



CHURCHES HOUSING AID SOCIETY

Annual Report & Accounts

2021-22

Charity number: 1180341
Company number: 10675390

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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
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Registered Address

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Felix Road
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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."

"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.**"

"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 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.**"

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

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

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

"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

J. M. Mathias

John Mathias

Board Secretary

Nov 28 2022

Date:

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

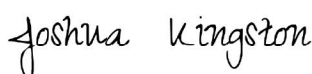
Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed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

Current year

	Unrestricted Funds £	Restricted Funds £	Total Funds 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

	Unrestricted Funds £	Restricted Funds £	Total Funds 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	9,903	-
Homefull	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	-	10,000
Acceleration of Social Technology	-	-
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

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	206,038	72,576	278,614
Expenditure on:			
Raising funds	12,000	-	12,000
Charitable activities	155,053	61,243	216,296
Total expenditure	167,053	61,243	228,296
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	117,237	11,333	128,570

10 Debtors

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

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 2021 £	Income £	Expenditure £	Transfers £	At 31 March 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	-	17,000	(5,667)	-	11,333
Quartet community Foundation/Coronavirus NET	-	10,996	(10,996)	-	-
DCMS Fund					
National Lottery/Covid 19 Community Advice Project	-	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

	Restricted Funds	Unrestricted General Funds	Designated Funds	Total
As at 31 March 2022	£	£	£	£
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>

	Restricted Funds	Unrestricted General Funds	Total
As at 31 March 2021	£	£	£
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.