

Housing Matters (Bristol)

England & Wales · Charity number 1180341

Details

Other names	CHURCHES HOUSING AID SOCIETY, CHAS (BRISTOL), Housing Matters
Status	Registered
Legal form	Charitable company
Company number	10675390
Registered	2018-10-16
Register	View on the Charity Commission register

Contact

Address	Easton Business Centre Felix Road Easton Bristol BS5 0HE
Phone	01179351260
Email	admin@housingmatters.org.uk
Website	http://www.housingmatters.org.uk

Activities

Objects: TO RELIEVE THOSE IN NEED BY REASON OF YOUTH, AGE, ILL-HEALTH, DISABILITY, FINANCIAL HARDSHIP OR OTHER DISADVANTAGE IN THE BRISTOL AND SURROUNDING AREA, IN PARTICULAR BUT NOT EXCLUSIVELY BY 1) PROVIDING ADVICE ON AND ASSISTANCE WITH HOUSING AND RELATED MATTERS INCLUDING WELFARE BENEFITS, 2) ACTING AS ADVOCATE ON BEHALF OF MEMBERS OF THE PUBLIC FOR WHOM THE CHARITY IS ESTABLISHED TO ASSIST AND TO REPRESENT AT TRIBUNALS AND COURT HEARINGS AND TO UNDERTAKE LEGAL WORK ON THEIR BEHALF, 3) THE CARRYING OUT OF LOBBYING ON HOUSING AND RELATED ISSUES

Activities: Housing Matters (Bristol) provides free, independent and confidential advice to anyone in housing need. Through a combination of advice, support and advocacy we enable clients to resolve housing issues, improve housing conditions and prevent homelessness. Previously known as Churches Housing Aid Society, we have been providing this much needed service since 1965 (previous charity number 233757).

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Disability, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- Bath And North East Somerset
- Bristol City
- North Somerset
- South Gloucestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£497,957	£480,989	-	-
2024-03-31	£439,075	£432,340	-	-
2023-03-31	£391,787	£367,738	-	-
2022-03-31	£337,478	£284,869	-	-
2021-03-31	£278,614	£228,296	-	-

Trustees

Name	Role	Appointed
Andrew James Gibbard		2021-09-08
Andrew John Gordon Marshall-Jones		2022-12-13
Daisy Pitcher		2025-05-12
Gary Jordan		2018-03-09
John Meirion Mathias		2019-11-04
Joseph Kevin Saunders		2024-02-16
Kim Fiona Mylchreest		2023-05-19
Samantha Kate Martin she/her		2023-05-31
Winifred Eberchukwu Onyemaechi		2025-03-10

Housing Matters (Bristol)

England & Wales - Charity number 1180341

Accounts



Housing Matters (Bristol) Trustee Annual Report 2024/25

Trustee's Annual Report and Accounts 2024/25

Table of contents

3	Reference and administrative information
4	Chair's review
5	Objectives and activities
6	More about Housing Matters – purpose, vision, mission, and values
7	Local context and impact
8	A journey to independence, Mia's story
9	Our partnerships
10	What our clients say
11	Financial review
12	Structure, governance, and management
13	Statement of Trustees' responsibilities
14	Independent examiner's report and accounts
15	Statement of financial activities
16	Balance sheet
17	Notes to the financial statements

Reference and Administrative Information

Charity Name: Housing Matters (Bristol)

Charity Registration Number: 1180341

Company Number: 10675390

Trustees

The Trustees of the charity in office during the year and up to date of signing the financial statements were:

Andrew Gibbard	Trustee & Chair
Andrew Marshall-Jones	Trustee & Vice Chair
Joseph Saunders	Trustee & Treasurer
John Mathias	Trustee & Secretary
Benjamin Banks	Trustee (resigned 10.02.2025)
Gary Jordan	Trustee
Samantha Martin	Trustee
Jasmin Matharu	Trustee (resigned 09.12.2024)
Kim Mylchreest	Trustee
Winifred Onyemaechi	Trustee (appointed 10.03.2025)
Alice Parsons	Trustee (resigned 07.07.2025)
Daisy Pitcher	Trustee (appointed 12.05.2025)

Senior Manager:

Daisy Pitcher (Director, Maternity Cover April '24 – March '25)

Alice Tibbert (Director)

Registered Address:

Easton Business Centre, Felix Road
Easton, Bristol, BS5 0HE

Independent Examiners:

Godfrey Wilson Ltd
5th Floor, Mariner House
62 Prince Street
Bristol, BS1 4QD

Bankers:

Allica Bank Ltd 4th Floor, 164
Bishopsgate, London, EC2M 4LX

CAF Bank Ltd 25 Kings Hill Avenue, Kings
Hill, West Malling, Kent ME19 4JQ

Charity Bank Fosse House, 182 High
Street, Tonbridge TN9 1BE

Co-operative Bank PO Box 101, 1 Balloon
Street, Manchester M60 4EP

Chair's Review

At Housing Matters, we know that a safe, secure, and affordable home is the foundation for everything: health, education, work, and wellbeing. But for far too many people in Bristol, that foundation is crumbling.

Over the past year, nearly 60% of the people we supported were either experiencing homelessness or at immediate risk. Many were being evicted through Section 21 'no-fault' eviction notices. Many more on long waiting lists for social homes are forced to live in unsafe or unsuitable housing, or in situations where they're facing domestic violence and hate crime.

In this challenging landscape, our work is more vital than ever – and we're rising to meet the need.

Thanks to the dedication of our team and the support of our partners and funders, we achieved life-changing outcomes. For the clients who approached us threatened with homelessness we:

- Prevented homelessness and/or helped rehouse 56% of our clients – a 7% increase from the previous year.
- Improved housing conditions or future housing prospects for a further 16%.

In addition, through our ongoing commitment to collaborative working, we helped clients access over £220,000 in additional income, including benefits, charity grants, and sustainable lodging options – £60,000 more than the previous year.

This year also marked a period of important growth. We expanded our advice team and launched our new community outreach project 'Working Upstream' that will allow us to reach even more people in need. We're equipping individuals and families with the tools, knowledge, and support to navigate crisis and take back control of their housing situations.

While the housing crisis continues to deepen, so too does our resolve. We will keep challenging unfair evictions, fighting for safer housing, and supporting our clients through every step of their journey – because everyone deserves a place to call home.

Thank you for being part of this work.

Andy Gibbard

Andrew Gibbard
Chair of Trustees



Objectives and activities

Charitable objects

To relieve those in need by reason of age, ill-health, disability, financial hardship or other disadvantage in Bristol and the surrounding area, in particular but not exclusively by:

- 1) Providing advice on and assistance with housing and related matters including welfare benefits;
- 2) Acting as an advocate on behalf of members of the public for whom the charity is established to assist and to represent at tribunals and court hearings and to undertake legal work on their behalf; and,
- 3) The carrying out of lobbying on housing and related issues.

How we achieve public benefit

The charity delivers public benefit by providing support, information, and advice to people in situations of poverty, focusing on those with particular needs due to age, disability or other vulnerabilities. Housing Matters aims to intervene early and ensure that people have access to safe, appropriate and permanent accommodation.

We work closely with local community partners to ensure people receive the right support, at the right time. In preventing homelessness and improving housing conditions, the charity provides benefits to individuals and the wider community. All our services are free and accessible to people in Bristol and the surrounding area. The Trustees have had regard to the Charity Commission's guidance on public benefit and endeavour to implement that guidance in all the charity's work.

Housing Matters aims to:

- Prevent homelessness in the City of Bristol and surrounding areas.
- Enable people to stay in their own homes by improving their current housing conditions and raising income levels.
- Help people who are homeless or in unsatisfactory housing to find suitable accommodation.

To achieve our aims, we:

- Deliver free, impartial, confidential and quality advice and advocacy on housing and related matters.
- Provide holistic support for as long as it takes to help beneficiaries to solve their housing issues.
- Work closely with local community groups to upskill community members and promote early access to advice.
- Share information and work with local partners to achieve the above objectives.
- Use our knowledge and experience to influence local decision making, policy and practice for the benefit of people in housing need.



About us

Our purpose

We believe quality housing is a human right. We're here to give anyone in and around Bristol the knowledge and support they need to live in safe, secure homes.

Our Vision

Our vision is a society where everyone has a place they're happy to call home.

Our mission

We are experts in housing advice, support and advocacy, here to help the people of Bristol and beyond navigate the path to a safe and secure home. We aim to find unique, long-term solutions for our clients, whatever their needs.

Our Values

People First - Informed - Dedicated - Inclusive - Resourceful

Local context and impact

Bristol is grappling with a deepening housing and homelessness crisis. Soaring rents, rising debt, and the cost-of living crisis are pushing many households to the edge, with the city now ranking among the UK's most unaffordable rental markets outside London. Evictions from private rentals—particularly under Section 21 “no-fault” notices—have become the leading cause of homelessness locally, with eviction rates now more than double pre-pandemic levels.

Demand for temporary accommodation has surged by 87% since COVID-19, placing major financial pressure on Bristol City Council. Over 1,500 households are currently living in temporary or emergency housing. The housing register stands at a record 22,000 applicants, with just 1,700 social housing allocations each year. Even the most vulnerable often face years-long waits for suitable homes.

Rough sleeping and non-traditional living arrangements are also rising, with around 90 people sleeping on Bristol's streets on any given night – up 28% in just one year. Van-dwelling has sharply increased, with around 600–650 people now living in vehicles around the city, a fourfold rise since 2019. Many cite unaffordable rent—averaging £850+ for a single room—as their main reason for turning to van life.

The council has begun piloting solutions and rethinking its approach to creating access to new housing stock and better-quality temporary accommodation. However, the scale of need far exceeds current responses. Experts warn that short-term fixes are no substitute for long-term investment in prevention –such as rent support, legal advice, and protections for tenants.

In this challenging environment, proactive homelessness prevention, early intervention, and housing advocacy remains essential. Addressing the root causes of Bristol's housing crisis will require sustained, systemic change.

Our impact

Increasingly, our clients have been coming to us facing homelessness or threats of homelessness. Worryingly, this group accounted for 59% of our clients last year, up from 51% the previous year and 47% the year before. Where those clients needed long-term support from us, our casework helped rehouse or prevent homelessness 56% of the time and improved the current housing conditions and rehousing prospects for a further 16% of those clients.

Across our entire client group and through our partnership work, we helped people access over £220,000 in additional income. This represents £60k more than the previous year and has helped people increase benefit income, write off debts and apply for charity or discretionary grants. The success of this work is down to our ongoing strong and co working partnerships with other advice specialists in the city like Talking Money and North Bristol Advice Centre.

In 24/25, we increased the number of advice drop-in sessions we host throughout Bristol, delivered within the communities who need it most. We are reaching out, and shockingly 94% of these clients said that they would not have been able to access housing advice if we had not brought it to them. Through this work we were able to equip people with the skills and knowledge they need to help resolve their housing issues, empowering 80% of these clients to take further action themselves.

We work hard to upskill our clients in this way, providing them with the tools and support to better deal with housing stresses themselves and ultimately preventing housing crisis and homelessness in the future. Last year 91% of our clients had a better understanding of their options, duties and housing rights, while a further 64% now know where to get help and advice, with 88% more equipped to manage their own affairs.

A journey to independence



Mia's story

Mia, who is registered blind and lives with chronic fatigue and a neurological disorder, got in touch with Housing Matters from hospital where she'd been for over a year.

She had just signed a tenancy for a Housing Association property better suited to her needs than her previous one. However, it still lacked essential components like flooring and ramps. Though medically ready for discharge, she couldn't return home safely - given her disabilities.

The council had agreed the adaptations were necessary but refused to carry them out until Mia had moved in, a "catch 22" situation that left her stuck in hospital far longer than needed.

The duration of her stay meant she couldn't claim Housing Benefit, and without moving into her new home, she couldn't claim Universal Credit. Rent and council tax arrears started building up, and Mia received an eviction notice - before she'd even moved in.

Housing Matters stepped in. We secured an agreement for the Housing Association to pause eviction proceedings. We persuaded the council to cover the £6,000 in rent arrears that had accrued and write off £2,590 in council tax. We also ensured Mia received a full council tax reduction going forward.

Working across more than 15 agencies, we coordinated grant funding for flooring and secured temporary ramps before discharge. After moving in, we helped her access Universal Credit and successfully challenge a Bedroom Tax deduction, asserting she needed the extra bedroom for a live-in carer.

This was more than housing - it was about restoring Mia's independence whilst protecting her dignity.

The Power of Partnership

At Housing Matters we take a proactive, strength and community-based approach to tackling housing insecurity. All of our partnerships are deliberately designed to:

- Engage communities directly - especially the most marginalised.
- Remove barriers - by situating services in local hubs and have access to translations services as standard.
- Intervene early - aiming to prevent homelessness and address housing concerns before it escalates into crisis.
- Connect the dots - offering wraparound support across housing, finance, employment, mental health, and immigration.

Aashyana

Partnering with Citizens Advice Bristol and St Pauls Advice Centre, Aashyana - a Bengali and Urdu word meaning "beautiful home" - is tailored to support Bristol's South Asian residents. Advisers provide in-language guidance on welfare benefits, income maximisation, energy switching, lodger regulations, and housing rights. By delivering services that feel culturally safe and relatable, Aashyana helps families build stability and resilience in their homes.

Early Doors

Launched in 2021 in partnership with Caring in Bristol, Early Doors flips the script on homelessness intervention. Rather than reacting to crisis, it works proactively, co-designing solutions with local residents to identify triggers early, whether that's mental health challenges, tenancy insecurity, or domestic violence. Advisers and support workers collaborate to deliver flexible, community-based advice and support sessions, helping people hold on to their homes and wellbeing before things spiral.

HomeFull

Housing Matters and Talking Money link up with children's centres across Central Bristol to deliver HomeFull, support for parents and carers - especially single parents, non-native English speakers, and those facing digital exclusion. By embedding advisers in familiar, welcoming locations, the service offers holistic advice on debt, utility bills, housing challenges, homelessness and navigating benefits systems. The aim is both to intervene early, preventing issues such as rent arrears or eviction threats from leading to homelessness, and to support the development of financial resilience once a secure home is established.

North Bristol Advice Partnership

In partnership with North Bristol Advice Centre, we link our housing experts with debt and benefits specialists. This collaboration allows advisers to share expertise directly, offering clients, from the North Bristol area, a more holistic, trauma-informed service that meets the urgent needs of the residents in this area.

Working Upstream

We partner with community hubs across Bristol to bring housing crisis and homelessness advice directly to those most at risk. Current partners include The Wellspring Settlement, Eastside Community Trust, Knowle West Health Park, Lockleaze Neighbourhood Trust, and JTE Hub Shirehampton. These trusted spaces often provide a warm space, refreshments and wider support, making advice more accessible. In the project's first year, 94% of clients said they wouldn't have known how to access advice without it being offered in their local community. By reaching people where they already feel supported, we help them access vital services before problems reach crisis.

“

Wow this has filled me with joy! I must say thank you so much for all your support and help you have literally saved me. I really, really, really appreciate it.

Thank you I do appreciate you and believe me when I say out of everyone that's ever helped me you have been the best support, I've had you been the only person there's actually listened since working with you I've been feeling a hell of a lot better to speak out and say what's been going on... I feel like I'm getting somewhere and that's down to you.

This is for you. I know the journey continues, this far it's because of you. Your knowledgeable guidance. You have walked me through this when I am reached to edge.

We are so pleased we got a suitable house finally! Many thanks for all your efforts and continuous support. We appreciate it. I believe what you guys doing is life changing for many families. Couple of my friends got housing because of your support as well.

Your dedication and service have made a significant difference, and we are truly grateful for everything you have done on our behalf. Thank you!

I'm chuffed to bits. Thank you so much for everything. I can't believe it.

It was 'well worth coming' to the drop-in. It confirmed some things I thought already, and I learnt some new things too.

”

Financial review

We had another successful year in fundraising. Total income banked during FY25 was £497,957 - a 13% increase on FY24 (£439,075). This included £31,052 of restricted income for spend in FY26. This income, together with carried forward funds from FY24, enabled us to increase expenditure by 11% to £480,989 (FY24: £432,340) and left us with a surplus of £16,986 (FY24 £6,735).

Our primary source of funding (55%) was Trusts & Lottery grants income; (43%) was generated through charitable activities via our partnerships, and the balance (2%) came from companies and individuals. The reason for income growth was twofold. Firstly, an increase in partnerships income; primarily being part of a consortia accessing the Bristol Council's Household Support Fund. Secondly, we secured a multi-year Lottery grant.

The Trustees have closely monitored financial performance and have considered the going concern status of the charity. They conclude that there are no material uncertainties affecting the ability of the charity to continue as a going concern. This has also been considered in the context of the ongoing cost-of-living crisis, and the cash position at the date of signing along with future cash projections.

We are incredibly grateful to our supporters, without whom our work and growth over FY25 wouldn't have been possible. As well as our individual donors, we'd like to say a huge thank you to the following funders and partners:

Albert Hunt Trust, Arnold Clark Community Fund, Bristol City Council, Bristol Law Centre, Burden Trust, Burges Salmon Charitable Trust, Caring in Bristol, Charles Plater Trust, Christadelphian Samaritan Fund, Clarion Housing, Co-operative Bank, Denman Charitable Trust, Henry Smith Foundation, J and M Britton Charitable Trust, John James Bristol Foundation, National Benevolent Charity, Nisbet Trust, National Lottery Community Foundation, Patricia Routledge Foundation, Quartet Community Foundation, Renishaw Charities Committee, Society of the Holy Child Jesus, Souter Charitable Trust, St Paul's Advice Centre, St Stephen and St James Trust, Stone King Foundation, SW Legal Support Trust, Wellspring Settlement.

Reserves policy

The Trustees policy is that the free reserves should be sufficient to cover the charity's operating costs for between three and six months to enable the charity to continue operations following an unforeseen drop in income. For FY26, the range required has been calculated to be between £129k and £258k. This policy is reviewed annually by Trustees.

Reserves position

On 31st March 2025, total reserves amounted to £228,931, of which £31,052 were restricted for spend in FY25(see note 14 to the accounts). £197,879 remained as free reserves. This is sufficient to cover 4.5 months of our FY26 budget (£515k) and is therefore in line with our Trustees policy.

Looking forward

This year, Housing Matters celebrates 60 years of delivering housing advice, support and advocacy across Bristol. While we celebrate that history, we also look to the future. Our priorities in the coming year include:

Moving further upstream: In year two of our Working Upstream project, we'll connect with at least two new community hubs, taking expert housing advice directly into communities at risk of crisis.

Trainee Adviser Scheme: Our advice team now includes four of six advisers who have been trained through the scheme. We look forward to welcoming another Trainee in October, continuing our dedication to developing experts for the city.

Advisory Board: As we design our new three-year strategy, we remain committed to ensuring the group reflects Bristol's diversity, with lived experience at its heart.

Structure, governance, and management

Organisational structure

On 31st March 2025, the Housing Matters team consisted of 12 staff members (10.7 FTE) and three volunteers. The Director manages strategic development, supported by the Advice Service Lead, Operations Lead, and Communications and Fundraising Assistant. The Advice Service Lead oversees the Advice Service, supported by five Housing Advisers and an Outreach Officer. The Operations Lead oversees the day-to-day running of the charity, supported by a Quality and Impact Officer.

Management

The Trustees of the charity, who are also its statutory directors for company law purposes, exercise all its powers. The Trustees delegate the day-to-day operation of the charity to the Director, who is in turn accountable to the Board. The Director, Advice Service Lead, and Operations Lead form the staff Senior Leadership Team, who meet on a bi-weekly basis to review operational and strategic priorities.

Advisory Board

We have seven members on our Advisory Board, all with lived experience of housing crisis and homelessness in Bristol. As experts by experience, they provide valuable insight to support our senior leadership team in shaping the organisation's growth and development in a trauma-informed and client-centred way.

Trustee Board

On 31st March 2025, Housing Matters was governed by a Board consisting of nine Trustees, who bring a diverse range of skills and experience to the organisation. All Trustees are subject to three-year terms with a maximum of three terms possible. They must retire after a three-year term and this must happen at the Annual General Meeting (when appropriate). However, they are entitled to re-election up to the maximum period.

Trustees may be elected by a simple majority vote of the members of the charity, or they may be co-opted. Trustee recruitment is undertaken annually to meet skills gaps identified by the Board and Director. Posts are advertised widely through local voluntary channels and through direct invitations to ex-service users and key community members.

Governance

Members of the Trustee Board meet regularly (at least quarterly and usually bi-monthly) to discuss strategic matters, review the risk register, and make key decisions. The Board has established a Finance Committee to advise on certain responsibilities including budget setting; monitoring of financial performance; fundraising and financial controls. The Committee meet regularly (quarterly at a minimum), in advance of Trustee meetings.

Governing document

Housing Matters (Bristol), formerly known as Churches Housing Aid Society or CHAS Bristol, is a registered charity and a company limited by guarantee. The charity is governed by its Articles of Association adopted on 25th February 2021.

Churches Housing Aid Society operated as a registered charity since 1965. Prior to its reconstitution as a charitable company in 2019, it operated under charity number 233757. In accordance with accounting regulations, the transfer of assets from the old entity to the new was treated as a merger and is documented on the register of mergers.

Housing Matters (Bristol)

Statement of Trustees' responsibilities

For the year ended 31 March 2025

The trustees (who are also directors of the charity for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with 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).

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing those 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 accounting 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 which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with the Companies Act 2006. The trustees 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.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditors are unaware; and
- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information

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.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The trustees are members of the charity, but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

Independent examiners: Godfrey Wilson Limited were appointed as independent examiners to the charitable company during the year and have expressed their willingness to continue in that capacity. Approved by the trustees on 8 December 2025 and signed on their behalf by

The Trustees

Andrew Gibbard

Chair

Andy Gibbard

Date: 8th December 2025

Joseph Saunders

Treasurer

Joseph Saunders

Date: 8th December 2025

Independent examiner's report

To the trustees of

Housing Matters (Bristol)

I report to the trustees on my examination of the accounts of the charitable company Housing Matters (Bristol) (the charity) for the year ended 31 March 2025, which are set out on pages 16 to 27.

Responsibilities and basis of report

As the trustees of the charitable company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charitable company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since the charitable company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

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

- (1) accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
- (2) the accounts do not accord with those records; or
- (3) the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
- (4) the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Jennifer Dickinson

Date: 8 December 2025

Jennifer Dickinson ACA

Member of the ICAEW

Godfrey Wilson Limited

Chartered accountants and statutory auditors

5th Floor Mariner House

62 Prince Street

Bristol

BS1 4QD

Housing Matters (Bristol)

Statement of financial activities *(incorporating an income and expenditure account)*

For the year ended 31 March 2025

	Note	Restricted £	Unrestricted £	2025 Total £	2024 Total £
Income from:					
Donations and legacies	3	118,198	163,403	281,601	270,580
Charitable activities	4	131,068	81,561	212,629	167,068
Investments		-	3,727	3,727	1,427
Total income		<u>249,266</u>	<u>248,691</u>	<u>497,957</u>	<u>439,075</u>
Expenditure on:					
Raising funds		-	25,464	25,464	16,587
Charitable activities		<u>277,796</u>	<u>177,729</u>	<u>455,525</u>	<u>415,753</u>
Total expenditure	6	<u>277,796</u>	<u>203,193</u>	<u>480,989</u>	<u>432,340</u>
Net income / (expenditure) and net movement in funds	7	(28,530)	45,498	16,968	6,735
Reconciliation of funds:					
Total funds brought forward		<u>59,582</u>	<u>152,381</u>	<u>211,963</u>	<u>205,228</u>
Total funds carried forward		<u><u>31,052</u></u>	<u><u>197,879</u></u>	<u><u>228,931</u></u>	<u><u>211,963</u></u>

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in note 13 to the accounts.

Housing Matters (Bristol)

Balance sheet

As at 31 March 2025

	Note	£	2025 £	2024 £
Current assets				
Debtors	10	32,543		18,177
Cash at bank and in hand		<u>206,233</u>		<u>201,075</u>
		238,776		219,252
Liabilities				
Creditors: amounts falling due within 1 year	11	<u>(9,845)</u>		<u>(7,289)</u>
Net current assets			<u>228,931</u>	<u>211,963</u>
Net assets	12		<u><u>228,931</u></u>	<u><u>211,963</u></u>
Funds				
Restricted funds	13		31,052	59,582
Unrestricted funds				
General funds			<u>197,879</u>	<u>152,381</u>
Total charity funds			<u><u>228,931</u></u>	<u><u>211,963</u></u>

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibilities for:

- (i) ensuring that the Company keeps proper accounting records which comply with section 386 of the Act; and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the Company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the company.

These accounts have been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

Approved by the trustees on 8 December 2025 and signed on their behalf by

Andy Gibbard

Andrew Gibbard - Chair of Trustees

Housing Matters (Bristol)

Notes to the financial statements

For the year ended 31 March 2025

1. Accounting policies

a) General information and basis of preparation

Housing Matters (Bristol) is a charitable company limited by guarantee registered in England and Wales. The registered office address is Housing Matters (Bristol), Easton Business Centre, Felix Road, Easton, Bristol BS5 0HE.

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

Housing Matters (Bristol) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

b) Going concern basis of accounting

The accounts have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves. There are no material uncertainties about the charity'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 of income have been met, it is probable that the income will be received and the amount can be measured reliably.

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

d) 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.

e) Funds accounting

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

f) Expenditure

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.

Housing Matters (Bristol)

Notes to the financial statements

For the year ended 31 March 2025

1. Accounting policies (continued)

g) Allocation of support and governance costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Governance costs are the costs associated with the governance arrangements of the charity, including the costs of complying with constitutional and statutory requirements and any costs associated with the strategic management of the charity's activities. These costs have been allocated in full to charitable activities.

h) 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.

i) 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.

j) Creditors

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.

k) Pension costs

The charity operates a defined contribution pension scheme for its employees. There are no further liabilities other than that already recognised in the SOFA.

l) Accounting estimates and key judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

The key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements are accrued income as described in note c above.

Housing Matters (Bristol)

Notes to the financial statements

For the year ended 31 March 2025

2. Prior period comparatives: statement of financial activities

	Restricted £	Unrestricted £	2024 Total £
Income from:			
Donations and legacies	68,662	201,918	270,580
Charitable activities	85,000	82,068	167,068
Investments	-	1,427	1,427
Total income	153,662	285,413	439,075
Expenditure on:			
Raising funds	-	16,587	16,587
Charitable activities	179,256	236,497	415,753
Total expenditure	179,256	253,084	432,340
Net income / (expenditure) for the year and net movement in funds	(25,594)	32,329	6,735

3. Income from donations and legacies

	Restricted £	Unrestricted £	2025 Total £
Donations	-	9,103	9,103
Grants	118,198	154,300	272,498
Total income from donations and legacies	118,198	163,403	281,601

Prior period comparative:

	Restricted £	Unrestricted £	2024 Total £
Donations	-	7,980	7,980
Grants	68,662	193,938	262,600
Total income from donations and legacies	68,662	201,918	270,580

Housing Matters (Bristol)

Notes to the financial statements

For the year ended 31 March 2025

4. Income from charitable activities

	Restricted £	Unrestricted £	2025 Total £
Grants	131,068	-	131,068
Contracts	-	81,561	81,561
Total income from charitable activities	131,068	81,561	212,629

Prior period comparative:

	Restricted £	Unrestricted £	2024 Total £
Grants	85,000	10,000	95,000
Contracts	-	72,068	72,068
Total income from charitable activities	85,000	82,068	167,068

Charitable activities income presented as "income received from partnerships" in the prior year accounts has been split between grants and contracts in the above note.

5. Government grants

The charitable company receives government grants, defined as funding from Bristol City Council Household Support grant to fund charitable activities. The total value of such grants in the period ending 31 March 2025 was £131,068 (2024: £85,000). There are no unfulfilled conditions or contingencies attaching to these grants in 2024/25.

Housing Matters (Bristol)

Notes to the financial statements

For the year ended 31 March 2025

6. Total expenditure

	Raising funds £	Charitable activities £	Support and governance costs £	2025 Total £
Staff costs (note 8)	17,521	315,374	17,521	350,416
Fundraising	7,943	-	-	7,943
Rent, utilities, and repairs	-	-	35,225	35,225
Venue hire	-	288	-	288
Travel expenses	-	632	-	632
Interpreting	-	5,220	-	5,220
Telephone	-	1,582	-	1,582
Insurance	-	-	846	846
IT Costs	-	8,629	4,620	13,249
Postage, printing and stationery	-	1,014	-	1,014
Refreshment	-	1,151	-	1,151
Legal and professional fees	-	233	3,784	4,017
Training	-	7,294	-	7,294
Payroll services	-	-	644	644
Subscriptions	-	4,771	-	4,771
Office move and furniture	-	-	2,233	2,233
Sundry expenses	-	-	1,214	1,214
Recruitment	-	177	-	177
Marketing, comms and website costs	-	3,323	-	3,323
Accounts and IE	-	-	5,593	5,593
Project costs - Homefull	-	24,000	-	24,000
Project Costs - other	-	10,157	-	10,157
Sub-total	25,464	383,845	71,680	480,989
Allocation of support and governance costs	-	71,680	(71,680)	-
Total expenditure	25,464	455,525	-	480,989

Total governance costs were £7,726 (2024: £5,588)

Housing Matters (Bristol)

Notes to the financial statements

For the year ended 31 March 2025

6. Total expenditure (continued)

Prior period comparative

	Raising funds £	Charitable activities £	Support and governance costs £	2024 Total £
Staff costs (note 8)	-	292,118	-	292,118
Fundraising	16,587	-	-	16,587
Rent, utilities, and repairs	-	-	36,566	36,566
Venue hire	-	308	-	308
Travel expenses	-	1,014	-	1,014
Interpreting	-	4,865	-	4,865
Telephone	-	1,788	-	1,788
Insurance	-	-	1,252	1,252
IT Costs	-	1,894	4,864	6,758
Postage, printing and stationery	-	274	-	274
Refreshment	-	1,052	-	1,052
Legal and professional fees	-	733	2,327	3,060
Training	-	4,289	-	4,289
Payroll services	-	-	614	614
Subscriptions	-	5,072	-	5,072
Sundry expenses	-	313	7	320
Recruitment	-	1,387	-	1,387
Marketing, comms and website costs	-	143	-	143
Accounts and IE	-	-	4,992	4,992
Project costs - Homefull	-	47,764	-	47,764
Project Costs - other	-	2,117	-	2,117
Sub-total	16,587	365,131	50,622	432,340
Allocation of support and governance costs	-	50,622	(50,622)	-
Total expenditure	16,587	415,753	-	432,340

Housing Matters (Bristol)

Notes to the financial statements

For the year ended 31 March 2025

7. Net movement in funds

This is stated after charging:

	2025	2024
	£	£
Trustees' remuneration	Nil	Nil
Trustees' reimbursed expenses	Nil	260
Independent examiner's remuneration (excluding VAT):	<u>2,500</u>	<u>2,400</u>

In common with other charities of our size and nature we use our independent examiners to assist with the preparation of the financial statements.

8. Staff costs and numbers

Staff costs were as follows:

	2025	2024
	£	£
Salaries and wages	307,790	260,791
Social security costs	25,378	18,512
Pension costs	<u>17,248</u>	<u>12,815</u>
	<u>350,416</u>	<u>292,118</u>

No employee earned more than £60,000 during the current or prior year.

The key management personnel of the charitable company comprise the Trustees, Charity Director and Interim Charity Director. The total employee benefits of the key management personnel were £80,128 (2024: £52,729).

	2025	2024
	No.	No.
Average head count	<u>12</u>	<u>10</u>

9. Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

Housing Matters (Bristol)

Notes to the financial statements

For the year ended 31 March 2025

10. Debtors

	2025 £	2024 £
Prepayments	8,042	7,992
Accrued income	20,476	-
Other debtors	4,025	10,185
	<u>32,543</u>	<u>18,177</u>

11. Creditors: amounts falling due within 1 year

	2025 £	2024 £
Trade creditors	3,533	1,266
Accruals	4,348	4,301
Other creditors	1,964	1,722
	<u>9,845</u>	<u>7,289</u>

12. Analysis of net assets between funds

	Restricted funds £	General funds £	Total funds £
Current assets	31,052	207,724	238,776
Current liabilities	-	(9,845)	(9,845)
Net assets at 31 March 2025	<u>31,052</u>	<u>197,879</u>	<u>228,931</u>

Prior period comparative

	Restricted funds £	General funds £	Total funds £
Current assets	59,582	159,670	219,252
Current liabilities	-	(7,289)	(7,289)
Net assets at 31 March 2024	<u>59,582</u>	<u>152,381</u>	<u>211,963</u>

Housing Matters (Bristol)

Notes to the financial statements

For the year ended 31 March 2025

13. Movements in funds

	At 1 April 2024 £	Income £	Expenditure £	At 31 March 2025 £
Restricted funds				
Santander Foundation	41,666	-	(41,666)	-
Bellway Homes	500	-	(500)	-
PPL Ltd	10,000	-	(10,000)	-
Wessex Water	4,000	-	(4,000)	-
(1) Quartet Community Resilience Fund	1,666	-	(1,666)	-
(2) Quartet Community Resilience Fund	-	9,997	(1,471)	8,526
Bauer Media	1,750	-	(1,750)	-
National Lottery - Awards for all	-	16,104	(16,104)	-
National Lottery - Reaching Communities	-	75,105	(56,329)	18,776
Charles Plater Trust	-	15,000	(11,250)	3,750
Citizens' Advice (Bristol City Council)	-	131,068	(131,068)	-
Co-operative Bank Customer Donation Fund	-	992	(992)	-
Arnold Clark Community Fund	-	1,000	(1,000)	-
Total restricted funds	<u>59,582</u>	<u>249,266</u>	<u>(277,796)</u>	<u>31,052</u>
Unrestricted funds				
General funds	<u>152,381</u>	<u>248,691</u>	<u>(203,193)</u>	<u>197,879</u>
Total unrestricted funds	<u>152,381</u>	<u>248,691</u>	<u>(203,193)</u>	<u>197,879</u>
Total funds	<u><u>211,963</u></u>	<u><u>497,957</u></u>	<u><u>(480,989)</u></u>	<u><u>228,931</u></u>

Purposes of restricted funds

Santander Foundation	Funding for the Homefull project in partnership with Talking Money. Homefull project costs include apportioned staff and overheads.
Bellway Homes	Funding for the Homefull project in partnership with Talking Money.
PPL Ltd	Funding for the Bristol Court Advice Network project.
Wessex Water	Funding for the 'Working Up Stream' project.
(1) Quartet Community Resilience Fund	Funds received for activities to improve the charity's digital infrastructure.
(2) Quartet Community Resilience Fund	Funding for strategy development.

Housing Matters (Bristol)

Notes to the financial statements

For the year ended 31 March 2025

13. Movement in funds (continued)

Purposes of restricted funds (continued)

Bauer Media	Cash for kids, funding to supply food vouchers to vulnerable families.
National Lottery - Awards for all	Funding for a digital communications project.
National Lottery - Reaching Communities	Funding for the 'Working Up Stream' project.
Charles Plater Trust	Funding for the 'Working Up Stream' project.
Citizens' Advice (Bristol City Council)	Funding for the advice service.
Co-operative Bank Customer Donation Fund	Funding for the 'Working Up Stream' project.
Arnold Clark Community Fund	Funding for the 'Working Up Stream' project.

Prior period comparative

	At 1 April 2023 £	Income £	Expenditure £	At 31 March 2024 £
Restricted funds				
Santander Foundation	85,176	41,666	(85,176)	41,666
Bellway Homes	-	500	-	500
Citizens' Advice Bureau (Bristol City Council)	-	85,000	(85,000)	-
PPL Ltd	-	10,000	-	10,000
Wessex Water	-	4,000	-	4,000
Quartet Community Resilience Fund	-	9,996	(8,330)	1,666
Bauer Media	-	2,500	(750)	1,750
Total restricted funds	85,176	153,662	(179,256)	59,582
Unrestricted funds				
General funds	120,052	285,413	(253,084)	152,381
Total unrestricted funds	120,052	285,413	(253,084)	152,381
Total funds	205,228	439,075	(432,340)	211,963

14. Related party transactions

There were no related party transactions in the current or prior periods.

Housing Matters (Bristol)

England & Wales - Charity number 1180341

Accounts



Housing Matters (Bristol)

Annual Report & Accounts 2023/24



Trustees' Annual Report & Accounts

Table of contents

3	Reference and administrative information
4	Chair's review
5	Objectives and activities
6	More about Housing Matters - purpose, vision, mission, and values
7	Local context and impact
8	Our partnerships
9	What our clients say
10	Financial review
11	Structure, governance, and management
12	Statement of Trustees' responsibilities
13	Independent examiner's report and accounts
14	Statement of financial activities
15	Balance sheet
16	Notes to the financial statements

Reference and Administrative Information

Charity Name: Housing Matters (Bristol)

Charity Registration Number: 1180341

Company Number: 10675390

Trustees

The Trustees of the charity in office during the year and up to date of signing the financial statements were:

Andrew Gibbard	Chair
John Mathias	Trustee & Secretary
Chris Bird	Trustee & Treasurer (resigned 04.05.2023)
Joe Saunders	Trustee and Treasurer (appointed 06.02.2024)
Ben Banks	Trustee
Gary Jordan	Trustee
Andrew Marshall-Jones	Trustee
Samantha Martin	Trustee (appointed 31.05.2023)
Jasmin Matharu	Trustee
Kim Mylchreest	Trustee (appointed 19.05.2023)
Alice Parsons	Trustee (resigned 08.07.2024)

Senior Manager:

Alice Tibbert (Director)

Registered Address:

Easton Business Centre
Felix Road
Easton
Bristol
BS5 0HE

Independent Examiners:

Joshua N Kingston BSC., ACA
Burton Sweet Limited
The Clock Tower
5 Farleigh Court
Old Weston Road
Flax Bourton Bristol BS48 1UR

Bankers:

Co-operative Bank

PO Box 101, 1 Balloon Street,
Manchester M60 4EP

CAF Bank Ltd

25 Kings Hill Avenue, Kings Hill, West
Malling, Kent ME19 4JQ

Charity Bank

Fosse House, 182 High Street,
Tonbridge TN9 1BE

Chair's review

Last year, the waiting list for social housing in Bristol hit an all-time high of over 21,000, putting mass strain on both emergency and temporary accommodation. The number of refugees facing destitution soared following a change in national policy. There were many troubling incidents during the year affecting Bristol's most vulnerable people, including in November, when residents of a council tower block in East Bristol were pushed out of their homes for several weeks after an emergency evacuation.

All of this meant that specialist housing advice, support and advocacy was more important than ever, and at Housing Matters, the demand for our services continued to rise.

Throughout the year, we continued to run our over-the-phone advice service, in-person drop-ins, and partnership projects, supporting almost 900 households – more than double the number we helped before the onset of the cost-of-living crisis. These households were made up from almost 2,000 people, 820 of whom were children. We fulfilled our ambition of bringing community voices to the forefront of our organisation by establishing our Advisory Board, whose members have experience of navigating the housing system and many of whom are previous clients, providing ensuring we remain responsive to the needs of those we support.

We believe that reaching our clients as early as possible is key to preventing homelessness, and we were delighted to secure funding through the Household Support Fund to expand our outreach project. We opened four new drop-ins based in established community hubs across Bristol, bringing much-needed, accessible housing advice to some of the city's most marginalised communities.

Alongside the continuation of the cost-of-living crisis, we have seen the complexity of clients' situations steadily increase, and their housing stress is often compounded by other issues like debt and poor mental health. That's why collaboration is integral to our approach: through partnering with other local charities, we can offer more holistic support. We strengthened our ability to push for longer term, systemic change through proactive engagement with our sector and, critically, the development of the Housing Roundtable: a key forum for driving forwards collaboration and finding innovative solutions to Bristol's housing crisis.

Looking ahead, we are in a strong position to reach more people around Bristol, invest in our development and staff, and consolidate our progress. Through the continuation of our trainee scheme for new housing advisers, we will increase our capacity to respond to the housing crisis, and we will use our expertise to find innovative ways to scale our impact. We are here to help Bristol's most vulnerable people to get the best possible housing outcomes, as well as fighting for meaningful policy change to combat inequality in our housing system.

I'm immensely proud of everything we achieved last year. I would like to offer my sincere thanks to all our funders and supporters who make all of this possible, as well as our dedicated Board of Trustees and staff team. Together, we will keep fighting for housing equality towards our shared vision: a society where everyone has a place they're happy to call home.

Andy Gibbard

Andy Gibbard

Chair of Trustees

Objectives and activities

Charitable objects

To relieve those in need by reason of age, ill-health, disability, financial hardship or other disadvantage in Bristol and the surrounding area, in particular but not exclusively by:

- 1) Providing advice on and assistance with housing and related matters including welfare benefits;
- 2) Acting as an advocate on behalf of members of the public for whom the charity is established to assist and to represent at tribunals and court hearings and to undertake legal work on their behalf; and
- 3) The carrying out of lobbying on housing and related issues.

How we achieve public benefit

The charity delivers public benefit by providing support, information, and advice to people in situations of poverty, focusing on those with particular needs due to age, disability or other vulnerabilities. Housing Matters aims to intervene early and ensure that people have access to safe, appropriate and permanent accommodation.

We work closely with local community partners to ensure people receive the right support, at the right time. In preventing homelessness and improving housing conditions, the charity provides benefits to individuals and the wider community. All our services are free and accessible to people in Bristol and the surrounding area. The Trustees have had regard to the Charity Commission's guidance on public benefit and endeavour to implement that guidance in all the charity's work.

Housing Matters aims to:

- Prevent homelessness in the City of Bristol and surrounding areas.
- Enable people to stay in their own homes by improving their current housing conditions and raising income levels.
- Help people who are homeless or in unsatisfactory housing to find suitable accommodation.

To achieve our aims, we:

- Deliver free, impartial, confidential and quality advice and advocacy on housing and related matters.
- Provide holistic support for as long as it takes to help beneficiaries to solve their housing issues.
- Work closely with local community groups to upskill community members and promote early access to advice.
- Share information and work with local partners to achieve the above objectives.
- Use our knowledge and experience to influence local decision making, policy and practice for the benefit of people in housing need.

More about Housing Matters



Our purpose: Why do we exist?

We believe quality housing is a human right. We're here to give anyone in and around Bristol the knowledge and support they need to live in safe, secure homes.



Our vision: What is our ultimate goal?

Our vision is a society where everyone has a place they're happy to call home.



Our mission: How will we achieve our vision?

We are experts in housing advice, support and advocacy, here to help the people of Bristol and beyond navigate the path to a safe and secure home. We aim to find unique, long-term solutions for our clients, whatever their needs.



Our values: How and why we work with our clients

People First – Informed – Dedicated – Inclusive – Resourceful



I am so impressed...you are so skilled, I am in awe! Thanks for all your support with this family and what a good outcome.



- Family Support Worker,
Children's Centre

Local context and impact

On any given night in Bristol, at least 70 people are bedding down on the city's streets.

Yet, unfortunately, rough sleeping is only the tip of Bristol's housing crisis. The city has become the most expensive place to rent outside of London. The number of households in temporary accommodation has more than doubled since the pandemic, where conditions can be cramped, damp and noisy. And with the threat of being moved onto another temporary property at any point, people can go for years without feeling 'at home'. The waiting list for social housing in Bristol hit a record high of 21,000 households last year. With only 1,500 properties to allocate annually, even those who are in particularly vulnerable situations are waiting up to three years to be rehoused.

Many of our clients live in unsafe conditions because of damp and mould; extreme disrepair; rodents; domestic abuse; hate crime; overcrowding; and other factors. They may be facing a Section 21 eviction – now the biggest cause of homelessness in Bristol – where a landlord doesn't have to give a reason to evict. Many are already experiencing homelessness.

Bristol City Council have reported a 25% increase in households approaching them for support because they're facing homelessness compared to pre-pandemic levels. It's no wonder that demand for housing advice in Bristol has now overtaken that for employment advice; it's now the most requested type of support after debt and welfare benefits advice. But unfortunately, a Bristol City Council contracted researcher found that housing advice was severely lacking in several parts of the city. This makes our role at Housing Matters more crucial than ever before.

Our impact

Homelessness and housing crisis can have a serious and lifelong impact on entire families. Teachers report homeless children exhibiting social withdrawal, anxiety, behavioural issues, and daytime sleepiness ([Shelter, 2017](#)). Homeless people are more likely to develop asthma, COPD and tuberculosis than those with suitable homes. Without a stable home, people's capacity to cook, commute, maintain hygiene and sleep is hugely compromised, which in turn affects their performance at work and ability to maintain a job ([Crisis, 2024](#)), further entrenching them in homelessness.

Helping people access safe, secure homes can help end these cycles, benefiting the health, wellbeing and finances of individuals and families long into the future.

Last year, 51% of clients came to us because they were threatened with or experiencing homelessness, compared to around a third before the onset of the Cost-of-Living crisis. Of those facing homelessness who needed long-term casework support from us, we're proud to have prevented homelessness for/helped to rehouse 49%. We improved housing conditions or rehousing prospects for 19%.

Across our entire client group, we helped people access £160,000+ in additional income e.g., in the form of benefits, written-off debt, charity grants and lodger income. This increases local people's resilience during the housing crisis and any future shocks that come our way.

As well as advising and advocating for our clients, another important area of our work is upskilling them to better deal with any housing stress themselves to avert crisis point in the future.

Of our clients last year, 94% had a better understanding of their options, duties and rights; 72% now know where to go to get help and advice; and 88% are better able to manage their own affairs.

Our partnerships

In line with our service development strategy to work collaboratively and share resources with other agencies, and our fundraising strategy to develop sustainable income through charitable activities, we have been involved in a number of successful partnership projects across the year. Whether they are existing or newly formed partnerships, they have delivered incredible outcomes for our clients. They've helped to break down barriers for those who might have otherwise struggled to access the advice and support they desperately need.

The power of partnership: Our HomeFull project

Through the Homefull project, we aim to improve housing circumstances and build financial resilience for Bristol families. For many people, housing stress isn't a stand-alone issue. Housing crisis can push people into debt – and debt only worsens their housing struggles. Their situations are even more complex when they're responsible for children. To end this cycle, since 2020, we've partnered with Talking Money, a local debt advice charity, to create our HomeFull project.

Now, Bristol families can access housing and debt support all at once, and in a trusted place many already go – children's centres – the teams of which we work closely with for this project.

Last year, people came to HomeFull in more severe housing and debt crisis than ever before. On average, each client's case took six weeks longer to resolve compared to the previous year. But through the power of partnership, we helped these families even more efficiently than we would have as separate charities – by quickly sharing information with each other, combining our expertise, and tackling their debt and housing issues at the same time.

Key HomeFull outcomes



We prevented homelessness for or helped to rehouse **51%** of clients



We secured **£120,000+** in additional income for clients e.g., in the form of benefits, charity grants and lodger income

Aashyana

Aashyana is our partnership with St Pauls Advice Centre and Citizens Advice Bristol. Through this partnership, we offer targeted support to Bristol's South Asian communities with housing, welfare benefits, money, debt and immigration advice. By working with specialists in our partner agencies, we can provide people with well-rounded support to deal with a multitude of issues. Owing to renewed funding lasting into 2026, we can continue this much needed service and deliver key outcomes for our clients who suffer multiple barriers when accessing mainstream advice services.

Boost

We partner with Wellspring Settlement, Talking Money and West of England Works to provide Boost – a drop-in service for the community in Lawrence Hill and Barton Hill in East Bristol. Here, local people can access advice and support with bills, benefits, budgeting, employment and housing. This model – focusing on early intervention and partnering specialist advice with additional support services – has proven effective and popular with residents.

Early Doors

The Early Doors project began in 2021, in partnership with local homelessness charity, Caring in Bristol. Together, we aim to prevent homelessness through education and early intervention. We consult with residents in East and South Bristol to identify key local issues and understand how we can adapt our service delivery to effectively respond to their unique needs. Through working with these residents, we have established more

regular 1:1 advice and support in East and South Bristol; developed and delivered housing rights workshops; and we are tackling community concerns around fire safety, anti-social behavior and rising energy bills.

Advice and Support Partnership

This year, with support from Bristol City Council's Household Support Fund, we collaborated with 14 other advice and support agencies to launch a new project. The Advice and Support Partnership project allowed us to open new drop-in services in East, North and South Bristol, where we addressed gaps in provision for some of Bristol's most marginalised communities. Through the project, we were also able to strengthen our approach to co-working. The Household Support Fund also enabled us to keep our advice phone line open during crucial winter months.

In the words of our clients...



I want to thank you for all your support during such a stressful time. You do a fantastic job and it means more than words can express that you were there to help me...

...I know you're there - you are there in the background - it's a lovely feeling.

We are loving living somewhere away from our horrible neighbours...and finally not be afraid to go outside our front door....thank you for all your help.

Throughout this deeply uncomfortable and highly stressful situation, my experience of you, [Adviser], has been nothing but positive. Whether that stems from the person you are, your training, or a combination of the two, I have experienced you as being able to hold the space between us both lightly but firmly...

Thank you very much...I was so worried and now I feel like a mountain has been removed from my head.

...We love this house, and we now have a forever home. We're so happy.

I want to say a big thank you to all you have done for me, all that you did for me, I will never forget it.

Thank you very much for saving me from stress and depression. I will be very grateful all my life. I will never forget this good thing that you did for us.



Financial review

We had a successful year in fundraising, with total income banked £439,075 - a 12% increase on FY23 (£391,787). This, together with carried forward funds from the FY23, enabled us to increase expenditure by 17% to £432,340 (FY23: £367,738). Income received in FY24 included £59,582 which was restricted for spend in FY25.

Our primary source at 60% of our funding was Charitable Trusts and National Lottery Community Fund income. In line with our strategy, a growing source of income at 38% was generated through charitable activities via our partnership projects (22% in FY23). The remaining 2% of income was from companies and individuals.

The Trustees have closely monitored financial performance and have considered the going concern status of the charity. They conclude that there are no material uncertainties affecting the ability of the charity to continue as a going concern. This has also been considered in the context of the cost-of-living crisis, and the cash position at the date of signing along with future cash projections.

We are incredibly grateful to our supporters, without whom our work and growth over the last year wouldn't have been possible. As well as our individual donors, we'd like to say a huge thank you to the following funders and community partners:

Albert Hunt Trust, Bristol City Council, Bristol Law Centre, Burden Trust, Burges Salmon Charitable Trust, Caring in Bristol, Clarion Housing, Denman Charitable Trust, Garfield Weston Foundation, Henry Smith Charity, John James Bristol Foundation, Margaret Jeannie Hindley Charitable Trust, Miss W E Lawrence 1973 Charitable Settlement, National Benevolent Charity, National Lottery Community Fund, Pat Newman Memorial Trust, Quartet Community Foundation, Renishaw Charities Committee, Santander Foundation, Singer Foundation, St Paul's Advice Centre, Triodos Foundation and the Wellspring Settlement.

Reserves policy

The Trustees have established a policy whereby the free reserves should be sufficient to cover the charity's operating costs for between three and six months to enable the charity to continue operations following an unforeseen drop in income. For FY24, the range required has been calculated to be between £126k and £251k. This policy is reviewed annually by Trustees.

Reserves position

On 31st March 2024, total reserves amounted to £211,963, of which £59,582 was restricted (see note 13 to the accounts). £152,381 remained as free reserves. This is sufficient to cover just under four months' running costs of our FY25 budget of £474,907 and therefore in line with our policy.

Looking forward

We anticipate the demand for our service will continue to increase as the effects of the Cost-of-Living crisis continue to be felt across the city. We will continue to develop our Trainee Housing Adviser Scheme to boost our capacity and explore new partnerships to help find collaborative solutions to Bristol's housing crisis. Our commitment to service user involvement remains at the heart of our strategy and will be incorporated into our service expansion through outreach work. Our fundraising target is in line with this strategy, and will help us gradually build our reserves to put us in a more sustainable position for growth.

Structure, governance, and management

Organisational structure

On 31st March 2024, the Housing Matters team consisted of 10 staff members (8.7 FTE) and three volunteers. The Director manages strategic development, supported by the Advice Service Lead, Operations Lead, and Communications and Fundraising Assistant. The Advice Service Lead oversees the Advice Service, supported by four Housing Advisers. The Operations Lead oversees the day-to-day running of the charity, supported by a Quality and Impact Officer.

Management

The Trustees of the charity, who are also its statutory directors for company law purposes, exercise all its powers. The Trustees delegate the day-to-day operation of the charity to the Director, who is in turn accountable to the Board. The Director, Advice Service Lead, and Operations Lead form the staff Senior Leadership Team, who meet on a bi-weekly basis to review operational and strategic priorities.

Trustee Board

On 31st March 2024, Housing Matters was governed by a Board consisting of ten Trustees, who bring a diverse range of skills and experience to the organisation. All Trustees are subject to three-year terms with a maximum of three terms possible. They must retire after a three-year term and this must happen at the Annual General Meeting (when appropriate). However, they are entitled to re-election up to the maximum period.

Trustees may be elected by a simple majority vote of the members of the charity, or they may be co-opted. Trustee recruitment is undertaken annually to meet skills gaps identified by the Board and Director. Posts are advertised widely through local voluntary channels and through direct invitations to ex-service users and key community members.

Governance

Members of the Trustee Board meet regularly (at least quarterly and usually bi-monthly) to discuss strategic matters, review the risk register, and make key decisions. The Board delegates certain responsibilities to the Finance Committee, including approval of budgets and fundraising contracts; the monitoring of financial health; and the management of the liquidity of the charity. The Committee meet regularly (quarterly at a minimum), in advance of Trustee meetings.

Governing document

Housing Matters (Bristol), formerly known as Churches Housing Aid Society, is a registered charity and a company limited by guarantee. The charity is governed by its Articles of Association adopted on 25th February 2021.

Housing Matters (Bristol) has operated as a registered charity since 1965. Prior to its reconstitution as a charitable company in 2019, it operated under charity number 233757. In accordance with accounting regulations, the transfer of assets from the old entity to the new was treated as a merger and is documented on the register of mergers.

Statement of Trustees' responsibilities

The Trustees, who are also directors of Housing Matters (Bristol) for the purposes of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with 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 Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the income and expenditure of the charitable company for that period. In preparing these financial statements, the Trustees follow best practice and:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charity's Statement of Recommended Practice;
- Make judgments and accounting estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

In so far as the Trustees are aware:

- There is no relevant audit information of which the charitable company's auditors are unaware; and
- The Trustees have taken all steps that they ought to have in order to make themselves aware of that information.

Andrew Gibbard

Chair

Audy Gibbard

Joe Saunders

Treasurer

Joe Saunders

Date:

9 December 2024

Date:

9 December 2024

Independent examiner's report

Independent examiner's report to the trustees of Housing Matters (Bristol)

I report to the trustees on my examination of the accounts of Housing Matters (Bristol) (the Charity) for the year ended 31 March 2024.

Responsibilities and basis of report

As the charity trustees of the Charity 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

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

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

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

Joshua Kingston BSc., ACA

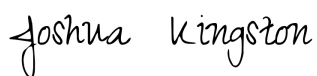
Burton Sweet Limited

The Clock Tower

5 Farleigh Court

Old Weston Road

Flax Bourton, Bristol BS48 1UR



Date: 9 December 2024

HOUSING MATTERS (BRISTOL)

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 MARCH 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Income from:					
Donations and legacies	2	201,918	68,662	270,580	306,173
Charitable activities	3	82,068	85,000	167,068	85,550
Investments		1,427	-	1,427	64
Total income		285,413	153,662	439,075	391,787
Expenditure on:					
Raising funds	4	16,587	-	16,587	13,000
Charitable activities	5	236,497	179,256	415,753	354,738
Total expenditure		253,084	179,256	432,340	367,738
Net income / (expenditure) for the year and net movement in fund	6	32,329	(25,594)	6,735	24,049
Total funds at start of year	12	120,052	85,176	205,228	181,179
Total funds at end of year	12	152,381	59,582	211,963	205,228

The Charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

See note 9 for the comparative Statement of Financial Activities.

The notes on pages 16 to 24 form part of these financial statements.

HOUSING MATTERS (BRISTOL)

BALANCE SHEET

AS AT 31 MARCH 2024

Company no: 10675390

Charity number: 1180341

	Note	2024 £	2023 £
Current assets			
Debtors	10	18,177	18,085
Cash at bank and in hand		201,075	197,094
		<u>219,252</u>	<u>215,179</u>
Liabilities			
Creditors : amounts falling due within one year	11	(7,289)	(9,951)
Net current assets		<u>211,963</u>	<u>205,228</u>
Net assets		<u><u>211,963</u></u>	<u><u>205,228</u></u>
FUNDS			
Unrestricted funds			
General funds	13	152,381	120,052
Restricted funds	13	59,582	85,176
Total funds		<u><u>211,963</u></u>	<u><u>205,228</u></u>

For the year ending 31 March 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain:

- an audit of its accounts for the year in question in accordance with section 144(2) of the Charities Act 2011.
- an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.

These financial statements were approved by the Board of Trustees on ~~..9.December.2024~~ and are signed on their behalf by:



Andrew Gibbard
Chair



John Mathias
Board Secretary

The notes on pages 16 to 24 form part of these financial statements.

HOUSING MATTERS (BRISTOL)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2024

1 Accounting policies

Accounting convention

The financial statements have been prepared in accordance with the historical cost convention (except where otherwise stated in the accounting policy note) and 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 Companies Act 2006.

The charity is a public benefit entity as defined under FRS102. The Trustees consider that there are no material uncertainties affecting the ability of the charity to continue as a going concern as considered in the context of the cost of living crisis.

Income

Income from donations is included in income when these are receivable, except as follows:

- I. When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods;
- II. When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-conditions have been met.

Legacies are included on a receivable basis where charity is entitled to the income, it can be measured reliably and receipt is probable. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is not included in income but is treated as a contingent asset and disclosed if material.

Investment income is included on a receivable basis.

Donations in kind comprise donated services where the costs are measurable and the services would otherwise have to be paid for to maintain operational effectiveness.

Expenditure

Expenditure is recognised in the period in which it is incurred. Expenditure includes attributable VAT which cannot be recovered.

Raising funds

Raising funds expenditure include those costs incurred in seeking voluntary contributions, costs of goods sold and other costs which include the costs of running and participating in fundraising events and collections and cost of goods purchased for resale.

Governance costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the independent examination fees and costs linked to the strategic management of the charity. Governance costs are included within charitable activity costs.

HOUSING MATTERS (BRISTOL)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2024

1 Accounting policies (*continued*)

Pension costs and other post-retirement benefits

The charity contributes to defined contribution pension schemes. Contributions payable to the charity's pension schemes are charged to the Statement of Financial Activities in the period to which they relate.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered.

Cash at bank and in hand

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

Creditors

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

Fund accounting

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Designated funds form part of unrestricted funds and have been identified as being for particular purposes by the Trustees. They are not restricted and can be transferred to general funds at any time at the discretion of the Trustees.

Further explanation of the nature and purpose of each fund is included in note 12 of the financial statements.

Reserves

The trustees policy is that the level of free (unrestricted) reserves retained at the year end should be sufficient to cover an agreed number of months of the subsequent year's budgeted expenditure. This will enable the charity to continue operations following an unforeseen drop in income. The number of months (or range of such) is subject to annual review by Trustees and the current level agreed as sufficient by Trustees is as set out in the Trustees Report.

2 Income from: Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Current year			
Donations	7,980	-	7,980
Grants received	193,938	68,662	262,600
	<u>201,918</u>	<u>68,662</u>	<u>270,580</u>
Prior year comparatives			
	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations	2,220	-	2,220
Grants received	183,501	120,452	303,953
	<u>185,721</u>	<u>120,452</u>	<u>306,173</u>

HOUSING MATTERS (BRISTOL)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2024

2 Income from: Donations and legacies (*continued*)

	2024	2023
	£	£
Grants received		
Access to Justice Foundation	-	12,196
Nisbet Charitable Trust	-	22,000
Charity	10,000	-
National Lottery Community Fund/Awards for All - Cost of Living	39,988	9,886
Henry Smith Charity	40,000	-
Garfield Weston Foundation	25,000	25,000
John James Bristol Foundation	15,000	15,000
Singer Foundation	10,000	10,000
St Stephen & St James Trust	-	15,000
Lloyds Bank Foundation	-	27,500
Santander Foundation	61,666	54,166
Quartet Community Foundation - Tredwin/Pennington	-	7,500
Quartet Community Foundation - Bristol One City Social Action	-	5,000
Quartet Community Foundation - Resilience grant	9,996	-
Quartet Community Foundation - Express grant	5,000	-
Nationwide Foundation	-	49,510
Bristol Water	-	6,232
National Grid Community Matters Fund	-	8,662
Albert Hunt Charitable Trust	7,000	7,000
PPL Ltd	10,000	-
Other grants and donations	36,930	31,521
	<u>270,580</u>	<u>306,173</u>

3 Income from: Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Income received from partnerships	82,068	85,000	167,068	85,542
Other Income	-	-	-	8
	<u>82,068</u>	<u>85,000</u>	<u>167,068</u>	<u>85,550</u>

All income received from charitable activities in the prior year was unrestricted funds.

4 Expenditure on: Raising funds

	Total Funds 2024 £	Total Funds 2023 £
Fees to Fundraiser	16,075	13,000
Fundraising events	512	-
	<u>16,587</u>	<u>13,000</u>

All the expenditure on raising funds in the current and prior year was out of unrestricted funds.

HOUSING MATTERS (BRISTOL)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2024

5 Expenditure on: Charitable activities

Current year	Direct Costs £	Support Costs £	Governance Costs £	Total Funds 2024 £
Salaries including NI & Pension	292,118	-	-	292,118
Rent, utilities and repairs	-	36,566	-	36,566
Venue hire	308	-	-	308
Travel expenses	1,014	-	-	1,014
Interpreting	4,865	-	-	4,865
Telephone	1,788	-	-	1,788
Insurance	-	656	596	1,252
IT Costs	1,894	4,864	-	6,758
Postage, printing and Stationery	274	-	-	274
Refreshments	1,052	-	-	1,052
Legal and Professional fees	733	2,327	-	3,060
Training	4,289	-	-	4,289
Payroll service	-	614	-	614
Subscriptions	5,072	-	-	5,072
Sundry expenses	313	7	-	320
Recruitment	1,387	-	-	1,387
Marketing, Comms and Website costs	143	-	-	143
Accounts and independent examination	-	-	4,992	4,992
Project Costs - Talking Money	47,764	-	-	47,764
Project Costs - Other	2,117	-	-	2,117
	<u>365,131</u>	<u>45,034</u>	<u>5,588</u>	<u>415,753</u>
Prior year comparatives	Direct Costs £	Support Costs £	Governance Costs £	Total Funds 2023 £
Salaries including NI & Pension	259,318	-	-	259,318
Rent, utilities and repairs	-	34,274	-	34,274
Travel expenses	605	-	-	605
Interpreting	4,457	-	-	4,457
Telephone	2,302	-	-	2,302
Insurance	-	401	466	867
IT Costs	2,193	5,404	-	7,597
Postage, printing and Stationery	392	-	-	392
Refreshments	274	-	-	274
Legal and Professional fees	619	3,354	13	3,986
Training	3,856	-	-	3,856
Payroll service	-	681	-	681
Subscriptions	4,796	-	-	4,796
Sundry expenses	884	-	-	884
Recruitment	714	-	-	714
Marketing, Comms and Website costs	5,816	-	-	5,816
Accounts and independent examination	-	-	5,232	5,232
Project Costs - Homefull	17,752	-	-	17,752
Project Costs - Other	935	-	-	935
	<u>304,913</u>	<u>44,114</u>	<u>5,711</u>	<u>354,738</u>

HOUSING MATTERS (BRISTOL)
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2024

6 Net income/(expenditure) for the year

This is stated after charging:	2024 £	2023 £
Independent Examiner's fee Current year	2,400	2,244
Prior year under/over accrual	324	156
Accountancy support	2,268	2,832
Trustees' meeting and training expenses	260	55
	<u>292,118</u>	<u>259,318</u>

No (2023: 6) Trustees have been reimbursed for their out of pocket expenses of £nil (2023:£183) for subsistence and entertainment expenses. No Trustee received any remuneration during the year.

7 Staff costs and numbers

The aggregate payroll costs were:

	2024 £	2023 £
Wages & salaries	260,791	232,881
Social security costs	18,512	15,470
Pension contributions	12,815	10,967
	<u>292,118</u>	<u>259,318</u>

No employee received emoluments of more than £60,000.

The average number of employees during the year was 10 (2023: 10), calculated on the basis of average headcount. The total employment benefits received by key management personnel (trustees and charity director) including employer national insurance contributions and employer pension contributions were £52,729 (2023: £48,647).

8 Taxation

The charity is exempt from corporation tax on its charitable activities.

HOUSING MATTERS (BRISTOL)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2024

9 Statement of Financial Activities comparative figures

For the year ended 31 March 2023	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Income from:			
Donations and legacies	185,721	120,452	306,173
Charitable activities	85,550	-	85,550
Investments	64	-	64
Total income	<u>271,335</u>	<u>120,452</u>	<u>391,787</u>
Expenditure on:			
Raising funds	13,000	-	13,000
Charitable activities	277,478	77,260	354,738
Total expenditure	<u>290,478</u>	<u>77,260</u>	<u>367,738</u>
Net income / (expenditure) for the year and net movement in funds	(19,143)	43,192	24,049
Total funds at start of year	139,195	41,984	181,179
Total funds at end of year	<u>120,052</u>	<u>85,176</u>	<u>205,228</u>

10 Debtors

Due in less than one year:	2024 £	2023 £
Prepayments and accrued income	7,992	7,622
Other debtors	10,185	10,463
	<u>18,177</u>	<u>18,085</u>

11 Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	1,266	5,649
Other creditors	1,722	1,599
Accruals and deferred income	4,301	2,703
	<u>7,289</u>	<u>9,951</u>

HOUSING MATTERS (BRISTOL)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2024

12 Movement in funds

For the year ended 31 March 2024

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
Restricted Funds					
Homefull	85,176	42,166	(85,176)	-	42,166
CAB - (Bristol CC)	-	85,000	(85,000)	-	-
PPL Ltd	-	10,000	-	-	10,000
Wessex Water	-	4,000	-	-	4,000
Quartet Community Resilience fund	-	9,996	(8,330)	-	1,666
Bauer Radio	-	2,500	(750)	-	1,750
Total Restricted Funds	85,176	153,662	(179,256)	-	59,582
Unrestricted Funds					
General funds	120,052	285,413	(253,084)	-	152,381
Total Unrestricted Funds	120,052	285,413	(253,084)	-	152,381
Total Funds	205,228	439,075	(432,340)	-	211,963

HOUSING MATTERS (BRISTOL)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2024

12 Movement in funds (*continued*)

For the year ended 31 March 2023

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
Restricted funds					
Homefull	36,485	91,906	(43,215)	-	85,176
National Grid Community Matters Fund	-	8,662	(8,662)	-	-
National Lottery Community Fund/Awards for All	5,499	9,886	(15,385)	-	-
Quartet Community - Bristol One City Social Action	-	5,000	(5,000)	-	-
Quartet Community - Express grant	-	4,998	(4,998)	-	-
Total Restricted Funds	41,984	120,452	(77,260)	-	85,176
Unrestricted funds					
Designated funds					
New office fund	20,000	-	(20,000)	-	-
General Funds	119,195	271,335	(270,478)	-	120,052
Total Unrestricted Funds	139,195	271,335	(290,478)	-	120,052
Total Funds	181,179	391,787	(367,738)	-	205,228

Fund Descriptions

Restricted funds

Homefull - a project in partnership with Talking Money.

Bristol City Council - funds administered by Bristol Citizens' Advice Bureau to fund provision of advice on outreach across the city.

PPL Ltd - funds received towards the Bristol Court Advice Network project.

Wessex Water - funds received for the Working Upstream project.

Quartet Community Resilience fund - funds received for activities to improve the charity's digital infrastructure.

Bauer Radio - funds received to provide gift vouchers for struggling families through the Cash4Kids project.

National Grid - funding to deliver energy advice training and advisor hours.

National Lottery Community Fund/Awards for All - funding received to support the implementation of the charity's communications strategy.

HOUSING MATTERS (BRISTOL)
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2024

12 Movement in funds (continued)

Fund Descriptions

Restricted funds

Quartet Community - Bristol One City Social Action - funding to deliver energy advice drop ins on outreach.

Quartet Community - Express grant - funding for office ramp, equipment and advisor hours.

Designated funds

New office fund - funds designated by the trustees to cover the costs associated with the move to new premises.

13 Analysis of net assets between funds

	Unrestricted			Total Funds
	Restricted Funds	General Funds	Designated Funds	
As at 31 March 2024	£	£	£	2024 £
Net assets	59,582	152,381	-	211,963
	<u>59,582</u>	<u>152,381</u>	<u>-</u>	<u>211,963</u>
	Unrestricted			Total Funds
	Restricted Funds	General Funds	Designated Funds	
As at 31 March 2023	£	£	£	2023 £
Net assets	85,176	120,052	-	205,228
	<u>85,176</u>	<u>120,052</u>	<u>-</u>	<u>205,228</u>

14 Related party transactions

There are no transactions with trustees or other related parties other than those disclosed as required by the Charity SORP elsewhere in the financial statements.

Housing Matters (Bristol)

England & Wales - Charity number 1180341

Accounts



Housing Matters (Bristol)

Annual Report & Accounts 2022/23

Housing Matters (Bristol)

Trustees' Annual Report & Accounts

Table of contents

3	Reference and administrative information
4	Chair's review
5	Objectives and activities
6	More about Housing Matters - Purpose, Vision, Mission and Values
7	Our services
8	Local context and impact
9	Our Partnerships
10	Our Cost-of-Living strategy
11	What our clients say
12	Financial review
13	Structure, governance and management
14	Statement of Trustees' responsibilities
15	Independent examiner's report and accounts
16	Statement of financial activities
17	Balance sheet
18	Notes to the financial statements

Reference and Administrative Information

Charity Name: Housing Matters (Bristol)

Charity Registration Number: 1180341

Company Number: 10675390

Trustees and directors

The trustees of the charity who were in office during the year and up to date of signing the financial statements were:

Andrew Gibbard	Chair
John Mathias	Trustee & Secretary
Chris Bird	Trustee & Treasurer (resigned 04.05.2023)
Ben Banks	Trustee
Alistair Clamp	Trustee (resigned 13.12.2022)
Lucy Fairbrother	Trustee (resigned 13.12.2022)
Gary Jordan	Trustee
Andrew Marshall-Jones	Trustee (appointed 13.12.2022)
Samantha Martin	Trustee (appointed 31.05.2023)
Jasmin Matharu	Trustee
Kim Mylchreest	Trustee (appointed 19.05.2023)
Alice Parsons	Trustee

Senior Manager:

Alice Tibbert (Director)

Registered Address:

Easton Business Centre
Felix Road
Easton
Bristol
BS5 0HE

Bankers:

Co-operative Bank
PO Box 101
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Independent Examiners:

Joshua Kingston, BSc, ACA
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Chair's Review

Over the past year, we have proudly supported 975 clients through our over-the-phone advice service, community in-person drop-ins, and our partnership projects. Despite the ongoing difficulties presented by the cost-of-living crisis, our team has worked tirelessly to ensure that communities across Bristol (and beyond) have access to the advice, support, and advocacy they need.

Last year has been one of growth and change, as we achieved a long-standing strategic goal to rebrand from CHAS Bristol to Housing Matters (Bristol). Our clients have consistently told us that what matters to them is having a safe and secure home that is affordable and appropriate for their needs, within a community they feel they belong. We believe our new name and brand now fully reflects this.

Our work is vital, now more than ever - Bristol remains in housing crisis. Rents are the third highest of any UK city, and there are over 1,200 households in temporary accommodation; a 112% increase from the pre-pandemic period. Last year, a little under half of our clients came to us either homeless or threatened with homelessness, compared to a third before the pandemic.

We are very proud that, against the backdrop of an increasingly severe housing and economic crisis, we achieved impressive results, helping 30% more people than last year. Alongside expanding our Advice team last year, we recruited three volunteers to help clients with simple tasks such as applying for charity grants, freeing up our advisers to work on more complex issues.

We have run five impactful partnership projects across the year, working with advice and support agencies and community hubs across the city. We have used our insights around co-production and outreach to put lived experience perspective and client feedback at the heart of our work.

Responding to this, we utilised our resources across the winter months to increase our outreach work in welcoming spaces in East, North and South Bristol, making housing advice more accessible for those struggling with the cost-of-living crisis. We continued to develop online resources for clients, including factsheets around navigating the private rented sector and what to do when facing a 'revenge eviction'. We have also registered with the Office of Immigration Services Commission to deliver Level 1 immigration advice to clients who need it. We also moved to a new, fully wheelchair accessible office.

Looking to the future, we are excited about the opportunities that lie ahead for Housing Matters. We have a vision for continued and sustainable growth that reflects the growing need for housing advice in and around Bristol. Our team of experts will continue to amplify our clients' voices, find innovative ways to deliver advice and support, and fight for meaningful social and policy change.

I am grateful to my fellow Trustees, who have played a critical role in guiding our organisation throughout the year with their expertise and passion. I would also like to offer my sincere thanks to all our funders who make our work possible, and to our staff and volunteers, who work tirelessly every day to achieve our mission of ensuring that everyone has a safe and secure place to call home.

Andy Gibbard

Andy Gibbard
Chair of Trustees

Objectives and Activities

Charitable objects

To relieve those in need by reason of age, ill-health, disability, financial hardship or other disadvantage in Bristol and the surrounding area, in particular but not exclusively by:

- 1) Providing advice on and assistance with housing and related matters including welfare benefits;
- 2) Acting as an advocate on behalf of members of the public for whom the charity is established to assist and to represent at tribunals and court hearings and to undertake legal work on their behalf; and,
- 3) The carrying out of lobbying on housing and related issues.

How we achieve public benefit

The charity delivers public benefit by providing support, information and advice to people in situations of poverty, focusing on those with particular needs due to age, disability, or other vulnerabilities. Housing Matters aims to intervene early and ensure that people have access to safe, appropriate, and permanent accommodation.

We work closely with local community partners to ensure people receive the right support, at the right time. In preventing homelessness and improving housing conditions, the charity provides benefits to individuals and the wider community. All our services are free and accessible to people in Bristol and the surrounding area. The Trustees have had regard to the Charity Commission's guidance on public benefit and endeavour to implement that guidance in all the charity's work.

Housing Matters aims to:

- Prevent homelessness in the City of Bristol and surrounding areas.
- Enable people to stay in their own homes by improving their current housing conditions and raising income levels.
- Help people who are homeless or in unsatisfactory housing to find suitable accommodation.

To achieve our aims, we:

- Deliver free, impartial, confidential, and quality advice and advocacy on housing and related matters.
- Provide holistic support for as long as it takes to help beneficiaries to solve their housing issues.
- Work closely with local community groups to upskill community members and promote early access to advice.
- Share information and work with local partners to achieve the above objectives.
- Use our knowledge and experience to influence local decision making, policy, and practice for the benefit of people in housing need.

More about Housing Matters



Our purpose: Why do we exist?

We believe quality housing is a human right. We're here to give anyone in and around Bristol the knowledge and support they need to live in safe, secure homes.



Our vision: What is our ultimate goal?

Our vision is a society where everyone has a place they're happy to call home.



Our mission: How will we achieve our vision?

We are experts in housing advice, support and advocacy, here to help the people of Bristol and beyond navigate the path to a safe and secure home. We aim to find unique, long-term solutions for our clients, whatever their needs.



Our values: How and why we work with our clients

People First – Informed – Dedicated – Inclusive – Resourceful



Our services

1

Trusted and Timely Services

We provide a telephone advice line across the week. When people call Housing Matters, they get through to an adviser, rather than a receptionist, meaning they access expert advice quickly. Timely, quality advice helps prevent crises escalating and some problems are resolved through a short interaction with one of our advisers, often referred to as 'Brief Advice'.

2

Casework and Support

Where cases cannot be solved through brief advice, our caseworkers support people for as long as it takes to solve their housing issues. This holistic approach can involve home visits, regular phone calls, and sustained advocacy on our beneficiaries behalf.

3

Community Outreach

We work with a number of community hubs and anchor organisations across Bristol to deliver community based outreach, 1:1 in person advice, workshops and training. We also have a dedicated Outreach Officer to run regular resident and service user co-production groups, helping us to identify key housing issues in communities across Bristol and how to respond effectively.

4

Partnerships and Networks

We work in close partnership with local community groups, charities and agencies to deliver support, promote early intervention and increase community resilience. We ensure the voices of local people are heard at city-wide debates and policy making forums. Housing Matters sits on the Board of ACFA (The Advice Network) and the Steering Group for the Bristol Homelessness Forum.



I am so happy to be working with such committed professionals, you have certainly achieved the best outcome for this family. Thanks for hanging on in there.

- Central Bristol Family Centre Team



Local Context and Impact

While housing issues are felt in every corner of the UK, there are many reasons why our work is especially needed in Bristol. Rents are the third highest of any UK city and are continuing to rise. In addition, insecure employment and the cost-of-living crisis mean that many local people simply cannot afford to live in a private rented home anymore. Demand for social housing far outweighs supply – 20,000 households are currently on the waiting list, with around 1,500 properties available to allocate each year.

Although more ‘affordable homes’ are being built, the benefits of this are largely wiped out by increasing poverty rates and the legacy of the ‘Right to Buy’ policy. There are 1,200 households in temporary accommodation in Bristol, and at least 70 people are rough sleeping on any one night. Bristol City Council (BCC) have indicated that 42% of their tenants are now in some form of rent arrears. There have also been serious safety concerns amongst local people over the flammable cladding found in 3,000 BCC-owned flats, and mould and damp found in many more.

In Bristol, demand for housing advice has now overtaken demand for employment advice, making it the most requested type of support behind debt and welfare benefits advice. Evidence shows that early access to housing advice can help people avert crisis and homelessness. Unfortunately, there are very few agencies providing this support in and around Bristol, which is why Housing Matters continues to play such a vital role across the city.

Our Impact

Over the last year, we have worked on 1,075 cases, supporting 975 clients. A little under half of our clients came to us either homeless or threatened with homelessness. 45% of these clients were rehoused or had their homelessness prevented as a direct result of working with our advisers. A further 18% of clients had their rehousing prospects improved, meaning their wait for suitable housing has been greatly reduced, or had their current housing conditions improved. 21% felt empowered to take action themselves, and 14% of clients were referred to specialist legal, financial or immigration advice services.

We were able to secure over £45,000 in financial gains for our clients by helping them access the benefits they are entitled to, applying for charity grants and discretionary funds, and by reducing their debt liabilities. Whilst working with our clients, we strive to equip them with the skills, knowledge and confidence to help them going forward. Following our support, 83% of our clients felt they were better able to manage their own affairs and 92% of our clients had a better understanding of their options and rights.

Our clients approach us with a wide variety of housing issues, and we work with them to find solutions for their unique circumstances. With our advice, support and advocacy, our clients are able to secure and maintain safe and appropriate housing.

Our work does not just improve people’s housing situations, we enable people to stay near their friends and family, their school or work and in their communities, all of which has a positive effect on their mental health. In fact, many of our clients report feeling less stressed and anxious after working with us. Where homes are damp or in disrepair, we fight for improvements and repairs for a healthier environment for our clients and their families. By providing secure and stable housing we can also open doors to work, education and training. Through our combination of specialist advice and individual-centred support, we work with clients for as long as it takes to find the best possible solutions for them.

Our Partnerships

In line with our service development strategy to work collaboratively and share resources with other agencies, and our fundraising strategy to develop sustainable income through charitable activities, we have been involved in a number of successful partnership projects across the year. Whether they are existing or newly formed partnerships, they have delivered incredible outcomes for our clients. They've helped to break down barriers for those who might have otherwise struggled to access the advice and support they desperately need.

Aashyana

Aashyana is our partnership with St Pauls Advice Centre and Citizens Advice Bristol. Through this partnership, we offer targeted support to Bristol's South Asian communities with housing, welfare benefits, money, debt and immigration advice. By working with specialists in our partner agencies we can provide people with well-rounded support to deal with a multitude of issues.

Boost

We partner with the Wellspring Settlement, Talking Money, and West of England Works to provide Boost – a drop-in service for the community in Lawrence and Barton Hill, East Bristol. Here, local people can access advice and support with bills, benefits, budgeting, employment and housing. This model, focusing on early intervention and partnering specialist advice with additional support services has proven effective, and popular with residents.

Early Doors

The Early Doors project began in 2021, in partnership with local homelessness charity, Caring in Bristol. Together we aim to prevent homelessness through education and early intervention. We launched co-production groups with residents in East and South Bristol to identify key issues in these communities and understand how we can adapt our service delivery to effectively respond to these unique community needs. As a result of working with these residents, we have established more regular 1:1 advice and support in East and South Bristol, developed and delivered housing rights workshops, and we are tackling community concerns around fire safety, anti-social behavior and rising energy bills.

Homefull

In partnership with Talking Money, a local money and debt advice charity, we run our Homefull project for families. Over the last two years, we have worked together with children's centres in Central Bristol to help parents and carers to tackle debt, bills, benefits and housing issues. Many of these clients are lone parents, speak English as a second language and/or are digitally excluded. Clients who face these sorts of intersectional challenges often need longer, more complex advice and support. Working collaboratively on these cases with other experts means we can work more efficiently and effectively to get better outcomes for our clients.

North Bristol Pilot

We recently partnered with North Bristol Advice Centre (NBAC). Clients who were seeking support from NBAC regarding money, debt and welfare benefits issues were also able to access a housing adviser when it was relevant to their case. This approach allowed us to share knowledge, resource and adviser time more effectively. More importantly, this allows us to tackle the client's whole issue at once, providing stronger, longer lasting solutions.

Our cost-of-living strategy

The cost-of-living (COL) crisis was on the horizon at the start of the 2022.

After speaking to our clients, we knew that additional pressure on existing housing issues and budgets could throw thousands of people across Bristol into crisis and leave households at risk of homelessness.

We wanted to be proactive, thinking about how we could develop our existing service and upskill our team to best support people across Bristol who were at the highest risk of deprivation through the COL and energy crises.

We worked with our clients and other local agencies to find out what support was most needed and where.

We then approached a number of trusts and foundations to raise funds to support specific activities across Bristol. In true Housing Matters style, we were able to achieve a lot with a little.

Utilising the money raised in collaboration with our existing partnerships (such as Boost) we were able to deliver the following between November 2022 and March 2023.

ACTIVITIES	DETAILS	OUTCOME
Housing Advice - Community drop-in sessions.	Delivering 1:1 advice sessions at community hubs in East, North & South Bristol.	Supporting 155 individuals with housing, cost-of-living and energy advice across 26 sessions.
'Housing and the Cost of Living' training sessions.	Training delivered to community organisations' staff & volunteers.	70 people trained across 12 community organisations.



The housing drop-ins have been extremely useful to me and my neighbours. It's brilliant to be able to speak with someone face to face and have my situation listened to properly, I haven't found a similar service anywhere near to where I live before.



- North Bristol Drop-in Client.

What our clients say



You are wonderful people, I have never met such good people since I have known myself, thank you very much for your help, I am very satisfied

Thank you from the bottom of my heart I wish you all the best in the world for all the things you have done for my family.



I would like to thank you for your help this wouldn't happen without your support.



Thank you again, your support is everything to me right now!



From the bottom of my heart, I love what you have done - good people, the best people in my life I have met.



Oh gosh, thank you ever so much, you have really helped my stress and worry about it.



I am so happy, you have made my day, we will go off tonight and celebrate, I don't know what I can do to thank you.



Thank you for explaining everything, thank you for your brilliant service.



Thank you for being supportive and a kind voice at the end of the line during a very tense time.



Thank you very much I am so grateful you have help me so much I can't say how much. I was so worried and now I feel like a mountain has been removed from my head, so thank you!



Your kind, sensible replies, take the pressure off because you have a knack of explaining in a way I can understand, its great, thank you.



Financial Review

We had another successful year in fundraising. Total income banked during FY23 was £391,787 - a 16% increase on FY22 (£337,478). This included around £91k of restricted income for spend in FY24. This, together with carried forward funds from the FY22, enabled us to increase expenditure by 29% to £367,738 (FY22: £284,869).

Our primary source of funding was Trusts income (75%). In line with our strategy, a growing source of income (19%) was generated through charitable activities via our partnership projects. Smaller amounts came from companies and individuals (2%). The Trustees also agreed to designate funds (20K) from our reserves to offset the one-off increase in rent for our new office space.

The Trustees have closely monitored financial performance and have considered the going concern status of the charity. They conclude that there are no material uncertainties affecting the ability of the charity to continue as a going concern. This has also been considered in the context of the cost-of-living crisis, and the cash position at the date of signing along with future cash projections.

We are incredibly grateful to our supporters, without whom our work and growth over 2022/23 wouldn't have been possible. As well as our partners, individual donors and community donors, we'd like to say a huge thank you to the following funders:

Access to Justice Foundation, Albert Hunt Trust, Burden Trust, Burges Salmon Charitable Trust, Denman Charitable Trust, Garfield Weston Foundation, John James Bristol Foundation, Lloyds Bank Foundation, MSE Charity, Nisbet Trust, National Lottery Community Fund, P & FW Charitable Trust, Pat Newman Memorial Trust, Quartet Community Foundation, Renishaw Charities Committee, Santander Foundation, St Stephen and St James Trust, Singer Foundation, Sir Harold Hood's Charitable Trust, Souter Charitable Trust, Bristol Water, National Grid and Stone King Foundation.

Reserves Policy

The Trustees have established a policy whereby the free reserves should be sufficient to cover the charity's operating costs for between three and six months to enable the charity to continue operations following an unforeseen drop in income. For FY24, the range required has been calculated to be between £107k and £210k. This policy is reviewed annually by Trustees.

Reserves Position

On 31st March 2023, total reserves amounted to £205k, of which £85k were restricted (see note 13 to the accounts). £120k remained as free reserves. This is sufficient to cover a little over three months' running costs of our FY24 budget (£430k).

Looking forward

We anticipate the demand for our service will continue to increase as the effects of the cost-of-living crisis continue to be felt across the city. Our commitment to service user involvement is at the heart of our strategy and will be incorporated into our service expansion through outreach work. This includes our regular co-production groups and 1:1 advice sessions in community hubs across Bristol. Our fundraising target is in line with this strategy, as well as gradually building our reserves to put us in a more sustainable position for growth.

Structure, Governance and Management

Organisational Structure

On 31 March 2023, the Housing Matters team consisted of 11 staff members (7.9 FTE) and three volunteers. The Director manages strategic development, supported by a Communications and Fundraising Assistant and Project Coordinator specialising in outreach. The Advice Service Lead oversees the Advice Service, supported by four Housing Advisers. The Operations and Development Manager oversees the day-to-day running of the charity, supported by an Office Administrator and Quality and Impact Officer.

Management

The Trustees of the charity, who are also the statutory directors of the charity for the purposes of company law, exercise all the powers of the charity. The Trustees delegate the day-to-day operation of the charity to the Director, who is in turn accountable to the Board. The Director, Advice Service Lead and Operations and Development Manager form the staff Senior Leadership Team, who meet on a bi-weekly basis to review operational and strategic priorities.

Trustee Board

On 31 March 2023, Housing Matters was governed by a Board consisting of eight Trustees, who bring a diverse range of skills and experience to the organisation. One third of the Trustees must retire at each AGM, with those longest in office retiring first. However, they are entitled to re-election.

Trustees may be elected by a simple majority vote of the members of the charity, or they may be co-opted. Trustee recruitment is undertaken annually to meet skills gaps identified by the Board and Director. Posts are advertised widely through local voluntary channels and through direct invitations to ex-service users and key community members.

Governance

The Trustee Board meet regularly (at least quarterly) to discuss strategic matters, review the risk register and make key decisions. The Board delegates certain responsibilities to the Finance and Fundraising committee, including approval of budgets and fundraising contracts; monitoring of financial performance fundraising; and managing the liquidity of the charity. The committee meet regularly (quarterly at a minimum), in advance of Trustee meetings.

Governing Document

Housing Matters (Bristol), formerly known as Churches Housing Aid Society, is a registered charity and a company limited by guarantee. The charity is governed by its Articles of Association adopted on 25th February 2021.

Churches Housing Aid Society (or CHAS Bristol) has operated as a registered charity since 1965. Prior to its reconstitution as a charitable company in 2019, it operated under the charity number 233757. In accordance with accounting regulations, the transfer of assets from the old entity to the new was treated as a merger and is documented on the register of mergers.

Statement of Trustees' Responsibilities

The Trustees, who are also directors of Housing Matters (Bristol) for the purposes of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with 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 Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the income and expenditure of the charitable company for that period. In preparing these financial statements, the Trustees follow best practice and:

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

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

In so far as the Trustees are aware:

- There is no relevant audit information of which the charitable company's auditors are unaware; and
- The Trustees have taken all steps that they ought to have to make themselves aware of that information.

Andy Gibbard

Andrew Gibbard

Chair

J.M. Mathias

John Mathias

Secretary

Date: 17 October 2023

Independent Examiner's Report

Independent examiner's report to the Trustees of Housing Matters (Bristol) ('the Company')
I report to the charity Trustees on my examination of the accounts of the Company for the year ended 31st March 2023.

Responsibilities and basis of report

As the charity's Trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

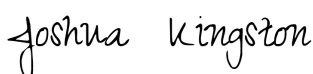
Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.



Joshua Kingston BSc ACA
Burton Sweet Limited
The Clock Tower, 5 Farleigh Court
Old Weston Road, Flax Bourton
Bristol BS48 1UR

27 September 2023
Date:

HOUSING MATTERS (BRISTOL)

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 MARCH 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Income from:					
Donations and legacies	2	185,721	120,452	306,173	261,430
Charitable activities	3	85,550	-	85,550	75,973
Investments		64	-	64	75
Total income		<u>271,335</u>	<u>120,452</u>	<u>391,787</u>	<u>337,478</u>
Expenditure on:					
Raising funds	4	13,000	-	13,000	15,135
Charitable activities	5	277,478	77,260	354,738	269,734
Total expenditure		<u>290,478</u>	<u>77,260</u>	<u>367,738</u>	<u>284,869</u>
Net income / (expenditure) for the year and net movement in fund	6	(19,143)	43,192	24,049	52,609
Total funds at start of year	12	139,195	41,984	181,179	128,570
Total funds at end of year	12	<u>120,052</u>	<u>85,176</u>	<u>205,228</u>	<u>181,179</u>

The Charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

See note 9 for the comparative Statement of Financial Activities.

The notes on pages 18 to 25 form part of these financial statements.

HOUSING MATTERS (BRISTOL)

BALANCE SHEET

AS AT 31 MARCH 2023

Company no: 10675390

Charity number: 1180341

	Note	2023 £	2022 £
Current assets			
Debtors	10	18,085	13,994
Cash at bank and in hand		197,094	188,179
		<u>215,179</u>	<u>202,173</u>
Liabilities			
Creditors : amounts falling due within one year	11	(9,951)	(20,994)
Net current assets		<u>205,228</u>	<u>181,179</u>
Net assets		<u><u>205,228</u></u>	<u><u>181,179</u></u>
FUNDS			
Unrestricted funds			
General funds	13	120,052	119,195
Designated funds	13	-	20,000
Restricted funds	13	85,176	41,984
Total funds		<u><u>205,228</u></u>	<u><u>181,179</u></u>

For the year ending 31 March 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements of Housing Matters (Bristol) were approved by the Board of Trustees on 27 September 2023..... and are signed on their behalf by:

Andy Gibbard

Andrew Gibbard
Chair

J.M. Mathias

John Mathias
Board Secretary

The notes on pages 18 to 25 form part of these financial statements.

HOUSING MATTERS (BRISTOL)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

1 Accounting policies

Accounting convention

The financial statements have been prepared in accordance with the historical cost convention (except for investments which have been included at fair value) and 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 Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2019.

The charity is a public benefit entity as defined under FRS102. The Trustees consider that there are no material uncertainties affecting the ability of the charity to continue as a going concern as considered in the context of the cost of living crisis.

Income

Income from donations is included in income when these are receivable, except as follows:

- I. When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods;
- II. When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-conditions have been met.

Legacies are included on a receivable basis where charity is entitled to the income, it can be measured reliably and receipt is probable. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is not included in income but is treated as a contingent asset and disclosed if material.

Investment income is included on a receivable basis.

Donations in kind comprise donated services where the costs are measurable and the services would otherwise have to be paid for to maintain operational effectiveness.

Expenditure

Expenditure is recognised in the period in which it is incurred. Expenditure includes attributable VAT which cannot be recovered.

Raising funds

Raising funds expenditure include those costs incurred in seeking voluntary contributions, costs of goods sold and other costs which include the costs of running and participating in fundraising events and collections and cost of goods purchased for resale.

Governance costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the independent examination fees and costs linked to the strategic management of the charity. Governance costs are included within charitable activity costs.

HOUSING MATTERS (BRISTOL)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

1 Accounting policies (*continued*)

Pension costs and other post-retirement benefits

The charity contributes to defined contribution pension schemes. Contributions payable to the charity's pension schemes are charged to the Statement of Financial Activities in the period to which they relate.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered.

Cash at bank and in hand

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

Creditors

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

Fund accounting

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Designated funds form part of unrestricted funds and have been identified as being for particular purposes by the Trustees. They are not restricted and can be transferred to general funds at any time at the discretion of the Trustees.

Further explanation of the nature and purpose of each fund is included in note 12 of the financial statements.

2 Income from: Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Current year			
Donations	2,220	-	2,220
Grants received	183,501	120,452	303,953
	<u>185,721</u>	<u>120,452</u>	<u>306,173</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Prior year comparatives			
Donations	784	-	784
Grants received	202,506	58,140	260,646
	<u>203,290</u>	<u>58,140</u>	<u>261,430</u>

HOUSING MATTERS (BRISTOL)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

2 Income from: Donations and legacies (*continued*)

	2023	2022
	£	£
Grants received		
Van Neste Foundation	7,500	7,500
Access to Justice Foundation	12,196	16,768
Nisbet Charitable Trust	22,000	20,000
National Lottery Community Fund/Awards for All	9,886	9,903
Homefull	-	6,569
People's Postcode Lottery Trust/Postcode Local Trust	-	15,000
Garfield Weston Foundation	25,000	30,000
John James Bristol Foundation	15,000	15,000
Singer Foundation	10,000	10,000
St Stephen & St James Trust	15,000	15,000
Lloyds Bank Foundation	27,500	25,000
Santander Foundation	54,166	41,668
Quartet Community Foundation - Express and Resilience	-	14,988
Quartet Community Foundation - Tredwin/Pennington	7,500	-
Quartet Community Foundation - Bristol One City Social Action	5,000	-
Society of the Holy Child Jesus	-	15,000
Nationwide Foundation	49,510	
Bristol Water	6,232	-
National Grid Community Matters Fund	8,662	-
Albert Hunt Charitable Trust	7,000	-
Other grants and donations	24,021	19,034
	<u>306,173</u>	<u>261,430</u>

3 Income from: Charitable activities

	Total Funds 2023	Total Funds 2022
	£	£
Income received from partnerships	85,542	75,973
Other Income	8	-
	<u>85,550</u>	<u>75,973</u>

All income received from charitable activities in the current and prior year was unrestricted funds.

4 Expenditure on: Raising funds

	Total Funds 2023	Total Funds 2022
	£	£
Fees to Fundraiser	13,000	15,135
	<u>13,000</u>	<u>15,135</u>

All the expenditure on raising funds in the current and prior year was out of unrestricted funds.

HOUSING MATTERS (BRISTOL)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

5 Expenditure on: Charitable activities

Current year	Direct Costs £	Support Costs £	Governance Costs £	Total Funds 2023 £
Salaries including NI & Pension	259,318	-	-	259,318
Rent, utilities and repairs	-	34,274	-	34,274
Travel expenses	605	-	-	605
Interpreting	4,457	-	-	4,457
Telephone	2,302	-	-	2,302
Insurance	-	401	466	867
IT Costs	2,193	5,404	-	7,597
Postage, printing and Stationery	392	-	-	392
Refreshments	274	-	-	274
Legal and Professional fees	619	3,354	13	3,986
Training	3,856	-	-	3,856
Payroll service	-	681	-	681
Subscriptions	4,796	-	-	4,796
Sundry expenses	884	-	-	884
Recruitment	714	-	-	714
Marketing, Comms and Website costs	5,816	-	-	5,816
Accounts and independent examination	-	-	5,232	5,232
Project Costs - Homefull	17,752	-	-	17,752
Project Costs - Other	935	-	-	935
	<u>304,913</u>	<u>44,114</u>	<u>5,711</u>	<u>354,738</u>
Prior year comparatives	Direct Costs £	Support Costs £	Governance Costs £	Total Funds 2022 £
Salaries including NI & Pension	210,972	-	-	210,972
Rent, utilities and repairs	-	12,036	-	12,036
Travel expenses	145	-	-	145
Interpreting	3,021	-	-	3,021
Telephone	3,154	-	-	3,154
Insurance	-	609	234	843
IT Costs	4,583	3,968	-	8,551
Postage, printing and Stationery	365	-	-	365
Refreshments	60	-	-	60
Legal and Professional fees	200	1,909	13	2,122
Training	3,620	-	-	3,620
Payroll service	-	574	-	574
Subscriptions	3,590	-	-	3,590
Recruitment	1,885	-	-	1,885
Marketing, Comms and Website costs	220	-	-	220
Other staff costs	1,383	-	-	1,383
Accounts and independent examination	-	-	5,441	5,441
Project Costs - Homefull	11,752	-	-	11,752
	<u>244,950</u>	<u>19,096</u>	<u>5,688</u>	<u>269,734</u>

HOUSING MATTERS (BRISTOL)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

6 Net income/(expenditure) for the year

This is stated after charging:	2023	2022
	£	£
Independent Examiner's fee Current year	2,244	2,076
Prior year under/over accrual	156	-
Accountancy support	2,832	3,365
Trustees' meeting and training expenses	55	115
	<u>2,287</u>	<u>5,556</u>

Six (2022: Nil) Trustees have been reimbursed for their out of pocket expenses of £183 (2022:Nil) for subsistence and entertainment. No Trustee received any remuneration during the year.

7 Staff costs and numbers

The aggregate payroll costs were:

	2023	2022
	£	£
Wages & salaries	232,881	190,094
Social security costs	15,470	12,692
Pension contributions	10,967	8,186
	<u>259,318</u>	<u>210,972</u>

No employee received emoluments of more than £60,000.

The average number of employees during the year was 10 (2022: 8), calculated on the basis of average headcount. The total employment benefits received by key management personnel (trustees and charity director) including employer national insurance contributions and employer pension contributions were £48,647 (2022: £36,040).

8 Taxation

The charity is exempt from corporation tax on its charitable activities.

HOUSING MATTERS (BRISTOL)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

9 Statement of Financial Activities comparative figures

For the year ended 31 March 2022	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Income from:			
Donations and legacies	203,290	58,140	261,430
Charitable activities	75,973	-	75,973
Investments	75	-	75
Total income	<u>279,338</u>	<u>58,140</u>	<u>337,478</u>
Expenditure on:			
Raising funds	15,135	-	15,135
Charitable activities	242,245	27,489	269,734
Total expenditure	<u>257,380</u>	<u>27,489</u>	<u>284,869</u>
Net income / (expenditure) for the year and net movement in funds	21,958	30,651	52,609
Total funds at start of year	117,237	11,333	128,570
Total funds at end of year	<u>139,195</u>	<u>41,984</u>	<u>181,179</u>

10 Debtors

	2023 £	2022 £
Due in less than one year:		
Prepayments and accrued income	7,622	6,844
Other debtors	10,463	7,150
	<u>18,085</u>	<u>13,994</u>

11 Creditors: amounts falling due within one year

	2023 £	2022 £
Trade creditors	5,649	15,963
Other creditors	1,599	1,579
Accruals and deferred income	2,703	3,452
	<u>9,951</u>	<u>20,994</u>

HOUSING MATTERS (BRISTOL)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

12 Movement in funds

For the year ended 31 March 2023

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
Restricted Funds					
Homefull	36,485	91,906	(43,215)	-	85,176
National Grid Community Matters Fund	-	8,662	(8,662)	-	-
National Lottery Community Fund/Awards	5,499	9,886	(15,385)	-	-
Quartet Community - Bristol One City Social Quartet Community - Express grant	-	5,000	(5,000)	-	-
	-	4,998	(4,998)	-	-
Total Restricted Funds	41,984	120,452	(77,260)	-	85,176
Unrestricted Funds					
Designated funds					
New office fund	20,000	-	(20,000)	-	-
General funds	119,195	271,335	(270,478)	-	120,052
Total Unrestricted Funds	139,195	271,335	(290,478)	-	120,052
Total Funds	181,179	391,787	(367,738)	-	205,228

For the year ended 31 March 2022

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
Restricted funds					
Homefull	-	48,237	(11,752)	-	36,485
National Lottery Community Fund/Awards	-	9,903	(4,404)	-	5,499
Postcode Neighbourhood Trust	11,333	-	(11,333)	-	-
Total Restricted Funds	11,333	58,140	(27,489)	-	41,984
Unrestricted funds					
Designated funds					
New office fund	-	-	-	20,000	20,000
General Funds	117,237	279,338	(257,380)	(20,000)	119,195
Total Unrestricted Funds	117,237	279,338	(257,380)	-	139,195
Total Funds	128,570	337,478	(284,869)	-	181,179

HOUSING MATTERS (BRISTOL)

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

12 Movement in funds (*continued*)

Fund Descriptions

Restricted funds

Homefull - a project in partnership with Talking Money.

National Grid - funding to deliver energy advice training and advisor hours.

National Lottery Community Fund/Awards for All - funding received to support the implementation of the charity's communications strategy.

Postcode Neighbourhood Trust - this was funding received for the Charity's Advice Service Lead.

Quartet Community - Bristol One City Social Action - funding to deliver energy advice drop ins on

Quartet Community - Express grant - funding for office ramp, equipment and advisor hours.

Designated funds

New office fund - funds designated by the trustees to cover the costs associated with the move to new premises.

13 Analysis of net assets between funds

As at 31 March 2023	Unrestricted			Total Funds 2023 £
	Restricted Funds £	General Funds £	Designated Funds £	
Net assets	85,176	120,052	-	205,228
	<u>85,176</u>	<u>120,052</u>	<u>-</u>	<u>205,228</u>

As at 31 March 2022	Unrestricted			Total Funds 2022 £
	Restricted Funds £	General Funds £	Designated Funds £	
Net assets	41,984	119,195	20,000	181,179
	<u>41,984</u>	<u>119,195</u>	<u>20,000</u>	<u>181,179</u>

14 Related party transactions

There are no transactions with trustees or other related parties other than those disclosed as required by the Charity SORP elsewhere in the financial statements.

Housing Matters (Bristol)

England & Wales - Charity number 1180341

Accounts



CHURCHES HOUSING AID SOCIETY

Annual Report & Accounts

2021-22

Charity number: 1180341
Company number: 10675390

Table of Contents

Reference and Administrative Information.....	1
Chair's Review.....	2
Objectives and Activities.....	3
Our Services.....	4
Local Context.....	5
Impact.....	5
Strategic Goals: what we've achieved this year.....	6
Partnerships.....	7
HomeFull.....	7
Boost.....	7
Early Doors.....	7
Aashyana.....	8
In Your Words.....	9
Financial Overview.....	10
Structure, Governance and Management.....	11
Statement of Trustees' Responsibilities.....	12
Independent Examiner's Report.....	13
Statement of Financial Activities.....	14
Balance Sheet.....	15
Notes to the Accounts.....	16-25

Reference and Administrative Information

Charity name: Churches Housing Aid Society (CHAS)

Charity registration number: 1180341

Company number: 10675390

Trustees (and Directors) at the date of signing:

Andrew Gibbard Chair (Appointed Trustee 08.09.2021/Chair 07.04.2022)

Chris Bird Treasurer (Appointed 07.04.2022)

John Mathias Secretary

Lucy Fairbrother Trustee

Gary Jordan Trustee

Alistair Clamp Trustee

Jasmin Matharu Trustee (Appointed 08.09.2021)

Alice Parsons Trustee (Appointed 07.04.2022)

Benjamin Banks Trustee (Appointed 07.04.2022)

Trustees (Retired in 2021/22)

Temitayo Garrick Treasurer (Retired 08.12.2021)

Joe Kane-Smith Chair (Retired 07.04.2022)

Louise Jones Vice Chair (Retired 07.04.2022)

Senior Manager:

Alice Tibbert Director

Registered Address

Easton Business Centre

Felix Road

Easton

Bristol

BS5 0HE

Independent Examiners

Joshua Kingston, BSc, ACA

Burton Sweet Limited

The Clock Tower

5 Farleigh Court

Old Weston Road

Flax Bourton

Bristol

BS48 1UR

Banker

Co-operative Bank

PO Box 101

1 Balloon Street

Manchester

M60 4EP

Chair's Review

As the new Chair, I am immensely proud to build on CHAS' longstanding legacy. For 57 years, the charity has provided specialist housing advice, practical support, and advocacy for those in and around Bristol in housing crisis, particularly those at risk of homelessness. Our aim is to help our clients achieve lasting solutions: a safe, long-term home appropriate for their needs.

Demand for our work skyrocketed last year with the knock-on effects of the Covid-19 pandemic and a cost-of-living crisis on the horizon resulting in huge numbers of people in severe housing and financial difficulty. In 2021/22, we helped over 1,600 people, including nearly 700 children, from 745 households. This was a 57% increase in the total people helped from the previous year.

The number of people who came to us homeless/threatened with homelessness has almost tripled since 2019 and accounts for 47% of the clients we helped last year. Many of our clients were dependent on the Government furlough scheme and the pause on evictions for people in rent arrears, both of which ended within a single week in autumn 2021.

Rising inflation far outstrips the recent increase in benefits, and in the current economic environment we believe our role in the community is now more important than ever. Our clients are from diverse heritages and the majority live in the deprived inner city Bristol wards close to where we are based. 84% of our clients are either wholly dependent on benefits or rely on benefits to top up their pay or pension.

We provided initial advice by phone, and, with our advice and encouragement, many clients were empowered to resolve their situation themselves. The majority of the team's time, however, was taken up by the more complex cases taken on as casework (for example, fighting for a client to be able to access better housing or challenging landlords on the client's behalf).

Our previous Director, Charlotte Eddisford, developed our team to 9 people (7.3 FTE), including two Housing Advisors and managed by our Advice Service Lead. Charlotte moved onto new pastures in September. We established a new role – Operations and Development Manager – and recruited Cas Brooks, who acted up with support from three Board members whilst we recruited our new Director, Alice Tibbert. Cas has over 20 years' experience working within the social welfare law sector: as a previous Auditor for the Advice Quality Standard, she is well placed to ensure CHAS is providing a quality service.

Alice's background includes leading housing and homelessness projects, alongside experience as a Client Executive at an independently owned wealth and asset management company. Alice joined the team in April and has hit the ground running, with a focus on strengthening our core service to meet the increasing demand. This included a move to our new, permanent location in Easton, which provides a safe and welcoming environment for our Advisors to support our clients.

We had a successful year in fundraising, enabling us to grow our advice capacity. We met our fundraising target and banked around £50k of income for 2022/23. We received minimal statutory funding. Our primary source of funding was Trusts income (78%). In line with our strategy, a growing source of income (22%) was via partnerships, and smaller amounts came from companies and individuals. Our free reserves position as of 31st March 2022 was £119k, which equates to around four months of our expenditure for 2022/23.

I would like to thank all of our funders, volunteers and staff who have made our success possible.

Andy Gibbard

Chair of Trustees

Objectives and Activities

Charitable objects

To relieve those in need by reason of age, ill-health, disability, financial hardship or other disadvantage in Bristol and the surrounding area, in particular but not exclusively by:

- 1) Providing advice on and assistance with housing and related matters including welfare benefits;
- 2) Acting as an advocate on behalf of members of the public for whom the charity is established to assist and to represent at tribunals and court hearings and to undertake legal work on their behalf; and,
- 3) The carrying out of lobbying on housing and related issues.

How we achieve public benefit

The charity delivers public benefit by providing support, information and advice to people in situations of poverty, focusing on those with particular needs due to age, disability, or other vulnerabilities. CHAS aims to intervene early and ensure that people have access to safe, appropriate, and permanent accommodation.

We work closely with local community partners to ensure people receive the right support at the right time. In preventing homelessness and improving housing conditions, the charity provides benefits to individuals and the wider community as a whole. All our services are free and accessible to anyone in Bristol and the surrounding area. The Trustees have had regard to the Charity Commission's guidance on public benefit and endeavour to implement that guidance in all the charity's work.

CHAS aims to:

- Prevent homelessness in the City of Bristol and surrounding areas.
- Enable people to stay in their own homes by improving their current housing conditions and raising income levels.
- Help people who are homeless or in unsatisfactory housing to find suitable accommodation.

We believe that a home is a basic human right and that quality housing is central to the development of individuals, families, and society as a whole.

To achieve our aims, we:

- Deliver free, impartial, confidential, and quality advice and advocacy on housing and related matters.
- Provide holistic support for as long as it takes to help beneficiaries to solve their housing issues.
- Work closely with local community groups to up-skill community members and promote early access to advice.
- Share information and work with local partners in order to achieve the above objectives.
- Use our knowledge and experience to influence local decision making, policy, and practice for the benefit of people in housing need.

Our services



Trusted and Timely Advice

We provide a telephone advice line on Mondays, Wednesdays and Fridays. When people call CHAS, they get through to an advisor, rather than a receptionist, meaning they access expert advice quickly. Timely, quality advice helps to prevent crises escalating, and some problems are resolved through a short interaction with one of our advisors.

"I really want to express my gratitude for this service. It has been incredibly helpful and reassuring to have someone to help, in what has been an incredibly daunting time for me. I really would say it's life changing having such support."

Beneficiary feedback



Casework and Support

Where cases cannot be solved through brief advice, our caseworkers support people for as long as it takes to solve their problems. This holistic approach can involve home visits, regular phone calls, and sustained advocacy on a beneficiary's behalf.

"I cannot express in words how grateful we are for your kind help."

Beneficiary feedback



Community Partnerships

We work in close partnership with local community groups, charities and agencies to deliver support, promote early intervention and increase community resilience. We are currently delivering advice, outreach, and support through a range of partnerships in the city.

"We love working with a partner who demands the best for our shared clients and community."

Partner Organisation

"CHAS has been a great partner to work with - knowledgeable and collaborative. The advisors are empathetic and practical, and familiar with navigating the considerable challenges around housing and tenancy problems."

- Talking Money, Partner Organisation

Local Context and Impact

Local context

Bristol's housing sector is in crisis: it has the highest average rent costs outside of the South-East – and they're rising by 10% every year. The majority of our clients receive housing benefit or the housing element of Universal Credit. However, these benefits are now insufficient to cover the vast majority of private tenancies in Bristol. This means that most clients faced with eviction are unable to find an alternative tenancy and have to apply to the council as homeless.

This feeds into a severe shortage in temporary accommodation. Bristol has the second highest number of households in temporary accommodation in the UK. This means that many households are placed in unsuitable accommodation such as hostels or properties that are seriously overcrowded, unsafe or unsuitable. The shortage of social housing means that people living in temporary accommodation can expect to remain there for 2-3 years before finding a social tenancy, even when they are at significant risk of harm. Almost half of our clientele came to us threatened with homelessness last year, compared to a third in 2019 before the pandemic hit.

With the pandemic's huge impact on the economy, the demand for our service hit an all-time high last year as huge numbers of Bristolians fell into housing and financial crisis. Many of our clients were dependent on the Universal Credit uplift, the Government furlough scheme and the pause on evictions, all of which ended in autumn 2021. Rising inflation will far outstrip the 3% April 2022 increase in benefits payments, resulting in the largest real term cut to benefit income in years.

In addition, many housing cases are now ineligible for legal aid, and with a shortage of legal aid providers in Bristol, it has become very difficult for people in crisis to access the specialist help needed. As a result, we're seeing more demand for our specialist housing advice.

Alongside families, last year we helped people from a range of backgrounds: people with physical and mental health issues; refugees and asylum seekers; and people leaving care, prison or rehab without support. Often people came to us feeling anxious, unsafe, and overwhelmed because of homelessness, overcrowding, debt through rent arrears or other money problems, domestic abuse, possession orders or racial or other forms of harassment.

Impact

In the 21/22 financial year, we were able to prevent homelessness for/help to rehouse 46% of our clients who were either threatened with or experiencing homelessness. We either improved housing conditions or improved the rehousing prospects (meaning that the wait for suitable housing for these clients has been greatly reduced) for a further 25%. We empowered another 19% of clients experiencing/threatened with homelessness to take action themselves and we referred another 7% to specialist legal, financial, or immigration services for additional help. We were also able to secure over £30,000 in financial gains for our clients in the form of benefits, charitable grants and discretionary funds.

We also equip our clients with skills, knowledge and confidence. 86% of all of the clients we worked with felt they were better able to manage their own affairs after working with our advisers, and 96% had a better understanding of their options, duties and rights.

We aim to provide a solution to every client's housing issue. It is a positive housing outcome when someone obtains and sustains a safe, appropriate and secure home with our support, giving that individual a chance to become settled within a community. It also provides opportunities to find work, education and training, ultimately improving the health and wellbeing of individuals and entire families. Through our combination of specialist advice and individual-centred support, we ensure that our clients are better off after having received our support, advice and/or advocacy.

Strategic goals: what we've achieved this year

In FY22, we continued to work in line with our strategic review, identifying four strategic goals. Despite the challenges of the past year, we have continued to progress against our aims:

Efficient & Effective

Investing in internal operations and external profile for sustainability.

- ✓ Completed a review of CHAS staffing and job descriptions, establishing new Quality and Impact Officer and Communications and Fundraising Assistant roles.
- ✓ Completed a review of monitoring and evaluation procedures.
- ✓ Recruited a new Director.
- ✓ Relocated to a new open office space remaining within our primary BS5 neighbourhood.
- ✓ Outsourced HR processes for a more slick and professional service for our staff.

Trusted & Timely

Providing the right support at the right time.

- ✓ Delivered workshops to community organisations and health care professionals so that they can share information and increase the number of direct and relevant referrals to our service.
- ✓ Recruited a full-time trainee Advisor to support the advice team.
- ✓ 900 cases worked on. Over 1,600 individuals supported in 745 households.

Community Impact

Working closely with our community and partners to better meet local needs.

- ✓ Piloted our 'HomeFull' project with Talking Money at Children's Centres: holistic support to low-income families.
- ✓ Transitioned the delivery of our 'Boost' partnership - fortnightly Housing Advice sessions - to an in-person service, supporting more people than before.
- ✓ Completed Year 1 of the 'Early Doors' homelessness prevention project in partnership with Caring in Bristol, establishing coproduction of project plans with local residents and community champions.

Local Influence

Influencing change at all levels to improve local housing conditions and reduce homelessness

- ✓ Contributed to housing, homelessness and mental health policy meetings with the local authority and advice partners.
- ✓ Maintained active membership of ACFA and local groups such as the Community Connectors.
- ✓ Collaborated with other local and national advice services to sign petitions and contribute to campaigns to see tangible policy change for housing and homelessness prevention.

Partnerships

Finding and helping vulnerable clients before their problems reach crisis point via outreach with partners is a key part of our strategy. Last year we expanded this work by joining the social prescribing network, offering monthly drop-in online advice sessions to people referred by their GP surgeries.

We also provided one-off advice to almost 140 clients of other agencies via their staff members. This helps partners' staff to spot warning signs of housing stress in their clients, helping to avert crisis by referring them to us at an earlier stage.

Our Projects

HomeFull

In partnership with Talking Money, a local debt advice charity, we run our HomeFull project for families. Last year, we worked together with family support workers in children's centres in Central Bristol to help parents (often lone parents) tackle debt, bills, benefits and housing issues.

Boost

We partner with the Wellspring Settlement and the West of England Works to provide Boost - a drop-in service for the community in Lawrence Hill, Bristol. Here, local people can access support with bills, benefits, budgeting, employment, and housing.

Early Doors

CHAS and local homelessness charity, Caring in Bristol, share a dedication to tackling the problems the city faces around homelessness. Early Doors brings together unique expertise from both charities and a wealth of combined experience of working in the city. Using new and dynamic ways to tackle homelessness in the city - coproduction, community outreach, and 1-2-1 support - the project reaches people early, before a potential housing crisis occurs.

We know there are significant barriers to people accessing help; people are still coming to CHAS because of homelessness without having already sought any advice. This is something that needs to be addressed urgently, as the financial strain caused by the Covid-19 pandemic has pushed many who were 'getting by' into danger.

Early Doors reaches people where they already are in the community, surmounting the access barriers many face when in need of help. We currently focus our work in Hartcliffe, Easton, and Ashley, and have so far seen some really positive results from our work in year one of the project.

Through our 1:1 advice:

- We supported 69 clients in total, many of whom met us through co-production work;
- We prevented homelessness in 71% of cases, and;
- We helped 36% to feel less anxious, stressed and overwhelmed through our support.

“Working in partnership on Early Doors has enabled both organisations to share the best of our housing advice and community outreach skills.”

- Caring in Bristol

Partnerships

Aashyana

In partnership with Citizens Advice Bristol and St Paul's Advice Centre, our 'Aashyana' project supports Bristol's South Asian communities, providing housing, benefits, and money advice. Together we supported people living in St Paul's, many of whom face particularly precarious circumstances stemming from complex problems of housing, finance, immigration, and racism.

Ghulam's story

Ghulam first approached CHAS in 2019. She was in a block of flats with her two young children. In an area of Bristol known for racial intolerance, they were targets of racially based harassment. Ghulam came to CHAS feeling scared and isolated. Our advisors helped her to get a higher priority band on HomeChoice (the local social housing pathway). Due to housing shortages, it could still take two years to find a new, safer, suitable home for Ghulam's family, but this is a crucial first step.

Unfortunately, in the meantime the racial abuse escalated, and she started receiving death threats. She had no choice but to make a homelessness application and move into temporary accommodation. The council advised her to keep her previous tenancy until they'd found her new permanent accommodation, as otherwise she could have been deemed "intentionally homeless". However, they did not help her set up her housing benefit and Ghulam built up significant arrears on the old property, without her knowledge.

Ghulam got back in touch with to inform us her HomeChoice account was suspended, but she didn't know why. We contacted the council and found out it was suspended because of those arrears. CHAS tried to apply for Discretionary Housing Payment (DHP) on her behalf to clear the arrears, but the council turned down the application. They said that because of the huge reduction in DHP funds it was no longer making awards to historic tenancies.

CHAS appealed this decision on her behalf. We explained her arrears were built up purely due to following the council's advice, and the effect of the suspension was to trap her indefinitely in temporary accommodation because she couldn't bid for another property.

Ghulam was also pregnant and had really hoped to be able to move into a new home before she was due to give birth. The appeal was successful, and the council awarded £1,068 towards Ghulam's arrears. This was enough to get the arrears below £500 and remove the HomeChoice suspension. As she was pregnant, CHAS persuaded the Homelessness Prevention Team to allow her to bid for 3 bed properties as this will be her entitlement once she gives birth.

"I don't know what I would have done without you, you have been helping me for years now."

In your words

"I just wanted to send a message to properly thank you for all the help you gave regarding [the client's] tenancy issues. She is doing really well at the moment and feels that she is **'basking in the light at the end of the tunnel'**.

...She is working on her garden and applying for lifetime tenancy at her new home. I just wanted to let you know as **this wouldn't have been possible without your help.**"

"I can't thank you enough for all your help, **you all helped get me through the darkest time of my life** over these last few months. Words cannot convey how grateful me and my family are to you."

"I so enjoy working with your team and really appreciate **the support you offer to our most vulnerable families.**"

"Thanks Jack, I feel **this is an amazing achievement**, thanks for **your on-going support and your perseverance.**"

"Thank you so much for all your help, I couldn't have done without you...I couldn't thank you enough... It really has helped massively."

"I have an update from the Council. I emailed them and said what you advised me to say and amazingly they've conceded! I'm beyond pleased! I just wanted to thank you for all your help with this. **If it wasn't for your advice I wouldn't have got to this point & I'll be forever grateful.**"

"Jack I'm very happy with the outcome, even if it did take a very long and stressful journey to get there! Thank you for all your help I really appreciate it. I don't know what I would of done without out you... **You guys really are angels.**"

"CHAS is the number one in the UK... All my problems were dropped... **Now I am stress free!**"

"Hopefully this gives me a better chance of securing something moving forward and at least I can see **something on the horizon that is a positive.** I realise it may still take some time but that is the nature of this I suppose. I hope that I can stay in touch with you but in the meantime, can I thank you and Esme for your help in chasing 'South Glos' on my behalf, and all your advice, **it's been good knowing that I have someone else on my side during this process.**"

"**I am so happy to finally have a place to live, I would like to thank you for your help.**"

"I've been trying to think how I can thank you and I can't thank you enough, you are part of my family now."

"I was treated with a lot of care and respect... **I could not be more grateful for your help.**"

"Since working with CHAS I've had nothing but good luck."

Financial review

We had a successful year in fundraising, meeting our fundraising target and banking around £41k of restricted income for FY23. Total income banked during FY22 was £337,478, a 21% increase on FY21 (£278,614). Expenditure increased by 25% to £284,869 (FY21: 228,296). There was a surplus of around £53k.

Our primary source of funding was Trusts income (78%). In line with our strategy, a growing source of income (22%) was charitable activities income generated via partnerships. Smaller amounts came from companies and individuals.

The Trustees have closely monitored financial performance and have considered the going concern status of the charity. They conclude that there are no material uncertainties affecting the ability of the charity to continue as a going concern. This has also been considered in the context of Covid-19, and the cash position at the date of signing along with future cash projections.

We are extremely grateful for the continued support of our funders and our volunteers, without whom our work would not be possible. In addition to our partnership organisations, individual and community supporters, we are grateful to have received funding from the following:

Access to Justice Foundation, Albert Hunt Trust, Arnold Clark Community Fund, Burges Salmon Charitable Trust, Burden Trust, Denman Charitable Trust, Garfield Weston Foundation, Henry Smith Charity, John James Bristol Foundation, Leonard Laity Stoate Charitable Trust, Lloyds Bank Foundation, Miss WE Lawrence Charitable Trust, MSE Charity, National Lottery Community Fund, Nisbet Trust, Postcode Local Trust, Quartet Community Foundation, Renishaw Charities Committee, Santander Foundation, Singer Foundation, Sir Harold Hood's Charitable Trust, Society of Holy Child Jesus, St Stephen and St James Trust and the Souter Charitable Trust.

Reserves Policy

The Trustees have established a policy whereby the free reserves should be sufficient to cover the charity's operating costs for between **three** and **six months** to enable the charity to continue operations following an unforeseen drop in income. For FY23, the range required has been calculated to be between £87k and £173k. This policy is reviewed annually by Trustees.

Reserves position

On 31st March 2022, total reserves amounted to £181k, of which £41k were restricted (see note 13 to the accounts). Trustees elected to designate £20k of our unrestricted reserves to fund the one-off hike in rent necessitated by our move to a new office. £119k remained as free reserves. This is sufficient to cover four months running costs of our FY22 budget (£346k).

Looking Forward

We anticipate the demand for advice services will continue to grow significantly, especially as the economic effects of Covid 19 continue to unravel, and with a Cost-of-Living crisis on the horizon.

In order to ensure our resources have the greatest possible impact, and that our development remains targeted and focused, CHAS has developed a three-year strategy. During 2022/23, we intend to:

- Enhance the sustainability of our organisation, through longer term funding.
- Relaunch our brand with a specific focus on visibility and accessibility of our service.
- Increase advice service capacity and evaluate our processes to limit waiting times for new enquiries.
- Continue to expand our outreach projects with community partners. Sharing resources and knowledge with other organisations to better support the Bristol community.

Structure, Governance, and Management

Organisational structure

On 31 March 2022, the staff team consisted of nine staff members. The Director manages strategic development, supported by a Communications and Fundraising Assistant and Project Coordinator specialising in Outreach. The Advice Service Lead oversees the Advice Service, supported by two Housing Advice Caseworkers. The Operations and Development Manager oversees the day-to-day running of the charity, supported by an Office Administrator and a Quality and Impact Officer.

Management

The Trustees of the charity, who are also the statutory Directors of the charity for the purposes of company law, exercise all the powers of the charity. The Trustees delegate the day-to-day operation of the charity to the Director, who is in turn accountable to the Board.

The Director, Advice Service Lead and Operations and Development Manager form the staff Senior Leadership team, who meet on a bi-weekly basis to review operational and strategic priorities.

Trustee Board

On 31 March 2022, CHAS was governed by a Board consisting of eight Trustees, who bring a diverse range of skills and experience. Trustees are elected for a 3-year period and may be re-elected for further 3-year periods on a maximum of two occasions.

Trustees may be elected by a simple majority vote of the members of the charity, or they may be co-opted. Trustee recruitment is undertaken annually to meet skills gaps identified by the Board and Director. Posts are advertised widely through local voluntary channels and through direct invitations to ex-service users and key community members.

Governance

The Trustee Board meet regularly (at least quarterly) to discuss strategic matters, review the risk register, and make key decisions.

The Board delegates certain responsibilities to the Finance and Fundraising committee, including approval of budgets and fundraising contracts, monitoring of financial performance, fundraising, and managing the liquidity of the charity. The committee meet regularly - quarterly at a minimum - in advance of Trustee meetings.

Governing document

Churches Housing Aid Society (CHAS) is a registered charity and a company limited by guarantee. The charity is governed by its articles of association adopted on 25th September 2018. CHAS has operated as a registered charity since 1965. Prior to its reconstitution as a charitable company in 2019, it operated under the charity number 233757.

In accordance with accounting regulations, the transfer of assets from the old entity to the new was treated as a merger and is documented on the register of mergers.

Statement of Trustees' Responsibilities

The Trustees, who are also Directors of Churches Housing Aid Society for the purposes of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard is applicable in the UK and Republic of Ireland (United Kingdom Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the income and expenditure of the charitable company for that period. In preparing these financial statements, the Trustees follow best practice and:

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

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

In so far as the Trustees are aware:

- There is no relevant audit information of which the charitable company's auditors are unaware; and
- The Trustees have taken all steps that they ought to to make themselves aware of that information.

Andy Gibbard

Andrew Gibbard

Chair

Nov 28 2022

Date:

J. M. Mathias

John Mathias

Board Secretary

Independent examiner's report to the Trustees of CHAS Churches Housing Aid Society ('the Company')

I report to the charity Trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

Responsibilities and basis of report

As the charity's Trustees of the Company (and also its Directors for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

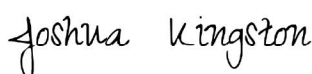
Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Joshua Kingston, BSc, ACA
Burton Sweet Limited
The Clock Tower
5 Farleigh Court
Old Weston Road
Flax Bourton
Bristol BS48 1UR



Nov 28 2022

Date:

CHURCHES HOUSING AID SOCIETY
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Income from:					
Donations and legacies	2	203,290	58,140	261,430	227,702
Charitable activities	3	75,973	-	75,973	50,912
Investments		75	-	75	-
Total income		<u>279,338</u>	<u>58,140</u>	<u>337,478</u>	<u>278,614</u>
Expenditure on:					
Raising funds	4	15,135	-	15,135	12,000
Charitable activities	5	242,245	27,489	269,734	216,296
Total expenditure		<u>257,380</u>	<u>27,489</u>	<u>284,869</u>	<u>228,296</u>
Net income/(expenditure) before transfers	6	21,958	30,651	52,609	50,318
Total funds at start of year	12	117,237	11,333	128,570	78,252
Total funds at end of year	12	<u>139,195</u>	<u>41,984</u>	<u>181,179</u>	<u>128,570</u>

The Charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

See note 9 for the comparative Statement of Financial Activities.

The notes on pages 16 to 25 form part of these financial statements.

CHURCHES HOUSING AID SOCIETY

BALANCE SHEET

AS AT 31 MARCH 2022

Company no: 10675390

Charity number: 1180341

	Note	2022 £	2021 £
Current assets			
Debtors	10	13,994	17,303
Cash at bank and in hand		188,179	139,793
		<u>202,173</u>	<u>157,096</u>
Liabilities			
Creditors : amounts falling due within one year	11	(20,994)	(28,526)
Net current assets		<u>181,179</u>	<u>128,570</u>
Net assets		<u>181,179</u>	<u>128,570</u>
FUNDS			
Unrestricted funds			
General funds	13	119,195	117,237
Designated funds	13	20,000	-
Restricted funds	13	41,984	11,333
Total funds		<u>181,179</u>	<u>128,570</u>

For the year ending 31 March 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements of Churches Housing Aid Society were approved by the Board of Trustees on Nov 28 2022 and are signed on their behalf by:



Andrew Gibbard
Chair



John Mathias
Board Secretary

The notes on pages 16 to 25 form part of these financial statements.

CHURCHES HOUSING AID SOCIETY

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

1 Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, and in accordance with the Charities Act 2011, the Financial Reporting Standard 102 (FRS102) and the requirements of the Charities Statement of Recommended Practice based thereon.

The charity is a public benefit entity as defined under FRS102. The Trustees consider that there are no material uncertainties affecting the ability of the charity to continue as a going concern as considered in the context of Covid-19.

Income

Income from donations is included in income when these are receivable, except as follows:

- I. When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods;
- II. When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-conditions have been met.

Legacies are included on a receivable basis where charity is entitled to the income, it can be measured reliably and receipt is probable. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is not included in income but is treated as a contingent asset and disclosed if material.

Investment income is included on a receivable basis.

Donations in kind comprise donated services where the costs are measurable and the services would otherwise have to be paid for to maintain operational effectiveness.

Expenditure

Expenditure is recognised in the period in which it is incurred. Expenditure includes attributable VAT which cannot be recovered.

Raising funds

Raising funds expenditure include those costs incurred in seeking voluntary contributions, costs of goods sold and other costs which include the costs of running and participating in fundraising events and collections and cost of goods purchased for resale.

Governance costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity. Governance costs are included within charitable activity costs.

CHURCHES HOUSING AID SOCIETY

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

1 Accounting policies (continued)

Pension costs and other post-retirement benefits

The charity contributes to defined contribution pension schemes. Contributions payable to the charity's pension schemes are charged to the Statement of Financial Activities in the period to which they relate.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Designated funds form part of unrestricted funds and have been identified as being for particular purposes by the Trustees. They are not restricted and can be transferred to general funds at any time at the discretion of the Trustees.

Further explanation of the nature and purpose of each fund is included in note 14 of the financial statements.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered.

Cash at bank and in hand

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

Creditors

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

2 Income from: Donations and legacies

	Unrestricted Funds	Restricted Funds	Total Funds
Current year	£	£	2022 £
Donations	784	-	784
Grants received	202,506	58,140	260,646
	<u>203,290</u>	<u>58,140</u>	<u>261,430</u>
Prior year comparatives	£	£	2021 £
Donations	4,363	-	4,363
Grants received	150,763	72,576	223,339
	<u>155,126</u>	<u>72,576</u>	<u>227,702</u>

CHURCHES HOUSING AID SOCIETY
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022

2 Income from: Donations and legacies (continued)

	2022	2021
	£	£
Grants received		
Henry Smith Charity	-	25,000
Community Justice Fund	-	43,513
Van Neste Foundation	7,500	-
Access to Justice Foundation	16,768	-
Nisbet Charitable Trust	20,000	20,000
National Lottery Community Fund/Awards for All Homefull	9,903	-
	6,569	-
National Lottery Community Fund/COVID 19	-	29,030
People's Postcode Lottery Trust/Postcode Local Trust	15,000	17,000
Garfield Weston Foundation	30,000	-
John James Bristol Foundation	15,000	15,000
Singer Foundation	10,000	10,000
St Stephen & St James Trust	15,000	15,000
Lloyds Bank Foundation	25,000	-
Santander Foundation	41,668	-
Quartet Community Foundation/Express and Resilience	14,988	-
Quartet Community Foundation/net DCMS Fund	-	10,996
Quartet Community Foundation/Coronavirus Response Fund	-	5,000
Society of the Holy Child Jesus	15,000	-
Crisis	-	5,000
Clothworkers' Foundation	-	3,850
National Lottery Community Fund/Centre for the Acceleration of Social Technology	-	10,000
Other grants and donations	19,034	18,313
	<u>261,430</u>	<u>227,702</u>

3 Income from: Charitable activities

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	2022
Current year			£
Internships	-	-	-
Income received	75,973	-	75,973
	<u>75,973</u>	<u>-</u>	<u>75,973</u>

CHURCHES HOUSING AID SOCIETY
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022

3 Income from: Charitable activities (continued)

Prior year comparatives	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Internships	5,208	-	5,208
Income received	45,704	-	45,704
	<u>50,912</u>	<u>-</u>	<u>50,912</u>

4 Expenditure on: Raising funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Fees to Fundraiser	15,135	-	15,135	12,000
	<u>15,135</u>	<u>-</u>	<u>15,135</u>	<u>12,000</u>

In the prior year, all the expenditure on raising funds was out of unrestricted funds.

5 Expenditure on: Charitable activities

Current year	Direct Costs £	Support Costs £	Governance Costs £	Total Funds 2022 £
Salaries including NI & Pension	210,972	-	-	210,972
Rent, utilities and repairs	-	12,036	-	12,036
Travel expenses	145	-	-	145
Interpreting	3,021	-	-	3,021
Telephone	3,154	-	-	3,154
Insurance	-	609	234	843
IT Costs	4,583	3,968	-	8,551
Postage, printing and Stationery	365	-	-	365
Refreshments	60	-	-	60
Legal and Professional fees	200	1,909	13	2,122
Training	3,620	-	-	3,620
Payroll service	-	574	-	574
Subscriptions	3,590	-	-	3,590
Recruitment	1,885	-	-	1,885
Marketing, Comms and Website costs	220	-	-	220
Other staff costs	1,383	-	-	1,383
Accounts and independent examination	-	-	5,441	5,441
Project Costs - Homefull	11,752	-	-	11,752
	<u>244,950</u>	<u>19,096</u>	<u>5,688</u>	<u>269,734</u>

CHURCHES HOUSING AID SOCIETY
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022

5 Expenditure on: Charitable activities (continued)

Prior year	Direct Costs £	Support Costs £	Governance Costs £	Total Funds 2021 £
Salaries including NI & Pension	166,888	-	-	166,888
Rent, utilities and repairs	-	3,947	-	3,947
Travel expenses	5	-	-	5
Interpreting	2,394	-	-	2,394
Telephone	3,696	-	-	3,696
Insurance	-	539	-	539
IT Costs	3,745	2,751	-	6,496
Postage, printing and Stationary	-	1,406	-	1,406
Refreshments	-	291	-	291
Legal and Professional fees	3,265	3,480	127	6,872
Training	-	3,464	-	3,464
Payroll service	-	856	-	856
Subscriptions	-	2,687	-	2,687
Venue hire	46	-	-	46
Recruitment	1,514	-	-	1,514
Other staff costs	-	2,513	-	2,513
Accounts and independent examination	-	-	4,314	4,314
St Pauls' Advice Centre - National Lottery/ Covid 19 Community Advice Project	8,368	-	-	8,368
	<u>189,921</u>	<u>21,934</u>	<u>4,441</u>	<u>216,296</u>

6 Net income/(expenditure) for the year

This is stated after charging:		2022 £	2021 £
Independent Examiner's fee	Current year	2,076	1,600
	Prior year under/over accrual	-	540
Accountancy support		3,365	2,342
Trustees' meeting and training expenses		115	114
		<u>5,556</u>	<u>4,606</u>

No Trustees have been reimbursed for their out of pocket travel expenses (2021: none). No Trustee received any remuneration during the year.

Aggregate donations from Trustees, key management personnel, and other related parties was £nil (2021: £nil).

CHURCHES HOUSING AID SOCIETY
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022

7 Staff costs and numbers

The aggregate payroll costs were:

	2022	2021
	£	£
Wages & salaries	190,094	153,048
Social security costs	12,692	7,752
Pension contributions	8,186	6,088
	<u>210,972</u>	<u>166,888</u>

No employee received emoluments of more than £60,000.

The average number of employees during the year was 8 (2021: 7), calculated on the basis of average headcount. The total employment benefits received by key management personnel (trustees and charity director) including employer national insurance contributions and employer pension contributions were £36,040 (2021: £46,166).

8 Taxation

The charity is exempt from corporation tax on its charitable activities.

CHURCHES HOUSING AID SOCIETY
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022

9 Statement of Financial Activities comparative figures

For the year ended 30 March 2021	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Income from:			
Donations and legacies	155,126	72,576	227,702
Charitable activities	50,912	-	50,912
Investments	-	-	-
Total income	<u>206,038</u>	<u>72,576</u>	<u>278,614</u>
Expenditure on:			
Raising funds	12,000	-	12,000
Charitable activities	155,053	61,243	216,296
Total expenditure	<u>167,053</u>	<u>61,243</u>	<u>228,296</u>
Net income/(expenditure) for the year and net movement in funds	38,985	11,333	50,318
Total funds at start of year	78,252	-	78,252
Total funds at end of year	<u>117,237</u>	<u>11,333</u>	<u>128,570</u>

10 Debtors

Due in less than one year:	2022 £	2021 £
Prepayments and accrued income	6,844	8,303
Other debtors	7,150	9,000
	<u>13,994</u>	<u>17,303</u>

CHURCHES HOUSING AID SOCIETY
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022

11 Creditors: amounts falling due within one year

	2022	2021
	£	£
Trade creditors	15,963	10,475
Other creditors	1,579	9,853
Accruals and deferred income	3,452	8,198
	<u>20,994</u>	<u>28,526</u>

12 Movement in funds

For the year ended 31 March 2022

	At 1 April				At 31 March
	2021	Income	Expenditure	Transfers	2022
	£	£	£	£	£
Restricted Funds					
Homefull	-	48,237	(11,752)	-	36,485
National Lottery Community Fund/Awards for All	-	9,903	(4,404)	-	5,499
Postcode Neighbourhood Trust	11,333	-	(11,333)	-	-
Total Restricted Funds	<u>11,333</u>	<u>58,140</u>	<u>(27,489)</u>	<u>-</u>	<u>41,984</u>
Unrestricted Funds					
Designated fund					
New office fund	-	-	-	20,000	20,000
General funds	117,237	279,338	(257,380)	(20,000)	119,195
Total Unrestricted Funds	<u>117,237</u>	<u>279,338</u>	<u>(257,380)</u>	<u>-</u>	<u>139,195</u>
Total Funds	<u>128,570</u>	<u>337,478</u>	<u>(284,869)</u>	<u>-</u>	<u>181,179</u>

Restricted funds

Homefull - a project in partnership with Talking Money.

Postcode Neighbourhood Trust - this was funding received for the Charity's Advice Service Lead.

National Lottery Community Fund/Awards for All - funding received to support the implementation of the charity's communications strategy.

Designated funds

New office fund - funds designated by the trustees to cover the costs associated with the move to new premises.

CHURCHES HOUSING AID SOCIETY
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022

12 Movement in funds (continued)

For the year ended 31 March 2021

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
Restricted funds					
Centre for the Acceleration of Social Technology/National Lottery Community Fund	-	10,000	(10,000)	-	-
Community Justice Fund	-	1,700	(1,700)	-	-
Clothworkers' Foundation	-	3,850	(3,850)	-	-
Postcode Neighbourhood Trust Quartet community Foundation/Coronavirus NET DCMS Fund	-	17,000	(5,667)	-	11,333
National Lottery/Covid 19 Community Advice Project	-	10,996	(10,996)	-	-
	-	29,030	(29,030)	-	-
Total Restricted Funds	-	72,576	(61,243)	-	11,333
Unrestricted funds					
General Funds	78,252	206,038	(167,053)	-	117,237
Total Unrestricted Funds	78,252	206,038	(167,053)	-	117,237
Total Funds	78,252	278,614	(228,296)	-	128,570

Restricted funds

The Bristol Community Energy Fund is a project aimed at engaging local community groups and improving housing conditions.

Centre for the Acceleration of Social Technology/National Lottery Community Fund - funding received to support the development of the charity's digital strategy

Community Justice Fund - this was funding to establish our Operations and Development Manager

Clothworkers' Foundation- this funding was used to fund IT and office equipment costs.

Quartet Community Foundation / Coronavirus NET DCMS Fund - this was funding received for increased capacity to respond to the increased winter demand for the Charity's service.

National Lottery/Covid 19 Community Advice Project - this was funding received for the Charity's community outreach project supporting people in inner city Bristol in partnership with St Pauls Advice Centre.

CHURCHES HOUSING AID SOCIETY
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022

13 Analysis of net assets between funds

As at 31 March 2022	Restricted	Unrestricted		Total
	Funds	General	Designated	
	£	£	£	£
Net assets	41,984	119,195	20,000	181,179
	<u>41,984</u>	<u>119,195</u>	<u>20,000</u>	<u>181,179</u>

As at 31 March 2021	Restricted	Unrestricted		Total
	Funds	General	Funds	
	£	£		£
Net assets		11,333	117,237	128,570
		<u>11,333</u>	<u>117,237</u>	<u>128,570</u>

14 Related party transactions

There are no transactions with trustees or other related parties other than those disclosed as required by the Charity SORP elsewhere in the financial statements.

Housing Matters (Bristol)

England & Wales - Charity number 1180341

Accounts



CHAS BRISTOL

Housing Advice Service
Annual report and
Accounts 2020-21



Table of Contents

Reference and Administrative Information	3
Objectives and Activities.....	4
Achievements and Performance.....	6-11
Local Context	6
Projects & Partnerships 2020/21	6
HomeFull.....	7
Mo's Story: A Helping Hand from HomeFull	7
Other Projects	8
Ella's Story	9
Helen's Story.....	10
In your words:.....	11
Our Impact.....	12-14
In 2020-21:.....	12
Presenting issues.....	13
Client feedback	13
Who we supported this year	14
Strategic goals: what we've achieved this year.....	15
Thank you.....	16
Financial review	17
Structure, Governance and Management	18
Statement of Trustees' Responsibilities	19
Independent Examiner's Report	Error! Bookmark not defined.
Statement of Financial Activities.....	21
Balance sheet.....	22
Notes to the Accounts.....	23-30

Reference and Administrative Information

Charity name: Churches Housing Aid Society (CHAS Bristol)

Company number: 10675390

Charity registration number: 1180341

Trustees (and Directors) at the date of signing:

Joseph Smith	Chair
Louise Jones	Vice- Chair
Temitayo Garrick	Treasurer
John Mathias	Secretary
Lucy Fairbrother	Trustee
Gary Jordan	Trustee
Alistair Clamp	Trustee
Andrew Gibbard	Trustee (Appointed 08.09.21)
Jasmin Matharu	Trustee (Appointed 08.09.21)

Senior Manager:

Charlotte Eddisford Director

Registered Address

Easton Business Centre
Felix Road
Easton
Bristol
BS5 0HE

Independent Examiners

Joshua Kingston, BSc, ACA
Burton Sweet Limited
The Clock Tower
5 Farleigh Court
Old Weston Road
Flax Bourton
Bristol
BS48 1UR

Banker

Co-operative Bank
PO Box 101
1 Balloon Street
Manchester
M60 4EP

Objectives and Activities

Charitable objects

To relieve those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage in the Bristol and surrounding area, in particular but not exclusively by:

- 1) Providing advice on and assistance with housing and related matters including welfare benefits
- 2) Acting as an advocate on behalf of members of the public for whom the charity is established to assist and to represent at tribunals and court hearings and to undertake legal work on their behalf
- 3) The carrying out of lobbying on housing and related issues.

Our Vision and Mission

CHAS has a **vision** of society where all members of the community have a place they can call home.

Our **mission** is to help Bristol residents obtain satisfactory housing conditions, focusing on those in greatest need.

Our Values



Dedicated

We are committed to doing whatever it takes to resolve issues



Creative

We achieve a lot with a little & work creatively to find solutions



Inclusive

We are open to everyone and strive to ensure there are no barriers to our service



People focused

We listen, we are supportive, and we put people first



Empowering

We enable people to take the first step and move forwards

CHAS aims to:

- Prevent homelessness in the City of Bristol and surrounding areas.
- Enable people to stay in their own homes by improving their current housing conditions and raising income levels.
- Help people who are homeless or in unsatisfactory housing to find suitable accommodation.

We believe that a home is a basic human right and that decent housing is central to the development of individuals, families, and society as a whole.

To achieve our aims, we:

- Deliver free, impartial, confidential and quality advice and advocacy on housing & related matters.
- Provide holistic support for as long as it takes to help beneficiaries to solve their housing issues.
- Work closely with local community groups, to up-skill community members and promote early access to advice.
- Share information and work with local partners in order to achieve the above objectives.
- Use our knowledge and experience to influence local decision making, policy and practice for the benefit of people in housing need.

Our services



Trusted and Timely Advice

We provide a telephone advice line on Mondays, Wednesdays and Fridays. When people call CHAS, they get through to an advisor, rather than a receptionist, meaning they access expert advice quickly. Timely, quality advice helps to prevent crises escalating, and some problems are resolved through a short interaction with one of our advisors.

'Thank you so much – you've taken a lot of stress off my shoulders'

Beneficiary



Casework and Support

Where cases cannot be solved through brief advice, our caseworkers support people for as long as it takes to solve their problems. This holistic approach can involve home visits, regular phone calls, and sustained advocacy on a beneficiary's behalf.

"We had lost hope of moving up [to a higher priority housing band]. We are so thankful to you and we really appreciate all your hard work"

Beneficiary



Community Partnerships

We work in close partnership with local community groups and organisations to deliver support, promote early intervention and increase community resilience. We are currently delivering advice, outreach and support through five funded partnerships in the city.

"I am so happy to have further support around housing, which is often a cause of significant stress for our families - but about which I feel powerless"

Partner organisation

How we achieve public benefit

The charity delivers public benefit by providing support, information and advice to people in situations of poverty, focusing on those with particular needs due to age, disability, or other vulnerabilities. CHAS aims to intervene early and ensure that people have access to safe, appropriate and permanent accommodation. We work closely with local community partners, to ensure people receive the right support, at the right time. In preventing homelessness and improving housing conditions, the charity provides benefit to individuals and the wider community as a whole. All our services are free and accessible to anyone in Bristol and the surrounding area. The Trustees have had regard to the Charity Commission's guidance on public benefit and endeavour to implement that guidance in all the charity's work.

Achievements and Performance

Local Context

When the pandemic first hit, we used our reserves to meet the increased demand created by the pandemic. In January 2021, for instance, we received 162% more enquiries than the previous January.

We moved to home working and telephone / online appointments in March 2020 with no interruption to service. We increased the hours in our advice team to respond to the demand, and the increasingly complex array of issues clients were presenting to us. We were also able to support clients more holistically: we helped clients to secure food and essentials, contacted clients struggling with severe mental health issues, supported immune-suppressed clients in shared accommodation to access self-contained housing, and helped clients access emergency accommodation.

We also conducted a number of outreach projects, including: creating and distributing housing advice leaflets with ACFA, creating a Covid-19 Housing Support Handbook with Caring in Bristol, and delivering advice sessions to community groups.

As we emerge from successive lockdowns, the pressure on Bristol's housing remains high. While job retention schemes are being wound down, there are still many people reliant on them. When these conclude in September, many families will lose income, and could struggle to keep their homes. In addition, demand for social housing still outweighs supply – a problem that existed long before the pandemic. This, plus the end of the evictions ban in May, means we are likely to see the effects of the pandemic on housing and homelessness escalating further.

Having moved out of lockdown and away from the initial crisis response, CHAS is focused on helping our clients and the community recover from the pandemic. We want to help build resilience in community organisations by equipping them with housing knowledge, so

that we have the strength to deal with the longer-term effects of Covid-19 on housing.

Maintaining our increased capacity to meet demand, as well as expanding our partnerships, is essential to achieving this.



162%

increase in enquiries Jan
2021 vs Jan 2020

Projects & Partnerships 2020/21

This year, we have developed several new projects, as well as continuing to achieve excellent outcomes with existing ones.

In addition to our Covid-19 emergency outreach and our main housing advice and casework service, these partnerships allow us to reach more people. They also mean we can find innovative ways to support people with their housing problems, and the issues that compound them.

234

*People engaged through
Projects and Partnerships*

HomeFull

Our HomeFull project, funded by Nationwide, is a collaboration with Bristol Children's Centres and Talking Money. The project allows us to reach families in need of housing and money advice & support in inner city Bristol who may not know where to turn.

This partnership with Talking Money works with families in central Bristol children's centres, supporting parents with issues such as debt, housing and benefits. This collaboration means our advisers can both pass on their experience to the family support workers & ensure families receive effective and early preventative advice - which is even more important in this moment of housing crisis.

In 2020/21, Homefull:

- Helped **49** families
- Improved the mental health & stress levels of **87%** of clients
- Successfully reached out to groups we know are less likely to access advice (**78%** BAME, **51%** speak English as an additional language, **90%** female)

Mo, his family, and one of our caseworkers



Mo's Story: A Helping Hand from HomeFull

Mo and his family were referred to CHAS through our HomeFull project by Cath, a family support worker at St Paul's Children's Centre. They were living in privately rented accommodation, with just one bedroom for the whole family to sleep in: Mum, Dad, and their three young children (including a newborn baby). Their home was overcrowded, very cold, and had issues with mice and rats. The condition of the home was so poor that a visiting midwife voiced her concern for how it could affect their health. Furthermore, the overcrowding and the state of the home was causing great distress for the family, particularly damaging Mum's mental health.

While the family were on the waiting list for a council property, they were on too low a priority band to be moved any time soon. It was clear, however, that they desperately needed to leave. To address the situation, the caseworker at CHAS got the council's private housing team to conduct an overcrowding assessment on Mo's home. The council found that it was indeed overcrowded, which meant that the family qualified for a higher priority band for rehousing.

Even on the higher priority band, however, the waiting list was long. The desperation of Mo and his family meant that our caseworker had to take a different route. They assisted the family with a homelessness application, and a two-bed temporary accommodation was quickly found for them instead. Our caseworker supported the family every step of the way, ensuring that they could move in as quickly as possible. Mo and his family have since moved into their new temporary home, and they are high priority for a more permanent one.

They now have more room, warmth, and a home that is safe for their children.

Other Projects

BHPP

Our early intervention partnership

An exciting new outreach project for CHAS and Caring, under development in 2020/21



Aashyana

Our South Asian community outreach project



A partnership with Wellspring Settlement, Talking money. BRAVE

Supported 24 clients in 2020/21

BOOST

Our drop-in advice sessions @ Barton Hill Settlement



Supported 176 people in 2020/21

Delivered holistic advice on debt, immigration & benefits to community groups

CCAP

Our Coronavirus Community Advice Project

Ella's Story

When Ella was threatened with homelessness, she was very panicked and stressed. She was living at a friend's house when she was given 10 days' notice to leave. Ella had nowhere else to go: the lockdown at the time made her situation even more difficult. On top of this, she was also struggling with ongoing mental health issues.

Ella contacted CHAS, and we were there to help. Our caseworker initially assisted her to make a homelessness application, but when her 10 days' notice expired, the application was still processing. Ella was forced to leave her home without anywhere to go that night, facing the prospect of rough sleeping.

She called the council's homelessness prevention team in the morning to try and access emergency accommodation. Unfortunately, they said they were busy and would call her back. But by the afternoon, Ella was still yet to hear anything: waiting in a park, she was increasingly upset and anxious about where she was going to sleep.

She reached out to our caseworker Esme and informed her of the situation. Esme immediately advocated on her behalf with the council, ensuring that they took action. As a result of our intervention, instead of having to sleep rough that night, Ella was housed in hotel accommodation. Since then, we have been working closely with both Ella and the council to get her into settled accommodation. Our caseworker has been there every step of the way, making sure that Ella gets the support she needs, and a home she can feel safe in.

"Thank you so much, you're the only person that's really helped me, everyone else just used red tape. You've been amazing, so I really thank you very much."

Client feedback

Helen's Story

Helen came to us for help with re-housing as she was facing a number of issues in her current home. She was under-occupying and subject to the bedroom tax, as a result she was unable to buy essentials such as food. Her mental health was suffering as her son had recently died in their home, Helen's PTSD in relation to this was made worse by remaining in the same house. This was triggering occasional psychotic episodes. Helen is a wheelchair user and, when she approached us for advice, the chairlift she used to access her home was broken so she could not leave.

CHAS was the only service Helen was engaged with, so the first thing we offered was an understanding and listening ear. We then referred her to Bristol City Council's Disabled adaptations team, to get Helen's chair lift repaired. There was a long wait so we also informed her Social Housing Officer of the severity of the situation, so they could expediate repairs. As a result she was able to come and go again.

We also helped to address Helen's financial situation; we worked with North Bristol Advice Centre to get Helen a Discretionary Housing Payment, to cover the cost of the bedroom tax and increase her income. We also helped Helen with foodbank referrals when she has been unable to afford food.

Next we explained the long-term impact of the housing situation to Home Choice, and through these appeals were able to secure Helen an award of Band 1, the highest priority for rehousing. Helen struggles with technology and digital exclusion; she is unable to place bids herself, so we called Helen up each week to discuss what was available and place bids on suitable properties.

Helen's requirements are very particular. She needs a wheelchair accessible bungalow. Because there are so few of these in the city, it has taken a long time for Helen to bid successfully, even on Band 1. Throughout this time CHAS has remained in close contact with Helen, providing support and encouragement.

"Thanks for the effort and persistency in aiding me to resolve my housing situation I do appreciate it so much, words can't describe."

Client feedback

In your words

*"Thank you so much for all your help as without your assistance he wouldn't have been successful in bidding for this property. **Steve is so grateful and keeps saying that he feels like he's won the lottery!** ... Thank you again for your assistance as I'm very aware that Steve could easily have ended up on the streets or dead because of his vulnerabilities".*

"Thank you Esme, I really appreciate your time, support and all your hard work with my situation.

*As a mum who has Hearing Impairment/ Mental Health/ violent relationship and 2 children who have additional needs, I would like to say how grateful I am for Esme's support and trying her best by going an extra mile to sort out housing situation for me, when the council would not support an additional bedroom. With Esme's support I can now bid on a bigger property for my family, I am hoping it will improve my mental health and offer a new start in a new home. **Without Esme's support I think I would of given up hope.**"*

*"I just wanted to send a message to properly thank you for all the help you gave regarding Sam's tenancy issues. She is doing really well at the moment and feels that she is **'basking in the light at the end of the tunnel'**.*

She still has not tried getting her money back but does not want to do this right now. She is working on her garden and applying for lifetime tenancy at her new Curo home. I just wanted to let you know as this wouldn't have been possible without your help. Take care and have a great week."

"I'm all moved into the new place so hopefully I'm all good now. Thanks so much for all your help."

*"We had lost the hope of moving. We are so thankful to you, and we really appreciate all your hard work. **I have told a few people who are struggling on home choice about you, I hope they get help as well.** I must say you are best person I came across. If possible let me know, I and my husband want to come and thank you personally.*

And I want to say to your organisation also that you are best employee they have. Thanks a lot for everything."

*"I would like to really thank you for your help because I know **without your help this would have never happened.** It's been a long process for me to get here now so I would really like to thank you so much.*

You're the only person who actually decided to help us. Me and my 2 kids thank you so much.

Thanks again"

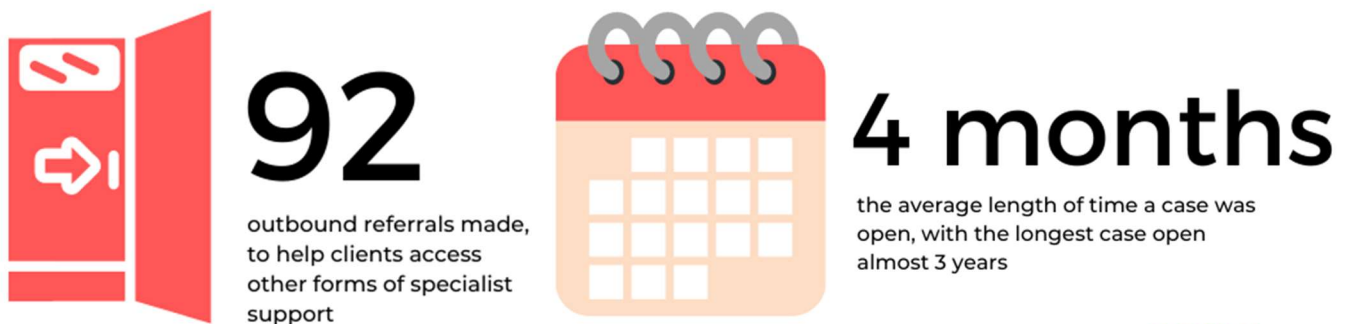
*"**Your organisation has helped me out in difficult times.** Please say my special thanks to Charlie one of your managers, she helped me lot."*

"I cannot express in words how grateful we are for your kind help"

*"I want to thank you for your support in my housing situation. **Your help has given my family a home.** I cannot thank you enough. I am now liaising with a lettings officer and we have an estimated moving in date."*

*"Hey Jack, thank you for everything you did.... **You did a lot for me and my daughter.**"*

In 2020-21:



Presenting issues

¹ 248 brief advice cases, 192 casework cases

² Outcome percentages reflect casework cases only

People approach us for many reasons, often reflecting complex individual circumstances. They often have more than one issue they need help with (therefore, the below percentages equal greater than 100%).



“Thank goodness organisations like yours still exist... just knowing that you are there is a boost to my morale”

Client feedback

As well as achieving housing outcomes for our clients, we also equip them with skills, confidence & knowledge. Across all the clients we worked with, following our support 83% felt they now know where to find advice and support if needed, a further 69% felt they were better able to manage their own affairs, and 92% had a better understanding of their options, duties and rights.

We aim to provide a solution to every client’s housing issue. For someone to obtain and sustain a safe, appropriate, and permanent home is a positive housing outcome, which gives that individual a chance to become settled within a community. It also provides opportunities to find work, for a stable education and ultimately, to achieve improved health and wellbeing for entire families. Through our combination of specialist advice and individual-centred support we ensure that our clients are better off having received our support and advice.

Who we supported this year

Our clients are a diverse group of people, and the difficulties they face in housing often reflect wider complexities in their life. There are often recurring structural and systemic barriers that prevent people from accessing the housing they need.



22% have physical health issues



39% have mental health issues



51% are BAME



66% identify as women



29% speak English as an additional language



28% are not British nationals



51% have dependent children



64% renting
34% homeless



25% are long-term sick



85% receive benefits



22% are full-time carers

Strategic goals: what we've achieved this year

In FY21 we continued to work in line with our strategic review, identifying four strategic goals. Despite the challenges of the past year, we have continued to progress against these aims:

Efficient & Effective

Investing in internal operations and external profile for sustainability.

- ✓ Implemented a new organisational structure which included an Operational and Development Manager
- ✓ Implemented a new HR system to support efficient processes
- ✓ Completed a Digital Strategy
- ✓ Moved office premises to an accessible venue, remaining within our primary BS5 neighbourhood
- ✓ Outsourced our finance to refine efficient reporting
- ✓ Improved staff wellbeing, support and connection

Trusted & Timely

Providing the right support at the right time.

- ✓ Refreshed our triage process, so that people can access advice quicker
- ✓ Increased capacity for holistic support (food, basic essentials, charity grants)
- ✓ Developed our partnership with Caring in Bristol to support homelessness prevention
- ✓ Accepted on to the Frontline Immigration Advice Project to work towards accreditation for Immigration Advice (OISC Level 1)

Community Impact

Working closely with our community and partners to better meet local needs.

- ✓ Continued our outreach project with Central Children's Centres, providing holistic advice to low-income families
- ✓ Launched online drop-in advice sessions with social prescribing forums
- ✓ Delivered a weekly Housing Advice Session (Boost project) via remote means
- ✓ Hosted community conversations and knowledge sharing with local groups.

Local Influence

Influencing change at all levels to improve local housing conditions and reduce homelessness

- ✓ Increased use of social media to reach new audiences (Twitter, Facebook)
- ✓ Active members of ACFA, and local groups such as the Community Connectors
- ✓ Contributed to housing, homelessness and mental health policy meetings with the local authority and advice partners

Thank you

We are extremely grateful for the continued support of our funders, without whom our work would not be possible. In addition to our individual supporters, we are grateful to have received funding from the following:

Quartet Community Foundation

John James Bristol Foundation

The St Stephen and St James Trust

The Henry Smith Charity

The Access to Justice Foundation
(Community Justice Fund)

The Singer Foundation

National Lottery Community Fund/
Coronavirus Community Support Fund

The Nisbet Trust

Burges Salmon Charitable Trust

Pat Newman Memorial Trust

The Burden Trust

Souter Charitable Trust

Sir Harold Hood's Charitable Trust

The University of Bristol

Crisis

Clothworkers' Foundation

Centre for the Acceleration of Social Technology/
National Lottery Community Fund

Postcode Neighbourhood Trust

Clarion Housing

Albert Hunt Trust



Financial review

During the year, we were once again successful in raising funds, with income from donations, charitable trusts, and partnerships generating £278,614 (2019: £190,144). Expenditure increased to £228,296 (2019: 207,110). There was a surplus of £50,318.

The trustees have closely monitored financial performance and have considered the going concern status of the charity. They conclude that there are no material uncertainties affecting the ability of the charity to continue as a going concern. This has also been considered in the context of Covid-19, and the cash position at the date of signing along with future cash projections.

Reserves Policy

The trustees have established a policy whereby the free reserves should be sufficient to cover the charity's operating costs for between **three** and **six months**. This has been calculated to be between £74,309 and £148,618.

This level of reserves would cover all closing costs, including redundancy payments, if CHAS were unable to secure sufficient onward funding.

This policy is reviewed annually by trustees.

Reserves position

On 31st March 2021, reserves amounted to £128,780, of which £11,333 were restricted. (see note 13 to the accounts). Trustees did not elect to designate funds in FY20, £117,237 remained as free reserves.

This is sufficient to cover four and a half months running costs of our FY22 budget (£297,235).

Looking Forward

We anticipate the demand for advice services will continue to grow significantly, especially after the economic effects of Covid-19 are fully realised.

In order to ensure our resources have the greatest possible impact, and that our development remains targeted and focused, CHAS has developed a three-year strategy. During 2021 & 2022, we intend to:

- Enhance the sustainability of our organisation, through longer term funding.
- Refresh our branding and digital offer.
- Increase service user engagement in how we plan new activities and manage our charity.
- Expand our outreach projects with community partners.

Structure, Governance and Management

Organisational structure

On 31 March 2021, the staff team consisted of nine staff members. The Director manages strategic development, supported by a Communications and Fundraising Assistant and Senior Manager. The Advice Service Lead oversees the Advice Service, supported by Housing Advice Caseworkers. The Operations and Development Manager oversees the day-to-day running of the charity, supported by a Project Co-ordinator and Impact and Quality Lead.

Management

The trustees of the charity, who are also the statutory directors of the charity for the purposes of company law, exercise all the powers of the charity. The trustees delegated the day-to-day operation of the charity to the Director, who is in turn accountable to the Board.

The Director, Advice Service Lead and Operations and Development Manager form the staff Senior Leadership team, who meet on a bi-weekly basis to review operational and strategic priorities.

Trustee board

On 31 March 2021, CHAS was governed by a board consisting of seven trustees, who bring a diverse range of skills and experience. Trustee recruitment is undertaken annually to meet skills gaps identified by the board and Director. Trustees may be elected by a simple majority vote of the members of the charity or co-opted by decision of the trustees. New posts are advertised widely through local

voluntary channels and through direct invitations to ex-service users and key community members.

One third of the trustees must retire at each AGM, with those longest in office retiring first. However, they are entitled to re-election.

Governance

The trustee board meet regularly (at least quarterly) to discuss strategic matters, review the risk register, and make key decisions.

The board delegates certain responsibilities to the Finance and Fundraising committee, including approval of budgets and fundraising contracts, monitoring of financial performance fundraising, and managing the liquidity of the charity. The committee meet regularly, quarterly at a minimum, in advance of trustee meetings.

Governing document

CHAS Bristol is a registered charity and a company limited by guarantee. The charity is governed by its articles of association adopted on 25th September 2018. CHAS Bristol has operated as a registered charity since 1965. Prior to its reconstitution as a charitable company in 2019, it operated under the charity number 233757.

In accordance with accounting regulations, the transfer of assets from the old entity to the new was treated as a merger and is documented on the register of mergers.

Statement of Trustees' Responsibilities

The trustees, who are also directors of CHAS (Bristol) Housing Advice Service for the purposes of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with 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 Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the income and expenditure of the charitable company for that period. In preparing these financial statements, the trustees follow best practice and:

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

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

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditors are unaware; and
- The trustees have taken all steps that they ought to make themselves aware of that information.

DocuSigned by:



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Joe Kane-Smith

Chair

DocuSigned by:



A90D78A3DAAD40C...

Louise Jones

Vice Chair

Date: 30 September 2021

Independent examiner's report to the trustees of CHAS (Bristol) Housing Advice Service ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

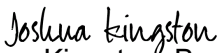
Independent examiner's statement

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

DocuSigned by:



Joshua Kingston, Bsc., ACA

Burton Sweet Limited

The Clock Tower

5 Farleigh Court

Old Weston Road

Flax Bourton

Bristol BS48 1UR

Date: 30 September 2021

CHURCHES HOUSING AID SOCIETY
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2021



	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £ (Restated)
Income from:					
Donations and legacies	2	155,126	72,576	227,702	171,272
Charitable activities	3	50,912	-	50,912	18,567
Investments		-	-	-	305
Total income		206,038	72,576	278,614	190,144
Expenditure on:					
Raising funds	4	12,000	-	12,000	8,205
Charitable activities	5	155,053	61,243	216,296	198,905
Total expenditure		167,053	61,243	228,296	207,110
Net income/(expenditure) before transfers	6	38,985	11,333	50,318	(16,966)
Total funds at start of year	12	78,252	-	78,252	95,218
Total funds at end of year	12	117,237	11,333	128,570	78,252

The Charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

See note 11 for the comparative Statement of Financial Activities.

CHURCHES HOUSING AID SOCIETY**BALANCE SHEET****AS AT 31 MARCH 2021**

Company no: 10675390

Charity number: 1180341

	Note	2021 £	2020 £
Current assets			
Debtors	10	17,303	26,121
Cash at bank and in hand		139,793	82,439
		<u>157,096</u>	<u>108,560</u>
Liabilities			
Creditors : amounts falling due within one year	11	(28,526)	(30,308)
Net current assets		<u>128,570</u>	<u>78,252</u>
Net assets		<u><u>128,570</u></u>	<u><u>78,252</u></u>
FUNDS			
Unrestricted funds			
General funds	13	117,237	78,252
Restricted funds	13	11,333	-
Total funds		<u><u>128,570</u></u>	<u><u>78,252</u></u>

For the year ending 31 March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements of Church Housing Aid Society were approved by the Board of Trustees on 30 September 2021 and are signed on their behalf by:

DocuSigned by:

FFB8FB542770447...

Joe Kane-Smith

Chair

DocuSigned by:

A90D78A3DAAD40C...

Louise Jones

Vice Chair

CHURCHES HOUSING AID SOCIETY
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2021

1 Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, and in accordance with the Charities Act 2011, the Financial Reporting Standard 102 (FRS102) and the requirements of the Charities Statement of Recommended Practice based thereon.

The charity is a public benefit entity as defined under FRS102. The Trustees consider that there are no material uncertainties affecting the ability of the charity to continue as a going concern as considered in the context of Covid-19.

Income

Income from donations is included in income when these are receivable, except as follows:

- I. When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods;
- II. When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-conditions have been met.

Legacies are included on a receivable basis where charity is entitled to the income, it can be measured reliably and receipt is probable. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is not included in income but is treated as a contingent asset and disclosed if material.

Investment income is included on a receivable basis.

Donations in kind comprise donated services where the costs are measurable and the services would otherwise have to be paid for to maintain operational effectiveness.

Expenditure

Expenditure is recognised in the period in which it is incurred. Expenditure includes attributable VAT which cannot be recovered.

Raising funds

Raising funds expenditure include those costs incurred in seeking voluntary contributions, costs of goods sold and other costs which include the costs of running and participating in fundraising events and collections and cost of goods purchased for resale.

Governance costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity. Governance costs are included within charitable activity costs.

CHURCHES HOUSING AID SOCIETY
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2021



1 Accounting policies (continued)

Pension costs and other post-retirement benefits

The charity contributes to defined contribution pension schemes. Contributions payable to the charity's pension schemes are charged to the Statement of Financial Activities in the period to which they relate.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Designated funds form part of unrestricted funds and have been identified as being for particular purposes by the Trustees. They are not restricted and can be transferred to general funds at any time at the discretion of the Trustees.

Further explanation of the nature and purpose of each fund is included in note 14 of the financial statements.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered.

Cash at bank and in hand

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

Creditors

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

2 Income from: Donations and legacies

	Unrestricted Funds	Restricted Funds	Total Funds 2021
Current year	£	£	£
Donations	4,363	-	4,363
Grants received	150,763	72,576	223,339
	<u>155,126</u>	<u>72,576</u>	<u>227,702</u>

In the prior year the charity received a government grant of £2,778 from Bristol City Council for the Trailblazer project. The charity did not receive any government grants in the current year.

CHURCHES HOUSING AID SOCIETY
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2021



2 Income from: Donations and legacies (continued)

Prior year comparatives	Unrestricted Funds (Restated) £	Restricted Funds £	Total Funds 2020 (Restated) £
Donations	1,934	-	1,934
Grants received	144,338	25,000	169,338
	146,272	25,000	171,272

Grants received	2021 £	2020 £
Henry Smith Charity	25,000	25,000
Community Justice Fund	43,513	-
Centre for Sustainable Energy (BEIS)	-	25,000
Talking Money (Nationwide)	-	23,520
Nisbet Charitable Trust	20,000	20,000
National lottery/Covid-19 Community Advice Project	29,030	-
Postcode Lotter Trust	17,000	-
Garfield Weston Foundation	-	18,000
John James Bristol Foundation	15,000	15,000
Singer Foundation	10,000	10,000
St Stephen & St James Trust	15,000	10,000
Bristol City Council	-	2,778
Quartet Community Foundation/net DCMS Fund	10,996	-
Quartet Community Foundation/Coronavirus Response Fund	5,000	-
Crisis	5,000	-
Clothworkers' Foundation	3,850	-
Centre for the Acceleration of Social Technology/National Lottery Community Fund	10,000	-
Other grants	18,313	20,040
	227,702	169,338

3 Income from: Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Internships	5,208	-	5,208
Grants received	45,704	-	45,704
	50,912	-	50,912

CHURCHES HOUSING AID SOCIETY
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2021



3 Income from: Charitable activities (continued)

	Unrestricted Funds £ (Restated)	Restricted Funds £	Total Funds 2020 £ (Restated)
Internships	1,724	-	1,724
Grants received	16,843	-	16,843
	<u>18,567</u>	<u>-</u>	<u>18,567</u>

4 Expenditure on: Raising funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Fees to Fundraiser	12,000	-	12,000	8,205
	<u>12,000</u>	<u>-</u>	<u>12,000</u>	<u>8,205</u>

In the prior year, all the expenditure on raising funds was out of unrestricted funds.

CHURCHES HOUSING AID SOCIETY
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2021



5 Expenditure on: Charitable activities

Current year	Direct Costs £	Support Costs £	Governance Costs £	Total Funds 2021 £
Salaries including NI & Pension	166,888	-	-	166,888
Rent	-	3,947	-	3,947
Travel expenses	5	-	-	5
Interpreting	2,394	-	-	2,394
Telephone	3,696	-	-	3,696
Insurance	-	539	-	539
IT Costs	3,745	2,750	-	6,496
Postage, printing and Stationery	-	1,406	-	1,406
Refreshments	-	291	-	291
Legal and Professional fees	3,265	3,480	127	6,872
Training	-	3,464	-	3,464
Payroll service	-	856	-	856
Subscriptions	-	2,687	-	2,687
Venue hire	46	-	-	46
Recruitment	1,514	-	-	1,514
Other staff costs	-	2,513	-	2,513
Accounts and independent examination	-	-	4,314	4,314
St Pauls' Advice Centre - National Lottery/ Covid 19 Community Advice Project	8,368	-	-	8,368
	189,921	21,934	4,441	216,296
Prior year	Direct Costs £	Support Costs £	Governance Costs £	Total Funds 2020 £
Salaries including NI & Pension	156,726	10,682	-	167,408
Rent	-	3,700	-	3,700
Travel expenses	19	709	-	728
Interpreting	203	-	-	203
Telephone	-	2,056	-	2,056
Insurance	-	694	-	694
IT Costs	-	2,539	-	2,539
Postage, printing and Stationery	-	1,396	-	1,396
Refreshments	-	272	-	272
Legal and Professional fees	4,840	4,642	832	10,314
Training	-	2,323	-	2,323
Payroll service	-	773	-	773
Subscriptions	-	2,262	-	2,262
Venue hire	25	-	-	25
Sundry expenses	-	160	-	160
Recruitment	-	310	-	310
Accounts and independent examination	-	-	2,177	2,177
BEIS/ Private Rented Energy Project	1,565	-	-	1,565
	163,378	32,518	3,009	198,905

CHURCHES HOUSING AID SOCIETY
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2021



6 Net income/(expenditure) for the year

This is stated after charging:

	2021	2020
	£	£
Independent Examiner's fee	1,600	1,500
Current year		
Prior year under/over accrual	540	-
Accountancy support	2,342	677
Trustees' meeting and training expenses	114	832
	<u>166,888</u>	<u>180,795</u>

No Trustees have been reimbursed for their out of pocket travel expenses (2020: none). No Trustee received any remuneration during the year.

Aggregate donations from Trustees, key management personnel, and other related parties was £nil (2020:

7 Staff costs and numbers

The aggregate payroll costs were:

	2021	2020
	£	£
Wages & salaries	153,048	150,822
Social security costs	7,752	8,445
Pension contributions	6,088	8,141
Redundancy costs	-	13,387
	<u>166,888</u>	<u>180,795</u>

No employee received emoluments of more than £60,000.

The average number of employees during the year was 7 (2020: 7), calculated on the basis of average headcount. The total employment benefits received by key management personnel (trustees and charity director) including employer national insurance contributions and employer pension contributions were

8 Taxation

The charity is exempt from corporation tax on its charitable activities.

CHURCHES HOUSING AID SOCIETY
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2021



9 Statement of Financial Activities comparative figures

For the year ended 30 March 2020	Unrestricted Funds £ (Restated)	Restricted Funds £	Total Funds 2020 £ (Restated)
Income from:			
Donations and legacies	146,272	25,000	171,272
Charitable activities	18,567	-	18,567
Investments	305	-	305
Total income	<u>165,144</u>	<u>25,000</u>	<u>190,144</u>
Expenditure on:			
Raising funds	8,205	-	8,205
Charitable activities	167,851	31,054	198,905
Total expenditure	<u>176,056</u>	<u>31,054</u>	<u>207,110</u>
Net income/(expenditure) for the year and net movement in funds	(10,912)	(6,054)	(16,966)
Total funds at start of year	89,164	6,054	95,218
Total funds at end of year	<u>78,252</u>	<u>-</u>	<u>78,252</u>

10 Debtors

Due in less than one year:	2021 £	2020 £
Prepayments and accrued income	8,303	2,601
Other debtors	9,000	23,520
	<u>17,303</u>	<u>26,121</u>

CHURCHES HOUSING AID SOCIETY
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2021



11 Creditors: amounts falling due within one year

	2021	2020
	£	£
Trade creditors	10,475	2,923
Other creditors	9,853	25,834
Accruals and deferred income	8,198	1,551
	<u>28,526</u>	<u>30,308</u>

12 Movement in funds

For the year ended 31 March 2021

	At 1 April				At 31 March
	2020	Income	Expenditure	Transfers	2021
	£	£	£	£	£
Restricted funds					
Centre for the Acceleration of Social Technology/National Lottery Community Fund	-	10,000	(10,000)	-	-
Community Justice Fund	-	1,700	(1,700)	-	-
Clothworkers' Foundation	-	3,850	(3,850)	-	-
Postcode Neighbourhood Trust	-	17,000	(5,667)	-	11,333
Quartet community Foundation/Coronavirus NET DCMS Fund	-	10,996	(10,996)	-	-
National Lottery/Covid 19 Community Advice Project	-	29,030	(29,030)	-	-
Total restricted Funds	<u>-</u>	<u>72,576</u>	<u>(61,243)</u>	<u>-</u>	<u>11,333</u>
Unrestricted funds					
General funds	78,252	206,038	(167,053)	-	117,237
Total unrestricted Funds	<u>78,252</u>	<u>206,038</u>	<u>(167,053)</u>	<u>-</u>	<u>117,237</u>
Total funds	<u>78,252</u>	<u>278,614</u>	<u>(228,296)</u>	<u>-</u>	<u>128,570</u>

Restricted funds

Centre for the Acceleration of Social Technology/National Lottery Community Fund - funding received to support the development of the charity's digital strategy

Community Justice Fund - this was funding to establish our Operations and Development Manager position.

Clothworkers' Foundation- this funding was used to fund IT and office equipment costs.

Postcode Neighbourhood Trust - this was funding received for the Charity's Advice Service Lead.

CHURCHES HOUSING AID SOCIETY
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2021



12 Movement in funds (continued)

Quartet Community Foundation / Coronavirus NET DCMS Fund - this was funding received for increased capacity to respond to the increased winter demand for the Charity's service.

National Lottery/Covid 19 Community Advice Project - this was funding received for the Charity's community outreach project supporting people in inner city Bristol in partnership with St Pauls Advice Centre.

For the year ended 31 March 2020

	At 1 April 2019 £	Income £	Expenditure £	Transfers £	At 31 March 2020 £
Restricted funds					
	-	-	-	-	-
Bristol Community Energy Fund	6,054	-	(6,054)	-	-
BEIS - Prep Pilot	-	25,000	(25,000)	-	-
	<u>6,054</u>	<u>25,000</u>	<u>(31,054)</u>	<u>-</u>	<u>-</u>
Unrestricted funds					
Designated Funds					
Redundancy provision	15,444	-	(13,387)	(2,057)	-
Allen Lane Foundation	4,000	-	(4,000)	-	-
Van Neste Foundation	10,000	-	(10,000)	-	-
Total Designated Funds	<u>29,444</u>	<u>-</u>	<u>(27,387)</u>	<u>(2,057)</u>	<u>-</u>
General Funds	59,720	165,144	(148,669)	2,057	78,252
Total Unrestricted Funds	<u>89,164</u>	<u>165,144</u>	<u>(176,056)</u>	<u>-</u>	<u>78,252</u>
Total funds	<u>95,218</u>	<u>190,144</u>	<u>(207,110)</u>	<u>-</u>	<u>78,252</u>

Restricted funds

The Bristol Community Energy Fund is a project aimed at engaging local community groups and improving housing conditions.

BEIS - Prep Pilot represents funding for a pilot project, with CSE and Shelter, to address energy standards for private rented properties.

Designated funds

The Allen Lane Foundation and Van Neste Foundation grants were raised and set aside to support the core costs of service delivery in 2019/20.

The redundancy provision is to provide for statutory redundancy payments, calculated according to current employee's length of service.

CHURCHES HOUSING AID SOCIETY
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2021



13 Analysis of net assets between funds

	Restricted Funds	Unrestricted Designated Funds	Unrestricted General Funds	Total
	£	£	£	£
As at 31 March 2021				
Net assets	11,333	-	117,237	128,570
	<u>11,333</u>	<u>-</u>	<u>117,237</u>	<u>128,570</u>
As at 31 March 2020				
Net assets	-	-	78,252	78,252
	<u>-</u>	<u>-</u>	<u>78,252</u>	<u>78,252</u>

14 Related party transactions

There are no transactions with trustees or other related parties other than those disclosed as required by the Charity SORP elsewhere in the financial statements.

15 Prior year restatement

The prior year comparatives have been restated to recognise grants received of £16,843 as charitable activity rather than under the heading of donations and legacies.