable permanent employment through the contacts that the charity has established with local companies.

v. Talk to our homeless residents about our Christian faith, as we know from our own experience that nothing can restore lives as well and as permanently as the truth about Jesus.

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vi. Help our homeless residents to successfully find and move into suitable permanent housing when the time is right. As each resident enters into a rental contract with the charity, we are able to write a reference for future landlords to help them move on.

vii. Help those who have moved into permanent housing to settle in and remain, through regular ongoing visits by our resettlement workers. This will include introducing them to an appropriate church near their new home if they wish us to.

2 Help our residents to help themselves by making the provision of accommodation subject to, by prior agreement:

i. The person remaining sober and free from drug abuse.

ii. The person engaging in the resettlement activities described above.

3 Ensure the safety and well-being of all residents, staff and volunteers by doing the following:

i. Adhering to a comprehensive Safeguarding Vulnerable Adults policy.

ii. Only accept residents that come by risk assessed referrals from partner agencies.

A.3 Statement on Public Benefit

The trustees have noted and continue to follow the guidance issued by the Charity Commission on public benefit when defining the charity's objectives and activities.

B. Achievements and Performance

B.1 Continued the resettlement work

This year, the charity has maintained a capability to accommodate and resettle 11 men and 4 women at any one time.

Our achievements this year include:

- Embassy welcomed 12 new residents;
- We took 22 residents through our programme of resettlement activities;
- We helped 12 residents to enter employment;
- We helped 4 residents to study at colleges;
- We helped 5 residents to move on into more permanent accommodation.

We have also helped 6 ex-residents with various things, including external recovery sessions, many hours of continued support in their new homes with benefit checks, tenancy support, medical appointments, support at work, etc.

Following the success of last year's trip, we took another small group of residents and staff out to Kenya to help build a school in a slum on the edge of Nairobi for the children of homeless families. The trip was largely funded by one-off gifts from people keen on supporting the trip. These trips are intended to give the residents a chance to see that they have something to offer the world, experience a different culture, and give them a confidence and desire to work. The impact on the residents is wide reaching, to see small children who have nothing, playing, laughing and loving one another is really eye opening. Residents will often talk about their own homelessness being difficult but once they have seen the children of the slum they begin to understand how lucky they are in comparison to the children. The residents themselves then want or support the children in other ways like financially when they come back to the U.K. Working closely

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to the volunteers on the ground in Kenya also gives residents a fresh perspective on giving back to society and their own personal work ethics.

We also took a group of 16, made up of staff, residents and volunteers, to climb Snowdon. This was a really special moment for so many of the group and this day really built a new understanding of what community can look like, especially when you are halfway up a mountain and relying on each other to get to the top and back down again. Real friendships were formed and has allowed us to gain a deeper sense of trust with the residents.

The charity is currently in negotiations to rent a purpose built 8-bedroom house, which also has an office, to significantly increase our capacity to accommodate women.

The charity gratefully acknowledges grants totalling £40,000 that were made by the Wates Family Enterprise Trust for the women's resettlement work.

B.2 Preparation for the creation of a homeless village

The charity experienced further frustrating delays to the commencement of construction of the Village, which have been beyond the control of the charity. This included discovery of asbestos buried on the site to be built upon, which had to be removed by a specialist company. However, at the time of writing, construction is about to commence, with a ceremonial "spade in the ground" on 18th November 2024, with representatives of local government and supporting companies present. The event was broadcast on both BBC and ITV local news.

Our principal funders, who have pledged funding of £3.5M, have continued to have faith in us, and by the end of the reporting period we had received a further £354,000 towards covering the shortfall resulting from escalating costs.

B.3 Working towards becoming a Registered Housing Provider

The charity had continued to pursue an application to become a Registered Housing Provider, as this will ensure that we receive exempt housing benefit for all our residents who are on benefits, which will improve our financial position as we grow. The charity has continued to employ the services of Altair Ltd. to facilitate the application, as Altair are experts in the field. We are grateful to Salford Council for their donations towards the cost of this activity.

B.4 Continuous improvement

The charity will continue to refine how it operates, aiming to efficiently provide its residents with a good experience while helping each one to find a job and to be re-housed without delay. This approach includes regular meetings of the director and resettlement workers to identify changes that are needed and how they should be implemented. Such learnings will be transferred to the operating of the Village. We are part of a 'working group' with Manchester City Council's adult social services, homeless team and revenue and benefits unit in order to plot a workable way forward both for referrals and income. We also have a steering group for the planned Village, which includes Peel (the landowner), Capital & Centric (who are developers) and The Greater Manchester Mayor's Charity.

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C. Financial Review

C.1 Charity's financial position

A summary of the finances (to the nearest £) at the end of the charity's financial year are shown in the table below:

	Amount
Opening balance (carried forward from previous year):	£ 207,956
Income (unrestricted):	£426,306
Income (restricted):	£438,509
Total income:	**£864,815**
Staff payroll:	£221,865
Other costs:	£202,023
Total outgoing:	**£423,888**
Balance for the year:	**£440,927**
Funds carried over to the next year:	£648,883

This shows significantly more income than expenditure, but it should be noted that £354,000 of income was for the Village build project, which was yet to commence. Nonetheless, even excluding income restricted to the build, there was still a sizeable surplus. This is a welcome turnaround following last year's deficit.

C.2 Reserves policy

The charity aims to maintain unrestricted funds that are sufficient to cover at least three months of operating costs, including salaries and rent paid for property. At the end of the year our reserves, excluding restricted funds, covered 4.5 months of operating costs, thereby complying with the policy.

In detail, at the end of the charity's reporting period (to the nearest £):

	Amount
Reserve held, i.e. 3 months of budgeted operational costs:	£95,478
Total cash in bank and in hand:	£560,848
Restricted cash in bank and in hand:	£417,517
Unrestricted cash in bank and in hand:	£143,796
Unrestricted cash in bank and in hand in excess of reserve:	£48,318

The restricted funds are primarily:

- Related to the Embassy Village build, which will therefore be used to pay the contractors when the build commences.

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- Related to employment of the resettlement manager and the women's resettlement workers, which will therefore continue to be used to pay the salaries and pension contributions of these staff at the earliest opportunities.

The charity does not currently plan to realise any funds by disposing of tangible fixed assets or programme related investments.

The unrestricted funds held in excess of the reserve is forecast to be required when additional staff are employed in readiness for the opening of the Embassy Village, i.e. the paying of salaries prior to when the rental income increases.

C.3 Fundraising strategy

The charity relies predominantly on donations for the funds required to do the work that we do, and therefore effective fundraising is essential. The charity has been blessed by the donations that we have received, especially the increasing number of individuals and businesses that give monthly, for which we are very grateful.

Another source of income is rent paid by our residents, either directly by them from their wages if employed or as housing benefits paid to the charity directly by local authorities for those residents who are unemployed or receive at least some universal Credit (also see B.3 above).

The income that the charity received during the year is shown in the table below.

Source of income	***Amount***	***Proportion***
Churches and other charities	£60,476	7%
Businesses	£76,786	9%
Individuals (including Gift Aid reclaim from previous year)	£114,377	13%
Charitable trusts and foundations	£391,698	45%
Local Authorities (including housing benefit)	£183,765	21%
Housing residents	£16,235	2%
HMRC (Gift Aid claim)	£21,427	2%
Interest paid by bank	£51	<1%

C.4 Principal risks facing the charity

The principal financial risk facing the charity is inevitably concerning the building of the Village. In particular, there is a risk that the cost of the build will exceed even the revised estimates and therefore the amounts already secured. This risk would be mitigated by additional fundraising and/or limiting the extent of the build to, for example, just 20 homes, until further funds can be raised.

A secondary related risk is that fundraising for the building of the Village could take priority over fundraising for operating costs, which could result in the day-to-day operations of the charity running at a deficit. This risk will be mitigated by ensuring a correct balance of fundraising.

With the assistance of Altair, our board has undertaken to adopt a risk register which considers the main risks and possible threats to the integrity and legal and financial stability of the charity. The risk register is

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now considered as standard at all trustee meetings and risk levels can be upped or lowered for each identified risk as time goes on. Also new risks can be added or risks that are considered to have passed can be removed. It is a useful tool, common in business, and it gives us a good means of remembering and mitigating a broad range of important items to keep a close eye on.

C.5 Factors likely to affect future financial performance or position

The following factors are expected to affect future financial performance or position:

a) The cost of the Embassy Village build will draw down the restricted funds that have been put aside for this build.

b) A significant flow of cash will occur during the build of the Embassy Village as pledged amounts are released to pay the contractors.

c) The number of residents will significantly increase when the 40 home Embassy Village and the new 8 apartment building open. This will affect finances in the following ways, both positive and negative, with a forecast small net improvement of financial performance:

- Positive: rent will no longer be paid by the charity to landlords for some of the existing houses as these will no longer be needed.
- Positive: rent from residents, paid to the charity either directly or from local government as housing benefit, will increase. When Embassy's registration as a Registered Provider of social housing is complete, this will ensure the enhanced level of benefit is paid to the charity.
- Negative: there will be ongoing costs to operate the Embassy Village, such as security.
- Negative: employment costs will increase as additional resettlement staff and an administrator will be required.

C.6 Future Plans

In the coming year, Embassy expects to complete the construction of the Embassy Village. This should be built by November although if there are any construction delays it could be a little later. So far we are building to schedule. We'll need to furnish and prepare the office, accommodation and training spaces and so we may or may not have residents in situ before Christmas. The plan is to have 16 new residents by the end of the tax year (Apr 2026) While we are building 40 homes, we plan on filling them in increments as we get used to managing more residents and the Village.

We also are expecting to take on the lease of an apartment block being built to our specifications for the support of homeless women. The apartment block will house 9 women and a little office and training space. This is going to open in summer 2025. Exact date is unclear as it is still being built.

Both the above projects represent Embassy having reached a level of experience over the past 5 years where we are now very happy with the product we deliver and feel confident that it works well for people and is sustainable so it is only right to increase the scale of the work and help more people.

We'll take on a full-time administrator to help us with a growing administrative burden because of more housing benefit admin caused by having more residents plus compliance as a registered housing provider. We'll also take on one more female resettlement worker in summer 2025 to help us support the growing number of female residents. We hope to recruit two more full time resettlement workers in September / October 2025 in order to train them in time for the village opening.

This year we are very likely to become a registered Housing provider as we have come almost to the end of the application process and the registrar of social housing is looking favourably on the charity. This in turn means we are looking to grow the number of trustees and broaden the skill set to include those with

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housing and legal experience. We have just taken on one new trustee and hope to add about three more as soon as possible. Our upcoming May meeting has 4 carefully chosen guests attending who are considering trusteeship.

We don't have any further short term expansion plans currently. We feel we have plenty of new growth to get used to for the time being. That being said, there is a lot of appetite and interest from GMCA (the Greater Manchester Combined Authority) and both Salford and Manchester City Councils and also from political lead Cllr Bev Craig. Both Andy Burnham and Bev Craig have asked us to build multiple villages. We in turn have asked for patience while we do one village well. We aren't interested in duplicating until we have experience under our belts.

D. Structure, Governance and Management

D.1 How the charity is constituted

A Charitable Incorporated Organisation (CIO), whose only voting members are its charity trustees ('Foundation' model constitution).

D.2 The governing document

A Constitution document that follows Charity Commission guidelines.

D.3 Trustee selection and induction

The name of suitable person known by one or more of the trustees, who has the necessary experience and background, is brought to a formally convened trustees meeting. A vote is then taken and recorded in the meeting minutes.

Because we are becoming a registered housing provider, we'll remain accountable to the Charity Commission but also to the RSH. As previously mentioned this means a significant increase in the scrutiny of the charity especially around consumer standards and health and safety. The Board of trustees will need to grow in breadth of experience and also the charity has decided to take on an administrator full time to help ensure we get this right. The board have also employed Altair over the past year and a half to act as our advisors in both accession to RP status but also thereafter to help us as we establish ourselves, especially in the first 12 months of operating. We have taken on over 40 new policies and procedures to become compliant and one of the team, our resettlement manager has completed a degree course in housing management to comply with the latest government requirements for registered housing providers.

Trustees have carried out a board skills assessment with the help of Altair and also a co-optee to the board this past 12 months, who as the director of a hosing association in Liverpool. She has been extremely helpful in establishing and streamlining our processes. The board have asked me to seek out trustees with skill sets filling key areas including housing and legal. We have also formalised our application process for trustees by introducing an application form, a policy and also a board service agreement to help crystalise what trusteeship means

D.4 Size of charity

Income during the past financial year was £864,815.

D.5 How the charity is governed

Regularly convened meetings of the trustees, at which minutes are taken.

D.6 Policies in place

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Safeguarding vulnerable adults policy; GDPR policy; risk assessment; operating procedures to ensure the safety of residents, volunteers and employees. In addition, a comprehensive suite of policies are being prepared as part of the charities application to be Registered Housing Provider (see B.3 above)

D.7 Related parties and relationships with other organisations

None.

E. Statement of responsibilities of the trustees

The trustees 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).

Charity 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 charity and of the incoming resources and application of resources, including the income and expenditure, of the charity 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 and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities SORP. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The trustees' annual report has been approved by the trustees on 25 April 2025 and signed on their behalf by:

Name: Antony Bullivant

Title: Chair of trustees

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Independent examiner's report to the trustees
For the year ended 1 September 2024

I report on the accounts of the charity for the period ending 1 September 2024 set out on pages 11 to 25.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements:
   - to keep accounting records in accordance with section 130 of the Charities Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Adrian Phillips

Adrian Phillips FCA
Arlo Accountancy Limited
107 Valley Road
Stockport
SK4 2DB

28 / 04 / 2025

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Embassy

Statement of Financial Activities

for the year ended 1 September 2024

	Note	Unrestricted funds £	Restricted funds £	Total funds 2024 £	*Unrestricted funds £*	*Restricted funds £*	*Total funds 2023 £*
Income from:							
Donations and legacies	3	261,296	438,509	699,805	*176,832*	*51,818*	*228,650*
Charitable activities	4	165,010	-	165,010	*56,636*	-	*56,636*
Total income		**426,306**	**438,509**	**864,815**	***233,468***	***51,818***	***285,286***
Expenditure on:							
Raising funds	5	38,498	*3,069*	41,567	*31,829*	*3,035*	*34,864*
Charitable activities	6	314,898	67,423	382,321	*234,942*	*42,044*	*276,986*
Total expenditure		**353,396**	**70,492**	**423,888**	***266,771***	***45,079***	***311,850***
Net income/(expenditure) for the year	7	**72,910**	**368,017**	**440,927**	***(33,303)***	***6,739***	***(26,564)***
Transfer between funds		-	-	-	-	-	-
Net movement in funds for the year		**72,910**	**368,017**	**440,927**	***(33,303)***	***6,739***	***(26,564)***
Reconciliation of funds							
Total funds brought forward		138,547	69,409	207,956	*171,850*	*62,670*	*234,520*
Total funds carried forward		**211,457**	**437,426**	**648,883**	***138,547***	***69,409***	***207,956***

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

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Balance sheet as at 1 September 2024

	Note	2024		*2023*	
		£	£	£	£
Fixed Assets					
Tangible Assets	11	65,043		*44,692*	
			65,043		***44,692***
Current assets					
Debtors	12	32,819		*14,457*	
Cash at bank and in hand	13	560,848		*154,153*	
Total current assets		**593,667**		***168,610***	
Liabilities					
Creditors: amounts falling due in less than one year	14	(9,827)		*(5,346)*	
Net current assets			**583,840**		***163,264***
Total assets less current liabilities			648,883		*207,956*
Net assets			**648,883**		***207,956***
The funds of the charity:					
Restricted income funds	17		437,426		*69,409*
Unrestricted income funds	18		211,457		*138,547*
Total charity funds			**648,883**		***207,956***

For the year in question, the charity was entitled to exemption from an audit under section 144 of the Charities Act 2011. The Charity Commission has not ordered an audit to be carried out under Section 146 of Charities Act 2011.

The notes on pages 14 to 25 form part of these accounts.

Approved by the trustees on 25 April 2025 and signed on their behalf by:

Antony Bullivant (Chair)

Richard Selby (Treasurer)

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Embassy

Statement of Cash Flows as at 1 September 2024

	Note	2024 £	*2023 £*
Cash provided by/(used in) operating activities	16	**431,209**	***(31,512)***
Cash flows from investing activities:			
Purchase of tangible fixed assets		(24,514)	*(32,205)*
Cash used in investing activities		**(24,514)**	***(32,205)***
Increase/(decrease) in cash and cash equivalents in the year		406,695	(63,717)
Cash and cash equivalents at the beginning of the year		154,153	*217,870*
Total cash equivalents at the end of the year		**560,848**	***154,153***

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1 Accounting policies

The principal accounting policies adopted, judgments and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a Basis of preparation

These 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), with FRS 102 and with the requirements of the Charities Act 2011.

Embassy meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

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

b Judgments and estimates

The trustees have made no key judgements which have a significant effecct on the accounts.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next reporting period.

c Preparation of the accounts on a going concern basis

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

d Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether ‘capital’ grants or ‘revenue’ grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance of a provision of a specified service is deferred until the criteria for income recognition are met.

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e Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised; refer to the trustees' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

f Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

g Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity.

Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose.

Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

h Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds comprise the costs of staff time in fundraising activities.
- Expenditure on charitable activities includes the costs of undertaking resettlement support to further the purposes of the charity and the associated support costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure

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i Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs consist of governance costs which are wholly attributable to charitable activities.

j Operating leases

Operating leases are leases in which the title to the assets, and the risks and rewards of ownership, remain with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

k Tangible fixed assets

Individual fixed assets costing £500 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis:

Motor vehicles 25%
Land and buildings - not yet depreciated as under construction

l Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

m Cash at bank and in hand

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

n Creditors and provisions

Creditors and provisions 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 and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

o Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

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p Pensions

Employees of the charity are entitled to join a defined contribution scheme. The charity's contribution is restricted to the contributions disclosed in note 9. There were outstanding contributions of £1,212 (2023: £1,099) at the year end which were paid over in September 2024. The costs of the defined contribution scheme are included within charitable activities, support and governance costs and allocated to funds in line with the area the employee is funded.

2 Legal status of the charity

The charity is a charitable incorporated organisation registered in England and Wales and has no share capital.
The registered office address is disclosed on page 1.

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3 Income from donations and legacies

	Unrestricted £	Restricted £	Total 2024 £	*Unrestricted £*	*Restricted £*	*Total 2023 £*
Donations and gifts from individuals	113,066	1,310	114,376	*102,101*	*4,088*	*106,189*
Gift aid recovered	21,427		21,427	*9,324*	*-*	*9,324*
Donations from Businesses	62,956	13,830	76,786	*46,241*	*42,230*	*88,471*
Grants from charitable trusts, foundations, other charities and churches	63,847	423,369	487,216	*19,166*	*5,500*	*24,666*
Total	261,296	438,509	699,805	*176,832*	*51,818*	*228,650*

4 Income from charitable activities

	Unrestricted £	Restricted £	Total 2024 £	*Unrestricted £*	*Restricted £*	*Total 2023 £*
Housing Income	165,010	-	165,010	*56,636*	*-*	*56,636*
Total	165,010	-	165,010	56,636	-	56,636

5 Cost of raising funds

	Unrestricted £	Restricted £	2024 £	*Unrestricted £*	*Restricted £*	*2023 £*
Fund raising events	10,089	-	10,089	*5,447*	*-*	*5,447*
Marketing	-	-	-	*150*	*-*	*150*
Staff Costs	28,409	3,069	31,478	*26,232*	*3,035*	*29,267*
	38,498	3,069	41,567	31,829	3,035	34,864

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6 Analysis of expenditure on charitable activities

	2024	*2023*
	£	*£*
Payroll & pension	190,387	*175,670*
Other staff costs	1,251	*1,041*
Volunteer costs	134	-
Training for staff & volunteers	7,252	*1,610*
Resettlement costs (men)	8,843	*6,586*
Resettlement costs (women)	516	*241*
Travel and meeting expenses	2,008	*964*
Mobile phone costs	1,443	*1,718*
Stationery & postage	68	*165*
Insurance	2,789	*2,262*
Housing set up costs	188	*2,129*
Housing rent	62,044	*20,504*
Housing repairs	-	*38*
Housing other costs	27,829	*10,034*
Village build	620	-
Womens build	6,114	-
IT	2,526	*1,187*
Vehicles	587	*1,340*
Miscellaneous items	56	*107*
Professional services	35,407	*9,617*
Reimbursement of donations	-	-
Charitable work	12,856	*10,930*
Tithe	14,040	*25,480*
Depreciation	4,163	*4,163*
Accountancy	1,200	*1,200*
	382,321	*276,986*
Restricted expenditure	67,423	42,044
Unrestricted expenditure	314,898	*234,942*
	382,321	*276,986*

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7 Net income/(expenditure) for the year

This is stated after charging/(crediting):	2024 £	*2023 £*
Depreciation	4,163	*4,163*
Accountancy fees	360	*360*
Independent examiner's fee	840	*840*

8 Staff costs

Staff costs during the year were as follows:

	2024 £	*2023 £*
Wages and salaries	202,655	*188,261*
Social security costs	13,134	*11,056*
Pension costs	6,077	*5,620*
	221,866	*204,937*

No employes have employee benefits in excess of £60,000 (2023: zero).

The average number of staff employed during the period was 8 (2023: 8).
The average full time equivalent number of staff employed during the period was 6.4 (2023: 6.3).

The key management personnel of the charity comprise the trustees and the Operations Director

9 Trustee remuneration and expenses, and related party transactions

Neither the management committee nor any persons connected with them received any remuneration during the year. (2023: Nil)

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity, including guarantees, during the year (2023: Nil).

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10 Corporation tax

The charity is exempt from tax on income and gains falling within Chapter 3 of Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

11 Tangible Assets

	Land and Building	Motor vehicles	Total
	£	£	£
Cost			
At beginning of year	32,205	16,650	48,855
Additions	24,514	-	24,514
Disposals	-	-	-
At end of year	56,719	16,650	73,369
Depreciation			
At beginning of year	-	4,163	4,163
Disposals	-	-	-
Charge	-	4,163	4,163
At end of year	-	8,326	8,326
Net book value			
At end of year	56,719	8,324	65,043
At beginning of year	*32,205*	*12,487*	*44,692*

12 Debtors

	2024	*2023*
	£	*£*
Other debtors	4,350	*4,350*
Gift aid debtor	10,056	-
Prepayments and accrued income	18,413	*10,107*
	32,819	*14,457*

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13 Cash at bank and in hand

	2024 £	*2023 £*
Cash at bank and on hand	560,848	*154,153*
	560,848	*154,153*

14 Creditors: amounts falling due within one year

	2024 £	*2023 £*
Accruals and deferred income	8,615	*5,346*
Other creditors	1,212	
	9,827	5,346

15 Commitments under operating leases

Embassy has minimum lease payments under non-canceallable operating lease as set out below:

	2024 £	*2023 £*
Not later than one year	48,975	*59,900*
Later than one year and not later than five	6,000	*42,075*
	54,975	101,975

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16 Reconciliation of net movement in funds to net cash flow from operating activities

	2024 £	*2023* *£*
Net income/(expenditure) for the year	440,927	*(26,564)*
Adjustments for:		
Depreciation charge	4,163	*4,163*
Decrease/(increase) in debtors	(18,362)	*(14,457)*
Increase/(decrease) in creditors	4,481	*5,346*
Net cash provided by/(used in) operating activities	431,209	(31,512)

17 Analysis of movements in restricted funds

	Balance at 2 September 2023 £	Income £	Expenditure £	Transfers £	Balance at 1 September 2024 £
Village build	8,888	354,051	(405)	-	*362,534*
Village general	13,250	5,100	-	-	*18,350*
Womens work	36,021	44,358	(47,973)	-	*32,406*
Vehicle	11,250	-	(3,750)	-	*7,500*
Work in Kenya	-	5,000	(5,000)	-	-
Resettlement Manager		30,000	(13,364)	-	*16,636*
Total	69,409	438,509	(70,492)	-	437,426

Comparative period

	Balance at 2 September 2022 *£*	*Income* *£*	*Expenditure* *£*	*Transfers* *£*	*Balance at 1 September 2023* *£*
Village build	*8,888*	-	-	-	*8,888*
Village general	*12,750*	*500*	-	-	*13,250*
Womens work	*26,032*	*44,105*	*(34,116)*	-	*36,021*
Vehicle	*15,000*	-	*(3,750)*	-	*11,250*
Work in Kenya		*7,213*	*(7,213)*	-	-
Total	*62,670*	*51,818*	*(45,079)*	-	*69,409*

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Name of restricted fund	Description, nature and purposes of the fund
Village build	The village build is a project to create a 'village' of homes and infrastructure in Greater Manchester for homeless men.
Village general	This is for the running and maintenance of the Village once complete, including staff costs.
Womens work	Womens work is the housing and resettlement work that is specifically for homeless women.
Vehicle	This was for the purchase of a minibus that is now being used to provide transport for the Embassy residents.
Work in Kenya	Some of the Embassy residents and staff travelled to Kenya to help with a building project at an orphanage to broaden the vision of the residents and to encourage a work ethos.
Resettlement Manager	This was for the employment of a Resettlement Manager.

18 Analysis of movement in unrestricted funds

	Balance at 2 September 2023 £	Income £	Expenditure £	Transfers £	As at 1 September 2024 £
General fund	138,547	426,306	(353,396)	-	211,457
	138,547	426,306	(353,396)	-	211,457

Comparative period

	Balance at 2 September 2022 £	*Income £*	*Expenditure £*	*Transfers £*	*As at 1 September 2023 £*
General fund	*171,850*	*233,468*	*(266,771)*	-	*138,547*
	171,850	*233,468*	*(266,771)*	-	*138,547*

Name of unrestricted fund	Description, nature and purposes of the fund
General fund	The free reserves after allowing for all designated funds

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19 Analysis of net assets between funds

	General fund £	Designated funds £	Restricted funds £	Total 2024 £
Tangible fixed assets	57,542	-	7,500	65,042
Net current assets/(liabilities)	153,915	-	429,926	583,841
Total	211,457		437,426	648,883

Comparative period

	General fund £	*Designated funds £*	*Restricted funds £*	*Total 2023 £*
Tangible fixed assets	*33,442*	*-*	*15,000*	*44,692*
Net current assets/(liabilities)	*105,105*	*-*	*54,409*	*163,264*
Total	*138,547*	*-*	*69,409*	*207,956*

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EMBASSY

England & Wales - Charity number 1174728

Accounts

Charity Number: 1174728

Embassy

Trustees' report and financial statements

for the year ended 1 September 2023

Doc ID: 65330e5bd79a27a043e83f4da84a0c704945e855

Embassy
Reference and administration information

Charity number	1174728
Registered office and operational address	C/o The Message Trust Lancaster House Harper Road Sharston Industrial Area Manchester M22 4RG

Trustees

Trustees who served during the year and up to the date of this report were as follows:

Mr. Richard Ayres (Chair)
Mr. Richard Selby (Treasurer)
Mr. Antony Bullivant
Mr. Derek Gough
Mr. Adam Posner (since 30/01/2023)

Key management personnel

The trustees consider themselves to be key management personnel given the size of the charity.

Independent Examiner

Adrian Phillips FCA
Arlo Accountancy Limited
107 Valley Road
Stockport
SK4 2DB

Doc ID: 65330e5bd79a27a043e83f4da84a0c704945e855

The trustees present their report and the unaudited financial statements for the year ended 1 September 2023

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

A. Objectives and Activities

A.1 Summary of the purposes of the charity

The purpose of the charity is to deliver the following public benefits:

- To relieve the need of people in England and Wales who are rough sleeping, homeless or vulnerably housed; and in particular (but without prejudice to the generality of the foregoing) by providing or arranging housing, support and resettlement within a Christian ethos; and
- To advance the Christian faith by the propagation of Christianity according to the Bible.

Although Embassy is a Christian charity, we welcome equally whoever is referred to us, of any faith or none.

A.2 Summary of the main activities

The intention of the charity is to deliver these public benefits through the following activities:

1 Help those who are homeless to restore their lives and become part of healthy communities by doing the following:

i. Work with partner agencies, including local councils, to identify those who are homeless and are serious about turning their lives around.

ii. Provide each resident with their own room plus shared access to a kitchen, bathroom and living area.

iii. Employ a team of resettlement workers to welcome our homeless guests and to take each of them through a programme of resettlement activities, which includes:
   - Weekly house meetings in each house;
   - Weekly one to one mentoring session with each resident;
   - Weekly twelve steps course for unpacking past trauma;
   - Practical instruction on food shopping;
   - One to one cooking lessons in line with the two-week meal plan we provide to help residents budget and eat healthily;
   - Training around bill, rent and tax payment;
   - Optional bible and prayer times;
   - Optional weekly sports sessions; and
   - Assistance with benefits, ID recovery, bank account and email set up.

iv. Help our homeless residents to obtain suitable permanent employment through the contacts that the charity has established with local companies.

v. Talk to our homeless residents about our Christian faith, as we know from our own experience that nothing can restore lives as well and as permanently as the truth about Jesus.

vi. Help our homeless residents to successfully find and move into suitable permanent housing when the time is right. As each resident enters into a rental contract with the charity, we are able to write a reference for future landlords to help them move on.

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vii. Help those who have moved into permanent housing to settle in and remain, through regular ongoing visits by our resettlement workers. This will include introducing them to an appropriate church near their new home if they wish us to.

2 Help our residents to help themselves by making the provision of accommodation subject to, by prior agreement:

i. The person remaining sober and free from drug abuse.

ii. The person engaging in the resettlement activities described above.

3 Ensure the safety and well-being of all residents, staff and volunteers by doing the following:

i. Adhering to a comprehensive Safeguarding Vulnerable Adults policy.

ii. Only accept residents that come by risk assessed referrals from partner agencies.

A.3 Statement on Public Benefit

The trustees have noted and continue to follow the guidance issued by the Charity Commission on public benefit when defining the charity's objectives and activities.

B. Achievements and Performance

B.1 Commenced resettlement work for women

The charity considers it necessary to avoid mixing men and women for reasons of safety and dignity. Therefore, having originated as a shelter supporting homeless men we focussed just on helping men. However, once the charity started to increase the number of its houses, we made a decision to expand our operations to enable us to help women as well. We recruited an experienced female resettlement worker, Emmalee, and started to search for suitable property.

It took a frustratingly long time to obtain suitable property, but we are delighted that during the year we secured rental agreements on two excellent properties close to each other. This means that we are now accommodating and supporting four women who would otherwise be homeless and vulnerable.

Both properties are leased from the same company and are new build, double ensuite properties in a low crime community. Neighbours are unaware of the history of the women and the project is hugely aided by one of the properties being leased rent free and the other at a below market value rate. The first four women are making excellent progress, with all four having enrolled into college courses and one now working full time in a good role we helped to secure for her. A second is likely to begin employment soon. We have been going less than a year with this project and it is proving a useful pilot.

We have secured an offer of a plot of land by Salford Council upon which we intend to build homes for four women so that Emmalee can develop a team and a growing project. Several companies have caught a vision for this and are joint funding and supplying materials and planning and design support to the vision. Surveys, architectural drawings and pre-application work are well underway.

B.2 Continued to grow the resettlement work for men.

This year, we have increased the number of male residents from 6 to 11, achieved by taking on a new property. This takes us up to three properties, all leased from the private sector. Typically, about half of our residents are in work and most of the remainder are on college courses and in training. We've had a lot of new residents arrive with us in the year partly because a lot of our previous residents were successfully housed towards the end of the year to August 2022. We ended the reporting period with a good number approaching the point where they were quite close to moving on to their next home and working full time, but only one completed

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the whole process in the year. We anticipate that several of our residents will soon reach that point because the average time to progress through our training programme, save up and move on is 14 months.

We have also helped six ex-residents with various things, including external recovery sessions, many hours of continued support in their new homes with benefit checks, tenancy support, medical appointments, support at work, etc.

We also conducted a notable pilot scheme taking a small group of residents and staff out to Kenya to go and help build a school in a slum on the edge of Nairobi for the children of homeless families. The trip was funded by people keen on supporting the trip with one-off gifts. The intention was to give the residents a chance to see that they had something to offer the world, experience a different culture and grow in confidence. The trip has had a major positive impact on the three who went. Comments came back about learning what a real work ethic is, resulting in a greater hunger to work. For example, one of those who went to Kenya has now started to work full time whereas before he only thought he could handle a part time job. Another of those who went to Kenya had given up on a relationship with his children but realised while out at the slum school that he could talk to children and came home to begin rebuilding his relationship with his own children. The men also gained a better appreciation of the opportunities living in the UK offers. We are looking at returning to the same partner project in Kenya this coming year.

B.3 Preparation for the creation of a homeless village

The charity has come a lot closer to realising its aspiration to create a '40 home village' in Greater Manchester for homeless men. Sadly, we did not manage to build the village by the end of 2023 as hoped. A combination of rising cost of materials and a need to change our build methodology away from modular homes because of technical challenges posed by the awkward site, and design team members leaving and being replaced slowed progress significantly. We also had to go back to planning for permission to build in stages because the increased cost could mean it needed to be built in stages.

The project has continued steadily in the design stages and pre-construction and contractual works. The site was complicated because there are many stake holders. Network Rail, TFGM, Peel and the canal and river management companies. We are finally close to commencing construction and the principal funders still have faith in us. We lost our principal contractor and our project managers but found new ones.

Embassy currently has pledged funding of £3.5M for the build, which is sufficient to complete the foundations and services for the entire and to build the village hall and staff accommodation and 24 of the planned 40 homes. We are applying for funding and meeting various companies to try to secure the funding that is required to build the remaining 16 homes in the initial phase. We have also secured some building materials and services for no cost, saving an estimated £400,000.

B.5 Working towards becoming a Registered Housing Provider

The charity had previously agreed that it should apply to become a Registered Housing Provider, as this will ensure that we receive exempt housing benefit for all our residents who are on benefits to improve our financial position as we grow, without needing to rely on the generosity of local councils. The charity has engaged Altair Ltd., who are experts in the field of applying to be a Registered Housing Provider, and is working with Altair to prepare the necessary paperwork and information. We are grateful to Salford Council for their pledged donation towards the cost of this work.

B.6 Continuous improvement

The charity will continue to refine how it operates, aiming to efficiently provide its residents with a good experience while helping each one to find a job and to be re-housed without delay. This approach includes regular meetings of the director and resettlement workers to identify changes that are needed and how they should be implemented. Such learnings will be transferred to the operating of the Village. We have also developed a 'working group' with Manchester City Council's adult social services, homeless team and revenue

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and benefits unit in order to plot a workable way forward both for referrals and income. We have a steering group for the Village, which includes Peel (the landowner), Capital & Centric (who are developers) and The Greater Manchester Mayor's Charity.

C. Financial Review

C.1 Charity's financial position

During the financial year, income has been less than last year while costs have been greater, resulting in an overall deficit. This has been mainly due to the preparation for the Village build, such as pre-contract surveys, and advance payments to Altair for services required to enable Embassy to become a Registered Housing Provider.

Nonetheless, the charity's finances remain healthy, with substantial remaining reserves and income and costs becoming roughly balanced in recent months. A summary of the finances (to the nearest £) at the end of the charity's financial year are shown in the table below:

	Amount
Opening balance (carried forward from previous year):	£ 234,520
Income (unrestricted):	£ 233,468
Income (restricted):	£51,818
Total income:	**£285,286**
Staff payroll:	£204,937
Other operating costs:	£106,913
Total outgoing:	**£311,850**
Balance for the year:	**(£26,564)**
Funds carried over to the next year:	£207,956

C.2 Reserves policy

The charity aims to maintain reserves that are sufficient to cover three months of operating costs, including salaries. At the end of the year our reserves exceed this, which is due to funds being held as contingency for the Village build and operation.

C.3 Fundraising strategy

The charity relies mainly on donations for funding the work that we do and therefore effective fundraising is essential. The charity has been blessed by the donations that we have received so far, especially the increasing number of individuals and businesses that give monthly, for which we are very grateful.

Another source of income is rent paid by our residents, either from their wages if employed or from their benefits. We are able to claim between £717 and £1,036 per person per month exempt housing benefit from Salford Council for those residents who are unemployed or receive at least some universal Credit (also see B.5 above).

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The income that the charity received during the year is shown in the table below.

Source of income	*Amount*	*Proportion*
Churches and other charities	£18,348	6.4%
Businesses	£88,471	31.0%
Individuals (including Gift Aid reclaim from previous year)	£115,513	40.5%
Charitable trusts and foundations	£6,318	2.2%
Housing	£56,636	19.9%

C.4 Principal risks facing the charity

There is a risk that this year's deficit will be repeated and thereby further erode the charity's reserves. However, this is unlikely as all our houses are now fully occupied, thus maximising income from housing. A realistic budget has been prepared for the 2023-24 financial year which shows a net balance of income and costs.

The principal financial risk facing the charity is inevitably concerning the building of the Village. In particular, there is a risk that the cost of the build will exceed the estimate and therefore the amount pledged by the Moulding Foundation. This risk would be mitigated by additional fundraising and/or limiting the extent of the build to, for example, just 20 homes, until further funds can be raised.

D. Structure, Governance and Management

D.1 How the charity is constituted

A Charitable Incorporated Organisation (CIO), whose only voting members are its charity trustees ('Foundation' model constitution).

D.2 The governing document

A Constitution document that follows Charity Commission guidelines.

D.3 Trustee selection method

The name of suitable person known by one or more of the trustees, who has the necessary experience and background, is brought to a formally convened trustees meeting. A vote is then taken and recorded in the meeting minutes.

D.4 Size of charity

Income during the past financial year was £285,286.

D.5 How the charity is governed

Regularly convened meetings of the trustees, at which minutes are taken.

D.6 Policies in place

Safeguarding vulnerable adults policy; GDPR policy; risk assessment; operating procedures to ensure the safety of residents, volunteers and employees.

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E. Statement of responsibilities of the trustees

The trustees 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).

Charity 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 group and of the incoming resources and application of resources, including the income and expenditure, of the charitable group 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 and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable group 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The trustees' annual report has been approved by the trustees on 18 April 2024 and signed on their behalf by

Name: Richard Ayres

Title: Chair of trustees

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Embassy
Independent examiner's report to the trustees
For the year ended 1 September 2023

I report on the accounts of the charity for the period ending 1 September 2023 set out on pages 9 to 22.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements:
   - to keep accounting records in accordance with section 130 of the Charities Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Adrian Phillips

Adrian Phillips FCA
Arlo Accountancy Limited
107 Valley Road
Stockport
SK4 2DB

25 / 04 / 2024

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Embassy

Statement of Financial Activities

for the year ended 1 September 2023

	Note	Unrestricted funds £	Restricted funds £	Total funds 2023 £	*Unrestricted funds £*	*Restricted funds £*	*Total funds 2022 £*
Income from:							
Donations and legacies	3	176,832	51,818	228,650	*243,921*	*81,389*	*325,310*
Charitable activities	4	56,636	-	56,636	*22,243*	-	*22,243*
Total income		**233,468**	**51,818**	**285,286**	***266,164***	***81,389***	***347,553***
Expenditure on:							
Raising funds	5	31,829	*3,035*	34,864	*22,376*	-	*22,376*
Charitable activities	6	234,942	42,044	276,986	*188,373*	*28,779*	*217,152*
Total expenditure		**266,771**	**45,079**	**311,850**	***210,749***	***28,779***	***239,528***
Net income/(expenditure) for the year	7	**(33,303)**	**6,739**	**(26,564)**	***55,415***	***52,610***	***108,025***
Transfer between funds		-	-	-	-	-	-
Net movement in funds for the year		**(33,303)**	**6,739**	**(26,564)**	***55,415***	***52,610***	***108,025***
Reconciliation of funds							
Total funds brought forward		171,850	62,670	234,520	*116,435*	*10,060*	*126,495*
Total funds carried forward		**138,547**	**69,409**	**207,956**	***171,850***	***62,670***	***234,520***

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

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Balance sheet as at 1 September 2023

	Note	2023 £	2023 £	2022 £	2022 £
Fixed Assets					
Tangible Assets	11	44,692		*16,650*	
			44,692		***16,650***
Current assets					
Debtors	12	14,457		-	
Cash at bank and in hand	13	154,153		*217,870*	
Total current assets		**168,610**		***217,870***	
Liabilities					
Creditors: amounts falling due in less than one year	14	(5,346)		-	
Net current assets			**163,264**		***217,870***
Total assets less current liabilities			207,956		*234,520*
Net assets			**207,956**		***234,520***
The funds of the charity:					
Restricted income funds	16		69,409		*62,670*
Unrestricted income funds	17		138,547		*171,850*
Total charity funds			**207,956**		***234,520***

For the year in question, the charity was entitled to exemption from an audit under section 144 of the Charities Act 2011. The Charity Commission has not ordered an audit to be carried out under Section 146 of Charities Act 2011.

The notes on pages 11 to 22 form part of these accounts.

Approved by the trustees on 18 April 2024 and signed on their behalf by:

Richard Ayres

Richard Ayres (Chair)

Richard Selby (Treasurer)

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1 Accounting policies

The principal accounting policies adopted, judgments and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a Basis of preparation

These 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), with FRS 102 and with the requirements of the Charities Act 2011.

Embassy meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

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

b Judgments and estimates

The trustees have made no key judgements which have a significant effecct on the accounts.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next reporting period.

c Preparation of the accounts on a going concern basis

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

d Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance of a provision of a specified service is deferred until the criteria for income recognition are met.

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e Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised; refer to the trustees' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

f Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

g Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity.

Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose.

Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

h Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds comprise the costs of staff time in fundraising activities.
- Expenditure on charitable activities includes the costs of undertaking resettlement support to further the purposes of the charity and the associated support costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure

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i Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs consist of governance costs which are wholly attributable to charitable activities.

j Operating leases

Operating leases are leases in which the title to the assets, and the risks and rewards of ownership, remain with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

k Tangible fixed assets

Individual fixed assets costing £500 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis:

Motor vehicles 25%
Land and buildings - not yet depreciated as under construction

l Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

m Cash at bank and in hand

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

n Creditors and provisions

Creditors and provisions 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 and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

o Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

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p Pensions

Employees of the charity are entitled to join a defined contribution scheme. The charity's contribution is restricted to the contributions disclosed in note 9. There were outstanding contributions of £1,099 (2022: £917) at the year end which were paid over in September 2023. The costs of the defined contribution scheme are included within charitable activities, support and governance costs and allocated to funds in line with the area the employee is funded.

2 Legal status of the charity

The charity is a charitable incorporated organisation and has no share capital.

The registered office address is disclosed on page 1.

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3 Income from donations and legacies

	Unrestricted £	Restricted £	Total 2023 £	*Unrestricted £*	*Restricted £*	*Total 2022 £*
Donations and gifts from individuals	102,101	4,088	106,189	*81,109*	*575*	*81,684*
Gift aid recovered	9,324	-	9,324	*15,875*	-	*15,875*
Donations from Businesses	46,241	42,230	88,471	*76,370*	*30,833*	*107,203*
Grants from charitable trusts, foundations, other charities and churches	19,166	5,500	24,666	*70,567*	*49,981*	*120,548*
Total	176,832	51,818	228,650	*243,921*	*81,389*	*325,310*

4 Income from charitable activities

	Unrestricted £	Restricted £	Total 2023 £	*Unrestricted £*	*Restricted £*	*Total 2022 £*
Housing Income	56,636	-	56,636	*22,243*	-	*22,243*
Total	56,636	-	56,636	22,243	-	22,243

5 Cost of raising funds

	Unrestricted £	Restricted £	2023 £	*Unrestricted £*	*Restricted £*	*2022 £*
Fund raising events	5,447	-	5,447	*2,138*	-	*2,138*
Marketing	150	-	150	-	-	-
Staff Costs	26,232	3,035	29,267	*20,238*		*20,238*
	31,829	3,035	34,864	22,376	-	22,376

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6 Analysis of expenditure on charitable activities

	2023	*2022*
	£	*£*
Payroll & pension	175,670	*144,258*
Other staff costs	1,041	*750*
Training for staff & volunteers	1,610	-
Resettlement costs (men)	6,586	*2,120*
Resettlement costs (women)	241	-
Travel and meeting expenses	964	*1,650*
Mobile phone costs	1,718	*1,052*
Stationery & postage	165	*114*
Insurance	2,262	*1,038*
Housing set up costs	2,129	*330*
Housing rent	20,504	*15,105*
Housing repairs	38	*40*
Housing other costs	10,034	*6,666*
Village build	-	*17,572*
IT	1,187	*1,225*
Vehicles	1,340	*1,418*
Miscellaneous items	107	*484*
Professional services	9,617	*5,070*
Reimbursement of donations	-	*500*
Charitable work	10,930	-
Tithe	25,480	*17,760*
Depreciation	4,163	-
Accountancy	1,200	-
	276,986	*217,152*
Restricted expenditure	42,044	*28,779*
Unrestricted expenditure	234,942	*188,373*
	276,986	*217,152*

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7 Net income/(expenditure) for the year

This is stated after charging/(crediting):	2023 £	*2022 £*
Depreciation	4,163	-
Accountancy fees	360	-
Independent examiner's fee	840	-

8 Staff costs

Staff costs during the year were as follows:

	2023 £	*2022 £*
Wages and salaries	188,261	*151,279*
Social security costs	11,056	*8,680*
Pension costs	5,620	*4,537*
	204,937	*164,496*

No employes have employee benefits in excess of £60,000 (2022: zero).

The average number of staff employed during the period was 8 (2022: 7).
The average full time equivalent number of staff employed during the period was 6.3 (2022: 5.5).

The key management personnel of the charity comprise the trustees and the Operations Director

9 Trustee remuneration and expenses, and related party transactions

Neither the management committee nor any persons connected with them received any remuneration during the year. Antony Bullivant, a trustee of Embassy, received reimbursement of £105 for services provided to Embassy).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity, including guarantees, during the year (2022: Nil).

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10 Corporation tax

The charity is exempt from tax on income and gains falling within Chapter 3 of Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

11 Tangible Assets

	Land and Building	Motor vehicles	Total
	£	£	£
Cost			
At beginning of year	-	16,650	16,650
Additions	32,205	-	32,205
Disposals	-	-	-
At end of year	32,205	16,650	48,855
Depreciation			
At beginning of year	-	-	-
Disposals	-	-	-
Charge	-	4,163	4,163
At end of year	-	4,163	4,163
Net book value			
At end of year	32,205	12,487	44,692
At beginning of year	-	*16,650*	*16,650*

12 Debtors

	2023	*2022*
	£	£
Other debtors	4,350	-
Prepayments and accrued income	10,107	-
	14,457	-

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13 Cash at bank and in hand

	2023 £	*2022 £*
Cash at bank and on hand	154,153	*217,870*
	154,153	*217,870*

14 Creditors: amounts falling due within one year

	2023 £	*2022 £*
Accruals and deferred income	5,346	-
	5,346	-

15 Commitments under operating leases

Embassy has minimum lease payments under non-canceallable operating lease as set out below:

	2023 £	*2022 £*
Not later than one year	59,900	*10,500*
Later than one year and not later than five	42,075	*9,625*
	101,975	20,125

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16 Analysis of movements in restricted funds

	Balance at 2 September 2022 £	Income £	Expenditure £	Transfers £	Balance at 1 September 2023 £
Village Build	8,888	-	-	-	*8,888*
Village general	12,750	500	-	-	*13,250*
Womens work	26,032	44,105	(34,116)	-	*36,021*
Vehicle	15,000	-	(3,750)	-	*11,250*
Work in Kenya	-	7,213	(7,213)	-	-
Total	62,670	51,818	(45,079)	-	69,409

Comparative period

	Balance at 2 September 2021 £	*Income £*	*Expenditure £*	*Transfers £*	*Balance at 1 September 2022 £*
Village Build	*10,060*	-	*(1,172)*	-	8,888
Village general	-	*12,750*	-	-	12,750
Womens work	-	*47,208*	*(21,176)*	-	26,032
Resettlement workers	-	*6,431*	*(6,431)*	-	-
Vehicle	-	*15,000*	-	-	15,000
Total	*10,060*	*81,389*	*(28,779)*	-	*62,670*

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Name of restricted fund	Description, nature and purposes of the fund
Village build	The village build is a project to create a 'village' of homes and infrastructure in Greater Manchester for homeless men.
Village general	This is for the running and maintenance of the Village once complete, including staff costs.
Womens work	Womens work is the housing and resettlement work that is specifically for homeless women.
Vehicle	This was for the purchase of a minibus that is now being used to provide transport for the Embassy residents.
Work in Kenya	Some of the Embassy residents and staff travelled to Kenya to help with a building project at an orphanage to broaden the vision of the residents and to encourage a work ethos.

17 Analysis of movement in unrestricted funds

	Balance at 2 September 2022 £	Income £	Expenditure £	Transfers £	As at 1 September 2023 £
General fund	171,850	233,468	(266,771)	-	138,547
	171,850	233,468	(266,771)	-	138,547

Comparative period

	Balance at 2 September 2021 £	*Income £*	*Expenditure £*	*Transfers £*	*As at 1 September 2022 £*
General fund	*116,435*	*266,164*	*(210,749)*	-	*171,850*
	116,435	*266,164*	*(210,749)*	-	*171,850*

Name of unrestricted fund	Description, nature and purposes of the fund
General fund	The free reserves after allowing for all designated funds

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18 Analysis of net assets between funds

	General fund £	Designated funds £	Restricted funds £	Total 2023 £
Tangible fixed assets	33,442	-	11,250	44,692
Net current assets/(liabilities)	105,105	-	58,159	163,264
Total	138,547		69,409	207,956

Comparative period

	General fund £	*Designated funds £*	*Restricted funds £*	*Total 2022 £*
Tangible fixed assets	*1,650*	*-*	*15,000*	*16,650*
Net current assets/(liabilities)	*170,200*	*-*	*47,670*	*217,870*
Total	*171,850*	*-*	*62,670*	*234,520*

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EMBASSY

England & Wales - Charity number 1174728

Accounts

Embassy

Trustees' Annual Report

For the period: **02/09/2021 to 01/09/2022**

Charity name: **Embassy**

Charity number: **1174728**

A. Objectives and Activities

A.1 Summary of the purposes of the charity

The purpose of the charity is to deliver the following public benefits:

- To relieve the need of people in England and Wales who are rough sleeping, homeless or vulnerably housed; and in particular (but without prejudice to the generality of the foregoing) by providing or arranging for emergency and temporary accommodation within a Christian ethos; and
- To advance the Christian faith by the propagation of Christianity according to the Bible.

Although Embassy is a Christian charity, we welcome equally whoever is referred to us, of any faith or none.

A.2 Summary of the main activities

The intention of the charity is to deliver these public benefits through the following activities:

1 Help those who are homeless to restore their lives and become part of healthy communities by doing the following:

i. Work with partner agencies, including local councils, to identify those who are homeless and are serious about turning their lives around.

ii. Provide each resident with their own room plus shared access to a kitchen, bathroom and living area.

iii. Employ a team of resettlement workers to welcome our homeless guests and to take each of them through a programme of resettlement activities, which includes:
   - Weekly house meetings in each house
   - Weekly one to one mentoring session with each resident
   - Weekly twelve steps course for unpacking past trauma
   - Practical instruction on food shopping
   - One to one cooking lessons in line with the two-week meal plan we provide to help residents budget and eat healthily
   - Training around bill, rent and tax payment
   - Optional bible and prayer times
   - Optional weekly sports sessions
   - Assistance with benefits, ID recovery, bank account and email set up.

iv. Help our homeless residents to obtain suitable permanent employment through the contacts that the charity has established with local companies.

v. Talk to our homeless residents about our Christian faith, as we know from our own experience that nothing can restore lives as well and as permanently as the truth about Jesus.

vi. Help our homeless residents to successfully find and move into suitable permanent housing when the time is right. As each resident enters into a rental contract with the charity, we are able to write a reference for future landlords to help them move on.

vii. Help those who have moved into permanent housing to settle in and remain, through regular ongoing visits by our resettlement workers. This will include introducing them to an appropriate church near their new home if they wish us to.

2 Help our residents to help themselves by making the provision of accommodation subject to, by prior agreement:

i. The person remaining sober and free from drug abuse.

ii. The person engaging in the resettlement activities described above.

3 Ensure the safety and well-being of all residents, staff and volunteers by doing the following:

i. Adhering to a comprehensive Safeguarding Vulnerable Adults policy.

ii. Only accept residents that come by risk assessed referrals from partner agencies.

A.3 Statement on Public Benefit

The trustees have noted and continue to follow the guidance issued by the Charity Commission on public benefit when defining the charity's objectives and activities.

B. Achievements and Performance

B.1 Resettlement work

Operationally, the charity had a very good year in terms of great outcomes for the men we housed and cared for. We were really pleased to see the job market open up again and to be able to get several of our men into work, and even one man being housed by a different charity because we had that many opportunities. A stark contrast to the years under COVID. We had the joy of seeing almost all the men who left the project do so on good terms and move on to good accommodation and almost all with employment. However, one man had to be asked to leave for aggressive behaviour and racism. The only exceptions to finding work were a unique situation with a man who needed a place to stay for a week while his council home was being prepared in a different city and another man whose learning difficulties and serious physical health issues made it impossible for him to work but we did help him learn to manage a home, budget, cook, look after himself and found him good accommodation with support, and then continue to visit him. He had lived with us for two years. Our operation also saw three other men move out to full time work and new homes locally; and a fourth man did the same but to a property in London as a job was secured there. We also looked after six other men still living with us at the end of the report period. One of them we helped into full time work, another began part time and two were in college learning English.

We have also helped 6 other ex-residents with various things, including external recovery sessions, many hours of continued support in their new homes with benefit checks, tenancy support, medical appointments, support at work, etc.

Our target was to grow our capacity from 6 residents to 12. Unfortunately, this didn't happen because the housing market was so difficult for us to compete in. Estate agents in Manchester and Salford were only dealing with cash buyers as the market was such a strong seller's market. We attempted to rent a new house for men, and a landlord kindly offered us 6 months free rent and then a competitive lease on a 4 bedroomed house that seemed suitable. However, after a couple

of weeks spent renovating the property, we realised that the next-door neighbours were drug dealers and so couldn't proceed as it was an inappropriate setting for vulnerable adults.

B.2 Preparation for women's work

The charity has considered it necessary to avoid mixing men and women for reasons of safety and dignity, whether on the bus or in a house. Therefore, as there are far more homeless men than women in Greater Manchester, we have focussed just on helping men. Hover, now that the charity has started to use houses, we made the decision to expand our operations to enable us to help women as well. We have recruited an experienced female resettlement worker, Emmalee, who is now ready to start working with homeless women.

In December 2021 we received £40,000 from the Wates Family Enterprise Trust and we put that and £10,000 of our reserves towards a deposit for an apartment. We found a lender called Charity Bank willing to lend us a mortgage to buy our first property to house women. Frustratingly, after five wasted months, the sale fell through because the management company at the block of apartments did not want homeless women moving in. We have encountered the same frustration elsewhere and so resolved to further fundraise and buy freehold. Then a company called Sigma Capital offered to lend us one of their two bed apartments (very nice double ensuite) for a nominal £10 a year for two years. It was supposed to be in our possession to support women at the end of August 2022 bit held up by some internal legal complications at Sigma. (At the time of writing following the end of the report period we are pleased to report that the issues have now been resolved and we are expecting to take possession of the apartment very shortly).

B.3 Preparation for the creation of a homeless village

The charity has had a long-term aspiration to create a '40 home village' in Greater Manchester for homeless men, where they could have their own front door and receive resettlement training and enjoy social activities, as they do now. The Village will be 40 single occupancy homes, each being a bedsit and self-contained, meaning men will practice running their own home and their own space as well as their finances, cooking, shopping, etc. We will also build a 'Village Hall', which will provide somewhere to gather everyone for social and training purposes. The Village Hall will also provide office space for the team of staff, a training kitchen, a laundry, counselling room and spare toilets and showers. Also on the village site will be gardens and a multi sports pitch.

A large landowner in the region has offered the charity some land in a central location in the city on a 125-year lease, which is surrounded by waterways on three sides making it secure and manageable. The site is known as the "Arches" as it is below a railway viaduct.

Planning permission has now been secured and we have received a pledge from The Mouldings Foundation for £3,500,000, allowing work to commence. Work is frustratingly slow, partly due to a redesign being needed due to the increase in the cost of steel caused by the war in Ukraine. However, we are planning for the Village to start welcoming residents by the end of 2023.

We began the period expecting to begin the construction of the Embassy Village by the autumn but in practice we were held back by several factors. The Moulding Foundation had originally pledged £3 million. The cost of building the village was estimated to be £2.8 million but the funders appreciated that building projects tend to go over budget, hence the £3 million offer was made. But then war broke out in Ukraine and the price of steel doubled, and timber and most other materials also rose in 3 months by the amount that you'd expect in perhaps 10 years. This all meant that our build was re-estimated at £4 million and so we had to pause our build schedule while further funds were raised. Our funders understandably took some time to deliberate whether they felt they had sufficient funds to meet the new cost and came back with an offer of £3.5 million, leaving £500,000 for us to try and raise, value engineer, save in gifted material, etc.

Our other major setback was the loss of our pro bono architects. This came about because they had expected the Embassy Village to be a modular build and so at RIBA 2 stage of design had the package ready to hand to a modular housing manufacturer who would have undertaken all further detailed design elements through to completed product. But the materials associated with modular were those most badly hit and so we had to part ways with our modular manufacturer and look at design and build via a traditional methodology. This meant we needed a further £46,000 of architectural work to be undertaken by a new architect. For a while we struggled to find one with any availability but eventually found a company willing to do the work for £20,000. By the end of August 2022, we were beginning to gather the design team again, but we had lost time and momentum because of the increased cost of materials. (At the time of writing following the end of the report period we are pleased to report that a lot of very good progress has been made since August and the project is back on track).

B.5 Preparing to become a Registered Housing Provider

Salford Council have been able to begin awarding us exempt housing benefit, substantially increasing the housing benefit paid from £75.50 to £189.25 per person per week for each of our residents who are unemployed. However, other councils have been unable to do this, and Salford Council have indicated that they may not be able to continue once we have up to 40 residents in the village plus others in the women's homes. Therefore, it was agreed that Embassy should apply to become a Registered Housing Provider, as this will ensure that we receive exempt housing benefit for all of our residents who are on benefits, without needing to rely on the generosity of local councils. There is an 18-month registration process, and the cost of consultants' and solicitors' fees is expected to be around £80,000.

Manchester City Council asked if Embassy could build 10 villages, such is the scale of need, so we took this opportunity to challenge the council to pay for Embassy to become a registered housing provider. By the end of the period of this report, this was just a bit of a long shot ask but now writing in February I'm pleased to say we have had that funding approved and begun the with central government. (At the time of writing following the end of the report period we are pleased to report that Manchester City Council have agreed to fund our application and the process has begun).

B.6 Continuous improvement

The charity will continue to refine how it operates, aiming to efficiently provide its residents with a good experience while helping each one to find a job and to be re-housed without delay. This approach includes regular meetings of the director and resettlement workers to identify changes that are needed and how they should be implemented. Such learnings will be transferred to the operating of the women's houses and the Village. We have also developed a 'working group' with Manchester City Council's adult social services, homeless team and revenue and benefits unit in order to plot a workable way forward both for referrals and income. We have a steering group for the Village, which includes Peel (the landowner), Capital & Centric (who are developers) and The Greater Manchester Mayor's Charity.

Embassy

C. Financial Review

C.1 Charity's financial position

The charity's finances are currently healthy, with a net income for the year. A summary of the finances (to the nearest £) at the end of the year are shown in the table below:

	Amount
Opening balance (carried forward from previous year):	£126,495
Income (unrestricted):	£266,164
Income (restricted):	£81,389
Total income:	**£347,553**
Staff payroll:	£164,496
Other operating costs:	£91,681
Total outgoing:	**£256,177**
Balance for the year:	**£91,376**
Funds carried over to the next year:	£217,870

C.2 Reserves policy

The charity aims to maintain reserves that are sufficient to cover three months of operating costs, including salaries. At the end of the year our reserves exceed this, which is due to funds being held as contingency for the Village build and operation.

C.3 Fundraising strategy

The charity relies mainly on donations for funding the work that we do and therefore effective fundraising is essential. The charity has been blessed by the donations that we have received so far, especially the increasing number of individuals and businesses that give monthly, for which we are very grateful.

Another source of income is rent paid by our residents, either from their wages if employed or from their benefits. We are able to claim £189.25 per person per week exempt housing benefit from Salford Council for those residents who are unemployed (also see B.5 above).

The income that the charity received during the year is shown in the table below.

Source of income	***Amount***	***Proportion***
Churches and other charities	£111,271	32%
Businesses	£107,204	31%
Individuals (including Gift Aid reclaim from previous year)	£97,559	28%
Charitable trusts and foundations	£9,277	3%
Housing	£22,243	6%

Embassy

C.4 Principal risks facing the charity

The principal financial risk facing the charity is inevitably concerning the building of the Village. In particular, there is a risk that the cost of the build will exceed the estimate and therefore the amount pledged by the Moulding Foundation. This risk would be mitigated by additional fund raising and/or limiting the extent of the build to, for example, just 20 homes, until further funds can be raised.

D. Structure, Governance and Management

How the charity is constituted:	A Charitable Incorporated Organisation (CIO) whose only voting members are its charity trustees ('Foundation' model constitution).
The governing document:	A Constitution document that follows Charity Commission guidelines.
Trustee selection method:	The name of suitable person known by one or more of the trustees, who has the necessary experience and background, is brought to a formally convened trustees meeting. A vote is then taken and recorded in the meeting minutes.
Size of charity:	Income during the past financial year was £347,553
How the charity is governed:	Regularly convened meetings of the trustees, at which minutes are taken.
Policies in place:	Safeguarding vulnerable adults policy; GDPR policy; risk assessment; operating procedures to ensure the safety of residents, volunteers and employees.

E. Reference and administration details

Charity name:	Embassy
Charity number:	1174728
Date registered:	19/09/2017
Registered address:	2 Whitley Avenue, Barnton, Northwich, Cheshire CW8 4LW
Founders:	Mr. Sid Williams Mrs. Tess Williams
Charity trustees:	Mr. Richard Ayres (Chair) Mr. Richard Selby (Treasurer) Mr. Antony Bullivant Mr. Derek Gough
Charity Director:	Mr. Sid Williams
Independent examiner:	Mr. David Mitchell

F. Declaration

The trustees declare that they have approved this report.

Signed on behalf of the charity's trustees:

Signature: .....

Name: Mr. Richard Ayres

Position: Chair of trustees

Date: 7. 02. 23

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name: Embassy			Charity No (if any)	1174728
Annual accounts for the period				
Period start date	02/09/2021	To	Period end date	01/09/2022

Section A Statement of financial activities

Recommended categories by activity		Guidance Notes	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total funds £ F04	Prior year funds £ F05
Incoming resources (Note 3)							
Income and endowments from:							
Donations and legacies	Includes Gift Aid reclaim	S01	243,921	81,389	-	325,310	228,546
Charitable activities	Housing income	S02	22,243	-	-	22,243	12,463
Other trading activities		S03	-	-	-	-	-
Investments		S04	-	-		-	-
Separate material item of income		S05	-	-	-	-	-
Other		S06		-	-	-	-
Total		S07	266,164	81,389	-	347,553	241,009
Resources expended (Note 6)							
Expenditure on:							
Raising funds		S08	2,138	-	-	2,138	4,030
Charitable activities		S09	210,260	43,779	-	254,039	201,964
Separate material item of expense		S10	-	-	-	-	-
Other		S11	-	-	-	-	-
Total		S12	212,398	43,779	-	256,177	205,994
Net income/(expenditure) before investment gains/(losses)		S13	53,766	37,610	-	91,376	35,016
Net gains/(losses) on investments		S14	-	-	-	-	-
Net income/(expenditure)		S15	53,766	37,610	-	91,376	35,016
Extraordinary items		S16	-	-	-	-	-
Transfers between funds		S17	-	-	-	-	-
Other recognised gains/(losses):							
Gains and losses on revaluation of fixed assets for the charity's own use		S18	-	-	-	-	-
Other gains/(losses)		S19	-	-	-	-	-
Net movement in funds		S20	53,766	37,610	-	91,376	35,016
Reconciliation of funds:							
Total funds brought forward		S21	116,435	10,060	-	126,495	91,479
Total funds carried forward		S22	170,200	47,670	-	217,870	126,495

Section B Balance sheet

		Guidance Notes	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
			F01	F02	F03	F04	F05
Fixed assets							
Intangible assets	(Note 15)	B01	-	-	-	-	-
Tangible assets	(Note 14)	B02	1,650	15,000	-	16,650	-
Heritage assets	(Note 16)	B03	-	-	-	-	-
Investments	(Note 17)	B04	-	-	-	-	-
Total fixed assets		B05	1,650	15,000	-	16,650	-
Current assets							
Stocks	(Note 18)	B06	-	-	-	-	-
Debtors	(Note 19)	B07	-	-	-	-	-
Investments	(Note 17.4)	B08	-	-	-	-	-
Cash at bank and in hand	(Note 24)	B09	170,200	47,670	-	217,870	126,495
Total current assets		B10	170,200	47,670	-	217,870	126,495
Creditors: amounts falling due within one year	(Note 20)	B11	-	-	-	-	-
Net current assets/(liabilities)		B12	170,200	47,670	-	217,870	126,495
Total assets less current liabilities		B13	171,850	62,670	-	234,520	126,495
Creditors: amounts falling due after one year	(Note 20)	B14	-	-	-	-	-
Provisions for liabilities		B15	-	-	-	-	-
Total net assets or liabilities		B16	171,850	62,670	-	234,520	126,495
Funds of the Charity							
Endowment funds	(Note 27)	B17	-			-	-
Restricted income funds	(Note 27)	B18		62,670		62,670	10,060
Unrestricted funds		B19	171,850		-	171,850	116,435
Revaluation reserve		B20				-	
Total funds		B21	171,850	62,670	-	234,520	126,495

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy
RA	Richard Ayres	30/3/23
	Richard Selby	30/3/23

Note 3 Analysis of income

	Analysis	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Donations and legacies:	Donations and gifts from individuals	81,109	575	-	81,684	-
	Gift Aid	15,875	-	-	15,875	-
	Donations from businesses	76,371	30,833	-	107,204	-
	Grants from charitable trusts, foundations, orher charities and churches	70,567	49,981	-	120,547	-
	Legacies					
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	
	Donated goods, facilities and services	-	-	-	-	-
	Other	-	-	-	-	
	Total	243,921	81,389	-	325,310	-
Charitable activities:	Housing income	22,243	-	-	22,243	-
		-	-	-	-	-
		-	-	-	-	-
	Other	-	-	-	-	-
	Total	22,243	-	-	22,243	-
Other trading activities:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
Income from investments:	Interest income	-	-	-	-	-
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
Separate material item of income:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	-
	Gain on disposal of a programme related investment	-	-	-	-	-
	Royalties from the exploitation of intellectual property rights	-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
TOTAL INCOME		266,164	81,389	-	347,553	-

Other information:

All income in the prior year was unrestricted except for: (please provide description and amounts)	
Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.	
Where any endowment fund is converted into income in the prior period, please give the reason for the conversion.	
Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)	

Note 11 Paid employees

Please complete this note if the charity has any employees.

11.1 Staff Costs

	This year £	Last year £
Salaries and wages	151,279	124,676
Social security costs	8,680	7,153
Pension costs (defined contribution scheme)	4,537	3,739
Other employee benefits	-	-
Total staff costs	164,496	135,569

This year:

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

Not applicable

Last year:

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

Not applicable

Please give details of the number of employees whose total employee benefits (excluding employer pension costs) fell within each band of £10,000 from £60,000 upwards. If there are no such transactions, please enter 'true' in the box provided.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000

TRUE

Band	Number of employees	
	This year	Last year
£60,000 to £69,999	-	-
£70,000 to £79,999	-	-
£80,000 to £89,999	-	-
£90,000 to £99,999	-	-
£100,000 to £109,999	-	-

Please provide the total amount paid to key management personnel (includes trustees and senior management) for their services to the charity. For specific amounts paid to trustees, see Note 28.

This year £	Last year £
35,693	34,320

11.2 Average head count in the year

The parts of the charity in which the employees work

	This year Number	Last year Number
Fundraising FTE	0.5	0.5
Charitable Activities FTE	5	3.5
Governance FTE	1	1
Other	-	-
Total	6.5	5.0

11.3 Ex-gratia payments to employees and others (excluding trustees)
Please complete if an ex-gratia payment is made.

Please explain the nature of the payment

This year	Not applicable
Last year	Not applicable

Please state the legal authority or reason for making the payment

This year	Not applicable
Last year	Not applicable

Please state the amount of the payment (or value of any waiver of a right to an asset)

This year	Last year
£	£
-	-

11.4 Redundancy payments

Please complete if any redundancy or termination payment is made in the period.

	This year	Last year
	£	£
Total amount of payment	-	-
The nature of the payment (cash, asset etc.)		

	This year	Last year
	£	£
The extent of redundancy funding at the balance sheet date	-	-
Please state the accounting policy for any redundancy or termination payments		

Note 12 Defined contribution pension scheme or defined benefit scheme accounted for as a defined contribution scheme.

12.1 Please complete this note if a defined contribution pension scheme is operated.

	This year	Last year
	£	£
Amount of contributions recognised in the SOFA as an expense	4,537	3,739

Please explain the basis for allocating the liability and expense of defined contribution pension scheme between activities and between restricted and unrestricted funds.	Pension contributions have been included in a single line item "Payroll and Pension". This item is apportioned to Unrestricted and Restricted avtivities as appropriate (e.g. the employment costs of the women's work is put against the restructed income for women's work.

12.2 Please complete this section where the charity participates in a defined benefit pension plan but is unable to ascertain its share of the underlying assets and liabilities.

Please confirm that although the scheme is accounted for as a defined contribution plan, it is a defined benefit plan.	
Please provide such information as is available about the plan's surplus or deficit and the implications, if any, for the reporting charity for this year and last year, if different	

12.3 Please complete this section where the charity participates in a multi-employer defined benefit pension plan that is accounted for as a defined contribution plan.

Describe the extent to which the charity can be liable to the plan for other entities' obligations under the terms and conditions of the multi-employer plan. If this is different for last year, provide details	
Provide an explanation of how any liability arising from an agreement with a multi-employer plan to fund a deficit has been determined. If this is different for last year, provide details	

Section C Notes to the accounts (cont)

Note 14 Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

14.1 Cost or valuation

	Freehold land & buildings £	Other land & buildings £	Plant, machinery and motor vehicles £	Fixtures, fittings and equipment £	Total £
At the beginning of the year	-	-	-	-	-
Additions	-	-	16,650	-	16,650
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	-	-	16,650	-	16,650

14.2 Depreciation and impairments

**Basis	SL or RB (Straight Line or Reducing Balance)	SL or RB	SL or RB	SL or RB	SL or RB
** Rate					
At beginning of the year	-	-	-	-	-
Disposals	-	-	-	-	-
Depreciation	-	-	-	-	-
Impairment	-	-	-	-	-
Transfers*	-	-	-	-	-
At end of the year	-	-	-	-	-

14.3 Net book value

Net book value at the beginning of the year	-	-	-	-	-
Net book value at the end of the year	-	-	16,650	-	16,650

14.4 Impairment

This year: Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.	
Last year: Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.	

14.5 Revaluation

If an accounting policy of revaluation is adopted, please provide:

	This year	Last year
the effective date of the revaluation		
the name of independent valuer, if applicable		
the methods applied and significant assumptions		
the carrying amount that would have been recognised had the assets been carried under the cost model.	-	-

14.6 Other disclosures

	This year	Last year
	£	£
(i) Please state the amount of borrowing costs, if any, capitalised in the construction of tangible fixed assets and the capitalisation rate used.	-	-
(ii) Please provide the amount of contractual commitments for the acquisition of tangible fixed assets.	-	-
(iii) Details of the existence and carrying amounts of property, plant and equipment to which the charity has restricted title or that are pledged as security for liabilities.		

** The "transfers" row is for movements between fixed asset categories.*

*** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.*

Section C	Notes to the accounts	(cont)

Note 24 **Cash at bank and in hand**

	This year £	Last year £
Short term cash investments (less than 3 months maturity date)	-	-
Short term deposits	-	-
Cash at bank and on hand	217,870	126,495
Other	-	-
Total	217,870	126,495

Note 28 Transactions with trustees and related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in guidance notes) details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box or "False" if there are transactions to report.

28.1 Trustee remuneration and benefits

This year

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)

TRUE

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other	TOTAL
		£	£	£	£	£
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-

Please give details of why remuneration or other employment benefits were paid.

Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.

Last year

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)

TRUE

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other	TOTAL
		£	£		£	£
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-

Please give details of why remuneration or other employment benefits were paid.

Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.	

28.2 Trustees' expenses

If the charity has paid trustees expenses for fulfilling their duties, details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box below. If there are transactions to report, please enter "False".

No trustee expenses have been incurred (True or False)	*TRUE*

Type of expenses reimbursed	This year	Last year
	£	£
Travel	-	-
Subsistence	-	-
Accommodation	-	-
Other (please specify):	-	-
	-	-
TOTAL	-	-

Please provide the number of trustees reimbursed for expenses or who had expenses paid by the charity		

28.3 Transaction(s) with related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a related party has a material interest, including where funds have been held as agent for related parties. If there are no such transactions, please enter 'true' in the box provided.

This year

There have been no related party transactions in the reporting period (True or False)	*FALSE*

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
Antony Bullivant	Trustee	Payment to his business for graphic design work	105.00	0.00	£	£

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.	Bank transfer upon completion of work
For any related party, please provide details of any guarantees given or received.	

Last year

There have been no related party transactions in the reporting period (True or False) | *TRUE*

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.

For any related party, please provide details of any guarantees given or received.

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	**Embassy**		
On accounts for the year ended	**1st September 2022**	**Charity no (if any)**	**1174728**
Set out on pages	**One to two**		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **01/09/2022.**

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 charity'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

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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.

Signed:	D. Mitchell	**Date:**	26th March 2023
Name:	David Mitchell		
Relevant professional qualification(s) or body (if any):	FCA (member number 7286569)		

Address:	4 Mill Stream Close
	Goostrey
	Cheshire CW4 8JG

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.

EMBASSY

England & Wales - Charity number 1174728

Accounts

Embassy Trustees Annual Report

For the period 02/09/2020 to 01/09/2021

A. Reference and administration details

Charity name:	Embassy
Charity number:	1174728
Date registered:	19/09/2017
Registered address:	2 Whitley Avenue, Barnton, Northwich, Cheshire CW8 4LW
Founders:	Mr. Sid Williams Mrs. Tess Williams
Charity trustees:	Mr. Richard Ayres (Chair) Mr. Richard Selby (Treasurer) Mr. Antony Bullivant Mr. Derek Gough
Charity Director:	Mr. Sid Williams
Independent examiner:	Mrs. Christine Truslove

B. Structure, governance and management

How the charity is constituted:	A Charitable Incorporated Organisation (CIO) whose only voting members are its charity trustees ('Foundation' model constitution).
The governing document:	A Constitution document that follows Charity Commission guidelines.
Trustee selection method:	The name of suitable person known by one or more of the trustees, who has the necessary experience and background, is brought to a formally convened trustees meeting. A vote is then taken and recorded in the meeting minutes.
Size of charity:	Income during the past financial year was £241,009.
How the charity is governed:	Regularly convened meetings of the trustees, at which minutes are taken.
Policies in place:	Safeguarding vulnerable adults policy; risk assessment; operating procedures to ensure the safety of residents, volunteers and employees.

C. Objectives and activities

The trustees have noted and followed the guidance issued by the Charity Commission on public benefit when defining the charity's objectives and activities.

The objectives of the charity are to deliver the following public benefits:

- To relieve the need of people in England and Wales who are rough sleeping, homeless or vulnerably housed; and in particular (but without prejudice to the generality of the foregoing) by providing or arranging for emergency and temporary accommodation within a Christian ethos; and
- To advance the Christian faith by the propagation of Christianity according to the Bible.

Although Embassy is a Christian charity, we welcome equally whoever is referred to us, of any faith or none.

The intention of the charity is to deliver these public benefits through the following activities:

a) Help those who are homeless to restore their lives and become part of healthy communities by doing the following:

   i. Work with partner agencies, including local councils, to identify those who are homeless and are serious about turning their lives around.

   ii. Provide each resident with their own room plus shared access to a kitchen, bathroom and living area.

   iii. Employ a team of resettlement workers to welcome our homeless guests and to take each of them through a programme of resettlement activities, which includes:
      - Weekly house meetings in each house
      - Weekly one to one mentoring session with each resident
      - Weekly twelve steps course for unpacking past trauma
      - Practical instruction on food shopping
      - One to one cooking lessons in line with the two-week meal plan we provide to help residents budget and eat healthily
      - Training around bill, rent and tax payment
      - Optional bible and prayer times
      - Optional weekly sports sessions
      - Assistance with benefits, ID recovery, bank account and email set up.

   iv. Help our homeless residents to obtain suitable permanent employment through the contacts that the charity has established with local companies.

   v. Talk to our homeless residents about our Christian faith, as we know from our own experience that nothing can restore lives as well and as permanently as the truth about Jesus.

   vi. Help our homeless residents to successfully find and move into suitable permanent housing when the time is right. As each resident enters into a rental contract with the charity, we are able to write a reference for future landlords to help them move on.

   vii. Help those who have moved into permanent housing to settle in and remain, through regular ongoing visits by our resettlement workers. This will include introducing them to an appropriate church near their new home if they wish us to.

b) Help our residents to help themselves by making the provision of accommodation subject to, by prior agreement:

   i. The person remaining sober and free from drug abuse.

   ii. The person engaging in the resettlement activities described above.

c) Ensure the safety and well-being of all residents, staff and volunteers by doing the following:

   i. Adhering to a comprehensive Safeguarding Vulnerable Adults policy.

   ii. Only accept residents that come by risk assessed referrals from partner agencies.

D. Achievements and performance in the past year

1. Built up our capacity to provide homes in rented housing

At the end of the last report, we were just moving from renting from a landlord to leasing two properties in order to be the landlord and for our residents to stop being homeless guests and have the status and rights of somebody in a rental contract. This allows us to end people's homelessness on day one, cut out anything resembling a shelter and also to be able to write to the next private landlord to give a reference for men as they leave us. We have been using a legal model called license agreements, which give the same protections to the resident as a shorthold tenancy but allow us as the landlord access to the property in order to deliver training and support. It also allows us to introduce some rules to the agreement which would be difficult to level with a standard tenancy. In our case the rules include no drugs or alcohol in the properties, no visitors to the properties and an agreement to engage in some training around budgeting, cooking and also work readiness. This has worked well this year with residents happy with the program and a calm and safe environment.

Security Ring door bells and cameras have been installed at the front doors and in communal areas of the properties in order to keep people safe. The footage disappears after 30 days but if an incident were to occur, we could download that and the police could make use of it. Thankfully, no such incident has occurred, but the cameras are clever and can also be used as a two-way audio communication, which can be useful is somebody has lost a key or wants to attract our attention. It has also helped us fend off unwanted people knocking at the door, etc.

Claiming enhanced housing benefit should have helped us break even on our costs at the houses this year but despite being approved for exempt housing benefit by both Bolton and Salford councils, neither has began to pay them yet. It has taught us that we cannot rely on local authorities to deliver their end of an agreement and that we need to become a Registered Housing Provider next year ahead of developing more properties. Being a Registered Housing Provider will enable a better interface with the council and will also mean that the council can claim back all the additional housing costs and so will be more inclined to help.

We've been looking to rent further accommodation to expand our capacity but have found nothing suitable, which is extremely frustrating. We almost took on a building that would have allowed us to take five more people and had agreed a "friendly" rent and obtained the keys two weeks before the contract was due to start. However, when we were cleaning the property (with the permission of the landlord) we realised that the neighbours were drug dealers so decided to cancel the agreement to avoid potential issues. We have the staff capacity to serve more people but many landlords in the area have sold up to capitalise on the current property values, and the properties remaining have all been filled with residents. We've now found a charity in south Manchester who have two buildings but only the staff to man one and so we have a four-bedroom house at our disposal and are just finalising a contract of engagement that will allow us to house men there. To say growing our portfolio has been difficult would be an understatement, as it's been extremely hard work to make any progress.

2. Continued resettlement activities

The training we have been delivering was significantly hampered as we went in and out of lockdowns both national and local. We have managed on a small scale to assist 7 men in this period, in the housing we have managed to secure, the results of which have been most gratifying. We've seen the men learning to budget, cook and grow in confidence. Further to that there's been support given by our team to another 5 men who we had already helped move on from our accommodation last year but who needed some ongoing support to be successful.

Finding jobs for the men has been difficult for the majority of the period of this report, because our employment partners had little to offer as Covid was still slowing a lot of the businesses. In the

summer we saw one man move into full time into a landscaping job and just recently he moved company to do the same job working for a housing association with whom he is now hoping to secure a home. In the later part of the year, we had the joy of seeing two men employed full time with Engie. One in an administrative role and the other as an engineer in training. (Just after the end of this reporting period, both of these men moved on from us successfully but this is not included in the statistics for this year).

We further developed our relationship with a company that owns Go-Ape, a driving range and another golf course at the Trafford Centre. Some of our residents have been enjoying going for free with our team. We also have been given a small plot to manage and maintain at RHS Worsley and one of our residents has been out there with James, one of our resettlement workers, who's also a part time gardener. We were also taken under the wing of Gone West, a tree planting company. They have committed to offset the entire carbon output of the charity and its future village through tree planting. We have taken one of our men out to plant trees which he enjoyed both for the physical challenge and for getting out of the city. The plan now is to do this on a larger scale and any men who enjoy it will be offered full time work.

3. Prepared for the creation of a homeless village

The charity has had a long-term aspiration to create a '40 home village' in Greater Manchester for homeless men, where they could have their own front door and receive resettlement training and enjoy social activities as they do now. A large landowner in the region offered the charity some land in a central location in the city on a 125 year lease, which is surrounded by waterways on three sides making it secure and manageable. The site is known as the "Arches" as it is below a railway viaduct. 25 companies generously provided their services to complete the surveys, design, planning and public consultations. Planning permission has now been secured and fund raising has begun to secure the funds needed for construction, estimated to be £3,000,000.

4. Statistics for the year

The following statistics indicate the number of people that the charity has helped during this reporting period:

a) Current capacity: 6

b) Number of homeless individuals who we have provided a home for: 7

c) Number of homeless individuals who the charity helped to move into employment: 4

d) Number of homeless individuals who the charity helped to become permanently re-housed: 1

e) Number of homeless individuals who the charity helped to move to alternative accommodation (such as move in with family, a hostel, or residential rehabilitation): 0

f) Number of responses to the Gospel: 0

g) Number of people the charity supported in their next accommodation: 5

E. Planned activities for next year

1. Increase the capacity of our housing

The charity aims to build capacity back up to at least the number of residents that we were helping when we were operating the Embassy bus, before the COVID-19 crisis. This will require the charity to lease or buy more houses which we are already looking for – both for men and women.

2. Start helping women in addition to men

The charity has considered it necessary to avoid mixing men and women for reasons of safety and dignity, whether on the bus or in a house. Therefore, as there are far more homeless men than women in Greater Manchester, we have focussed just on helping men. Now that the charity has started to use houses, we have made the decision to expand our operations to enable us to help women as well. We have now recruited an experienced female resettlement worker, Emmalee, who has now been familiarised with the charity's resettlement process, and the charity is in the process of acquiring one or more houses for women. Emmalee has been seconded for 3 months to a combination of 'Imagine If' in Liverpool, Salford Council and also MASH in Manchester. Emmalee has experienced homelessness first hand and is very experienced in care and social work. We hope to secure funds to buy a property in 2022.

3. Construct the homeless village

Once necessary funds have been raised, construction of the village will commence. The charity is aiming to commence moving residents into the village in late 2022.

The Village will be 40 single occupancy homes. Each being a bedsit and self-contained meaning men will practice running their own home and their own space as well as their finances, cooking, shopping, etc. We will also build a 'Village Hall', which will provide somewhere to gather everyone for social and training purposes. The Village Hall will also provide office space for the team of staff, a training kitchen, a laundry, counselling room and spare toilets and showers. Also on the village site will be gardens and a multi sports pitch.

4. Continuous improvement

The charity will continue to refine how it operates, aiming to efficiently provide its residents with a good experience while helping each one to find a job and to be re-housed without delay. This approach includes regular meetings of the director and resettlement workers to identify changes that are needed and how they should be implemented. Such learnings will be transferred to the operating of the women's houses and the Village. We have also developed a 'working group' with Manchester City Council's adult social services, homeless team and revenue and benefits unit in order to plot a workable way forward both for referrals and income. We have established a steering group for the Village, which includes Peel (the land owner), Capital & Centric (who are developers) and The Greater Manchester Mayor's Charity.

F. Financial review

1. Fundraising strategy

The charity relied mainly on donations for funding the work that we do and therefore effective fundraising is essential. The charity has been blessed by the donations that we have received so far, especially the increasing number of individuals and businesses that give monthly, for which we are very grateful.

During the year, the charity worked with a fundraising agency called Chell Perkins but sadly the resulting funding raised, after costs, failed to meet expectations.

2. Sources of funding during the reporting period

The total amount of income that the charity received during the year was: £241,009

Of which:

- 46% was from individuals (including Gift Aid reclaim from previous year)
- 12% was from businesses
- 15% was from churches and other charities
- 17% was from charitable trusts and foundations
- 5% was from rent paid by the residents (from their wages or housing benefit)
- 4% was from the sale of items (i.e. the much loved but no longer needed bus).

Income from fundraising including Gift Aid from previous year, net of fundraising costs: £215,516

Of which, net of fundraising costs:

- 41% was from regular giving
- 53% was from one-off giving including large donations
- 1% was via a fundraising agency
- 2% was from fundraising events
- 1% was from fundraising vouchers
- 3% was from HMRC Gift Aid reclaim.

3. Reserves policy

The charity aims to maintain reserves that are sufficient to cover three months of operating costs, including salaries. At the end of the year our reserves exceeded this, due partly to funds already raised for the construction of the village.

4. Summary of finances (to the nearest £)

	Amount
Opening balance (carried forward from previous year):	£91,479
Income (unrestricted):	£188,981
Income (restricted):	£52,029
Total income:	**£241,009**
Staff payroll:	£135,569
Other operating costs:	£70.425
Total outgoing:	**£205,944**
Balance (funds carried over to the next year):	£126,495

5. Independent examination of the financial reports

The reports have been independently examined and verified by Mrs. Christine Truslove (MAAT).

G. Declaration

The trustees declare that they have approved this report.

Signed on behalf of the charity's trustees:

Signature: …… Date: ……

Name: Mr. Richard Ayres

Position: Chair of trustees

CHARITY COMMISSION FOR ENGLAND AND WALES

Embassy	1174728	CC16a

Receipts and payments accounts

For the period from:	01-Sep-20	To:	01-Sep-21

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Large single donations	49,415	41,341	-	90,756	62,073
Large single donations via fundraising agency	-	5,627	-	5,627	30,000
Regular donations	84,086	4,000	-	88,086	47,615
Small ad-hoc donations	23,441	1,060	-	24,502	26,061
Fundraising events	3,449	-	-	3,449	21,860
Gift Aid reclaimed from HMRC	7,127	-	-	7,127	7,228
Housing Income	12,463	-	-	12,463	-
HMRC Job Retention Scheme (COVID-19)	-			-	25,406
		-	-	-	-
Sub total *(Gross income for AR)*	179,981	52,029	-	232,009	220,242
A2 Asset and investment sales, (see table).					
Sale of assets	9,000	-	-	9,000	
	-	-	-	-	-
Sub total	9,000	-	-	9,000	-
Total receipts	188,981	52,029	-	241,009	220,242
A3 Payments					
Payroll & pension	93,601	41,968	-	135,569	129,774
Other staff costs	434	-	-	434	1,917
Volunteer costs	-	-	-	-	-
Training for staff & volunteers	-	-	-	-	-
Resettlement costs	1,916	-	-	1,916	2,406
Travel and meeting expenses	522	-	-	522	558
Mobile phone costs	668	-	-	668	144
Stationery & postage	36	-	-	36	90
Insurance	608		-	608	878
Food and drink supplies for guests	-	-	-	-	79
Guest actvities and equipment	14	-	-	14	254
Housing set up costs	1,489	-	-	1,489	-
Housing rent and other payments	25,773	-	-	25,773	-
Housing repairs	475	-	-	475	-
Housing furnishings	-	-	-	-	-
Housing other costs	5,041	-	-	5,041	-
Cleaning materials	-	-	-	-	47
Maintenance of interior fittings	-	-	-	-	8,708
Vehicle tax	-	-	-	-	100
Vehicle maintenance inc. MOT	-	-	-	-	1,199
Fundraising event	-	-	-	-	549
Marketing	70		-	70	3,203
Fundraising agency	3,960	-	-	3,960	15,250
IT	1,367	-	-	1,367	92
Arches Project	7,892	-	-	7,892	-
Miscellaneous items	-	-	-	-	170
Professional services	-	-	-	-	-
Response to COVID-19 crisis	-	-	-	-	9,097
Donations to other charities (tithe)	20,160	-	-	20,160	14,640
	-	-	-	-	-
Sub total	164,025	41,968	-	205,994	189,153
A4 Asset and investment purchases, (see table)					
			-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	164,025	41,968	-	205,994	189,153
Net of receipts/(payments)	24,956	10,060	-	35,016	31,088
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	91,479	-	-	91,479	60,391
Cash funds this year end	116,435	10,060	-	126,495	91,479

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Embassy bank account	116,435	10,060	-
		-	-	-
		-	-	-
	Total cash funds	116,435	10,060	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

	Signature	Print Name	Date of approval
Signed by Trustee Treasurer		**Richard Selby**	
Inspected by		**Christine Truslove**	

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	**Embassy**		
On accounts for the year ended	**2021**	**Charity no (if any)**	**1174728**
Set out on pages	**1 to 2**		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **01/09/2021.**

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
- 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 order to enable a proper understanding of the accounts to be reached.

Signed:	Christine Truslove	**Date:**	1/12/2021
Name:	Mrs. Christine Truslove		
Relevant professional qualification(s) or body (if any):	MAAT		

Address:	146 Bradshaw Road
	Bolton
	Lancashire BL2 3EN

Section B Disclosure

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.