

BROMLEY CHURCHES HOUSING ACTION
Charity number 1186655

LATCH PROJECT



STATEMENT OF ACCOUNTS
FOR THE YEAR ENDED
31 December 2020

BROMLEY CHURCHES HOUSING ACTION

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BROMLEY CHURCHES HOUSING ACTION
TRUSTEES' REPORT
REFERENCE AND ADMINISTRATIVE DETAILS

Trustees

Julia Poulter (Chair)
Ann Downes (Treasurer)
Edmund Romilly Turton
Richard Collins
Martin Poupard

Staff

Lolly Bell – Project Manager
Sarah Willis – Fundraising Officer
Deborah Benhalima – Support worker

Bankers

CAF Bank

25 Kings Hill Ave, Kings Hill, West Malling, ME19 4JQ.

Charity registration number

1186655

Independent Examiner

Gopi N. V. Manthry B.Com., FCCA, CTA

BROMLEY CHURCHES HOUSING ACTION

TRUSTEES' REPORT

CHAIR'S STATEMENT

I want to start this year's report with thanks. This last year brought challenges that none of us could have foreseen and our fantastic team, Lolly, Sarah and Debbie, without question adapted and responded to ensure that we were able to continue to deliver our support services with empathy and commitment.

I also want to thank our hosts. Sadly, for personal and health reasons some hosts had to stand down as a result of the pandemic. We want to thank them and our remaining hosts for opening their hearts and homes to LATCH and our clients. Never underestimate the world of difference that a spare room can bring to a person in need of a place to call home.

We were honoured that Councillor Nicholas Bennett, Mayor of Bromley for 2019-20 chose LATCH as one of two charities to support during his year in office. We are extremely grateful for the support of Councillor Bennett, his wife and the Deputy Mayor, Councillor Kira Gabbert during this period. They spoke passionately about the work of LATCH when they had opportunity and their fundraising efforts generated £5,983 towards the core costs of delivering our services this year.

As we went into lockdown in March, the government's "Everyone In" campaign demonstrated what can be achieved when there is the political will, societal support and a sense of urgency and partnership. We are now at a critical juncture and it seems wholly within our grasp to end homelessness for good but only if we continue to work in partnership.

Our vision is of a community where everyone is supported and empowered to fulfil their desire for a safe and secure home but we know we can not achieve this alone. We are therefore delighted that during the year we have built stronger links with the London Borough of Bromley and charitable agencies including Living Well, Thames Reach and Housing Justice. We have also worked very closely with The Bromley Homeless Shelter and are extremely excited to have advanced merger discussions with a view to achieving full merger in April 2021.

I know that for many of us we entered 2021 weary, not with the same hope and excitement that a New Year usually brings. But if 2020 has shown us anything it is the strong community that exists in Bromley and it is that sense of community that gives me hope. Hope that together, in the not too distance future, we can end homelessness across the London Borough of Bromley.



Julia Poulter, Chair

BROMLEY CHURCHES HOUSING ACTION TRUSTEES' REPORT

The Trustees present their report along with the financial statements of Bromley Churches Housing Action (operating as LATCH) for the year ended 31 December 2020. The financial statements have been prepared in accordance with the accounting policies set out on pages 11 and 18 and comply with the current statutory requirements and the Accounting and Reporting by Charities: Statement of Recommended Practice applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015).

Objectives and activities

According to the charity's governing document the objects are to work in accordance with Christian principles for the relief of poverty of homeless persons in the London Borough of Bromley, particularly by the provision of grants and short-term accommodation.

Vision

A community where everyone is supported and empowered to fulfil their desire for a safe and secure home

Mission

To break the downward spiral of hidden homelessness and prevent rough sleeping before it starts in the London Borough of Bromley

Goal 1

Provide safe secure hosted accommodation to those in need, supporting them towards independent living

Goal 2

Prevent and reduce homelessness through support and personal empowerment

Goal 3

Raise awareness of hidden homelessness and give a voice to those experiencing it

Our Impact in 2020

...helps to build a community where everyone is supported and empowered to fulfil their desire for a safe & secure home.



- Engaged with 253 homeless and vulnerable men and women aged 18-66 in Bromley borough and surrounding areas (includes "at risk")
- EVERYONE IN! 93 of them safely housed through four local authorities; 41 into private rent; 9 in supported living; 5 in spare rooms of LATCH Hosts.



- 1080+ Extra Hours worked to deliver the service in lockdown
- 615+ Hours of support in welfare calls
- 1400+ pre-loved household items and furniture received from the community and redistributed to those newly housed.
- 78 Household Starter Packs issued to our clients.

#HomelessNotHelpless #Bromley #Community

Achievements and performance

The “Everyone In” campaign has dominated the homeless landscape throughout England’s Covid-19 lockdowns since 23rd March 2020. Any person finding themselves at risk of homelessness, caught up in sofa surfing or experiencing rough sleeping should be afforded the same opportunity as the rest of us, to minimise their exposure to the Coronavirus by being safely housed and able to self-isolate. It became immediately apparent that it was impossible for the homeless to protect themselves effectively against the deadly virus. Driven by this emergency crisis, the work of LATCH has been dedicated to the provision of advice and support for every individual turning to our service. We have supported individuals in an array of homeless situations, many as a direct result of the pandemic which includes sofa-surfing and rough sleeping. Reasons include breakdowns in relationships, fleeing domestic violence, sexual and/or emotional abuse, and loss of employment.

“I have always known it was wrong but I came from a rocky relationship and she seemed to understand what I’d been through. She has always turned nasty with drink but I love her and understand her pain. We always said from the beginning that it was important to accept people we love, for who and what they are – but I can’t take any more. It breaks my heart, I have nowhere to go but I can’t stay. This time, whatever it takes, I won’t go back”

– Tony, 47 (at risk, fleeing domestic violence)

During lockdown, LATCH has continued to develop its understanding of the realities and impacts of all kinds of homeless situations, whether people are at risk or entrenched in homelessness and particularly as a direct result of the pandemic. We have learned that for some, relationships or family dynamics are more fragile than ever; that for others, going to work or school has doubled as a convenient means of distraction and/or escape from domestic violence or abuse; that stress and tension with the added real danger of Covid-19, has high-lighted how much more the community must do to tackle loneliness and isolation, mental health and wellness. Going forward we will utilise this understanding to further develop our services to respond to person-focused needs.

Delivering Differently



Staff adapted rapidly to the challenges of working through the pandemic. Since lockdown in March, the use of video calling and online meeting facilities were increased to maintain the majority of activities. The commitment of staff to work extra hours in order to deliver the support required has been remarkable, as has the dedication of Trustees and our grants & funding officer in their relentless efforts to identify and secure new sources of funding and Emergency Covid-19 grants.

These two factors ensured that our service was able to adapt and change with the as the extent of the pandemic unfolded. Additionally, Trustee-led catch-ups with

staff provided a new and particularly welcome fortnightly opportunity to reflect on direction and the work being done.

BROMLEY CHURCHES HOUSING ACTION TRUSTEES' REPORT

LATCH provides a warm and welcoming service in normal times but when the pandemic took hold, no one could foresee the resulting social and economic distress and disruptions, still dominating our lives today. What we cannot currently offer in the way of a warm greeting, a hot cup of tea with biscuits and a chance to catch one's breath coming in from the cold, we make up for in the provision of a fast and responsive service that remains sensitive to clients' individual needs. Maintaining this has been crucial in these isolating and lonely times. Especially for some, after weeks or months of not speaking to anyone. The ongoing support we provide in a simple voice or video welfare-call makes a difference to their sense of wellbeing, creating trust bonds that some like Larry refer to as life-saving.

"Thank you so much, can't imagine what it will be like to have a home again. Who knows what might have happened if I hadn't found LATCH. Without sounding corny, the LATCH charity has been like an angel to me amidst a very dark time. And your calls and conversation – they bring so much comfort and reassurance at this time because I know you understand - I just can't thank you enough. It's been life-saving."

- Larry, 50 (from lock-up to hotel to home in 6 weeks)

Outcomes and Impact

In 2020, LATCH received 253 unique enquiries, 180 of which were local and by comparison, the service has successfully supported 93 vulnerable men and women in their journeys to be housed safely and securely, through local authorities. We supported these individuals:

- into hotels or hostels before temporary accommodation, then assisted by LATCH in searching for private rent or through council referrals into supported housing;
- as clients now lack access to WiFi or mobile data, we assist clients in completing their online UC claims, replacing lost ID and completing housing applications with evidence;
- 32 individuals initially housed in hotels were re-housed into temporary or permanent housing.

Of these 93 individuals housed:

- 86 endured episodes of hidden homelessness ranging from a week to nine years;
- 7 slept rough from between 7 nights to 6 months, with tents in parks or woodlands or simply in carparks, stairwells, lock-ups, cars and vans;
- 55% were made homeless as a direct result of Covid-19 job losses, breakdowns in relationships during lockdown and bereavement; and
- 78 of those successfully housed were presented with **Community Household Starter Packs** saving each client an estimated £350 and enabling them to settle quickly and smoothly into home life.



BROMLEY CHURCHES HOUSING ACTION TRUSTEES' REPORT

The impact of our intervention on the lives of new clients:

- that in the most critical and desperate of times for them, amidst a pandemic, they have been safely housed into Covid-safe accommodation, despite not knowing their rights or entitlements to housing, before meeting us;
- provision of ongoing Tenancy Sustainment Support for each housed client for up to a year, empowering them to maintain tenancies with support in areas such as claiming for Universal Credit housing costs or housing benefit, discretionary housing payment, council tax support; utilities set-up; and rent arrears or debt management - the lack of which is the main contributing factor to the "revolving door" syndrome that is so common;
- in bringing an end to their chapter of homelessness, and for the year ahead, they are afforded the time to settle and to take-up new opportunities such as CV writing, online training to build employability skills for the future, or one to one counselling to help confront their challenges and troubles from past traumas which they identify as the cause or result of their homelessness;
- in a handful of cases, clients have been housed, found work and maintained their positions through being furloughed then reinstated into full time employment, empowering them to become independent of Universal credit, housing benefit and council tax support. They now look forward to being debt free and eventually saving up to move on to private rent;

We look forward to reporting on the long-term impacts of our work for these clients going forward.

"I was so alone in my situation because none of my friends and family could help me out, properly. They've all got their own lives. I think they all accepted this was me: a floater who would pop by for a shower, some hot food or a few nights on the sofa. At times, I accepted it too - stuck on sofas or garage floors, in the back of vans, strangers' beds."

"I got so much support with everything from day one, since being housed at the end of April. It has changed my life. That was something nobody could help me with, before. It's the small things that mean so much, for example, I hadn't taken a relaxing shower in years. Now, I've been able to rest-up, and I'm slowly feeling safer and I can properly focus on the advice being given to me."

- Syndey, 25 (*hidden homelessness since age 16*)

BROMLEY CHURCHES HOUSING ACTION TRUSTEES' REPORT

Hosted Model

The LATCH Mission is to break the downward spiral of hidden homelessness and prevent rough sleeping before it starts in the London Borough of Bromley. To ensure the health and safety of existing hosted households, we kept each one updated with the .GOV.UK Coronavirus guidelines, however, with so much uncertainty we also made the move to pause all recruitment and to focus on their maintenance. For hosted households, lockdown has presented its own challenges and uncertainties:

- A'level exams and in-person training sessions have been cancelled, online learning is minimal and daily contact is vastly reduced whilst opportunities to find work are scarce.
- a number of hosts retired due to their underlying health conditions or those of family members; clients were transferred into private rent, where we continue to support them in their day to day challenges through welfare calls and monthly reviews.

"All young people have a rough time at one stage or another. I take each and every one who has walked through my door, as they come, for face value. Everyone makes mistakes and they are only young once just as we were young once. By letting them live here and by being supportive – this must be what they need – it was certainly what I needed when I was young. So I identify with them and this allays any fears or insecurities about playing this role."

- Liz, 86 (Host since 1994)



Our main priority in 2021 will be to reinvigorate and rebuild the hosted service, through a renewed host recruitment program with increased host member socials, workshops and support groups delivered online.

This part of the service will also be strengthened with the addition of our newly recruited part-time support worker and the expansion of the new one-to-one counselling service.

"I am happy and I feel more independent than before. Living a worry-free life is great especially while I'm at college. I feel like I have a future now and I look forward to finishing my course and going on to work. None of this may have been possible if my homelessness had carried on so I'm very thankful for all the opportunities that have come my way since coming to LATCH and being taken in by my host, whose kind and understanding."

- Grace, 20 (Hosted client since 2019)

Developing the Service

The charity has undergone its own journey of growth and development amidst the various operational challenges as Covid-19 unfolds. Working with local authorities in the London Borough of Bromley and surrounding boroughs of Lewisham, Bexley, Greenwich and Croydon in the past year has given our organisation a chance to showcase how we work.

Exchanging experiences with other local charities over the course of the last nine months, has not only revealed that we are all delivering our respective services in a dramatically changed way, but that responding to those in need during increasingly uncertain and challenging times has been spontaneous, faster than in normal times and often, unrehearsed.

Sharing and exchanging ideas and anecdotes with other services has had a positive and encouraging impact on our staff. They have welcomed opportunities to connect with others, strengthening community ties for the future.

Adapting to change has brought about three important developments for LATCH:

1. that the charity has successfully shown its capacity to modify and expand its service, the reporting of which to funders and local supporters has resulted in the doubling of income from the previous year;
2. that working together with other services in a multi-agency approach can make a huge difference to the speed at which outcomes are achieved and the impact to the client's health and wellbeing, enabling true whole-person support.
3. finally, that through continued collaboration between LATCH and the Bromley Homeless Shelter and its Advice Service in Covid times, we have identified some excellent reasons to propose, explore and support the merger of our two organisations. It is anticipated that our "one service" approach will more effectively cater for the needs of all homeless people in our local community.

We are immensely excited for the coming year and look forward to realising our ambitions as we progress through 2021.

"I just wanted to say thank you so much for all your help and treating me like a human being. It's been a long road....these past 18 months. I had just about given up hope until I spoke with (LATCH) and then (the shelter's Advice Service). I won't ever forget that so when I can, I will do the charity run and raise lots of money for such a good cause and something that now means so much to me."

- Boe, 40 (physical injury, job loss leading to homelessness)

BROMLEY CHURCHES HOUSING ACTION

TRUSTEES' REPORT

Financial review

The COVID-19 pandemic impacted significantly on the charity and the need for our services in the London Borough of Bromley. We were able to secure additional income to deliver these services in the current year and subsequent years, thanks to the much welcome support of our regular donors, churches and trusts and foundations. As such our income rose in 2020 to £63,645 (2019: 32,412). After expenditure, the charity result was a surplus of £10,276 (2019: Loss £3,162). £17,414 is carried forward in restricted funds (2019: £2,400).

Whilst this result is welcome news when so many UK charities are struggling financially as a result of COVID-19 and the impact on fundraising, the trustees believe it is right to be cautious. The level of grants received in the year masks the impact of COVID-19 on our fundraising efforts and our unrestricted funds resulted in a deficit for the year of £4,738. We continue to look for ways to increase our income so as to expand our capacity and deliver on our goals, as well as realising ambitions for greater impact through merger with The Bromley Homeless Shelter.

Reserves policy

The unrestricted funds of the charity are expendable at the discretion of the Board of Trustees in furtherance of the objects of the charity. In order to mitigate the risk of fluctuating income levels from voluntary sources and in order to ensure maintenance of essential services for beneficiaries, the trustees have established a policy of holding a minimum level of free reserves (being the total of unrestricted funds).

The Trustees have therefore determined that free reserves shall be maintained at a level of between 10 and 14 months of budgeted expenditure. This is approximately £37,000 to £52,000 based on a rolling 12 month budget. At 31 December 2020 the charity held free reserves of £46,107 (being the unrestricted reserves of the charity). This is satisfactorily within our target range.

Structure, governance and management

The Governing Document of the charity is its Constitution dated 28th November 2019 following its conversion to a Charitable Incorporated Organisation (CIO). At the charity's AGM in July 2019, members voted in favour of incorporating as a CIO, accordingly Bromley Churches Housing Action CIO (registered number 1186655) was established with the Charity Commission on 28 November 2019. At midnight on 31 December 2019 Bromley Churches Housing Action (registered number 1039394) transferred all of its activities, assets and liabilities to Bromley Churches Housing Action CIO (registered number 1186655). Bromley Churches Housing Action CIO has substantially the same charitable objects as Bromley Churches Housing Action and continues to deliver the same strategic plans and work towards the same vision. There were no changes to the operations of the charity as a result of the transfer.

The governing body is the Board of Trustees. The Trustees have control of the charity and its property and funds. Trustees are appointed by the members at the Annual General Meeting or co-opted during the year by existing Trustees of the charity. The existing Trustees seek new trustees and if suitable introduce them to the existing Board. On appointment the process is explained to new trustees and they are acquainted with the current position.

BROMLEY CHURCHES HOUSING ACTION TRUSTEES' REPORT

The Trustees meet regularly throughout the year to consider the operations, activities and performance; policies and risk management; and fund-raising and reserves. The day to day administration is delegated to the Project Manager, Lolly Bell.

Trustees' responsibilities

The Trustees are responsible for preparing the Annual report and the financial statements in accordance with applicable law and regulations.

Charity law requires the Trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under charity law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements 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 charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the Board



Julia Poulter
Chair

Date: 10 February 2021

BROMLEY CHURCHES HOUSING ACTION

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

Report of the independent examiner to the Trustees of Bromley Churches Housing Action registered charity No 1186655 on the accounts for the year ended 31 December 2020 set out on pages 14 to 19 which have been prepared under historical cost accounting policies.

Respective Responsibilities of Trustees and Examiner

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

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act;
- Follow the procedure laid down in the general Directions given by the Charity Commission under section 145 (5)(b) of the Charities Act; and
- State whether particular matters have come to my attention.

Basis of Independent examiner's statement

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

Independent Examiner's statement

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 Trust 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.



Gopi N. V. Manthry B.Com., FCCA, CTA

Independent Examiner

Date: 13th March 2021

BROMLEY CHURCHES HOUSING ACTION

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020

	Note	<u>2020</u> <u>Unrestricted</u> £	<u>2020</u> <u>Restricted</u> £	<u>2020</u> <u>Total</u> £	<u>2019</u> <u>Total</u> £
INCOME FROM:					
Donations		5,938	500	6,438	3,432
Trusts & Foundations		4,391	42,000	46,391	15,533
Churches		3,447	-	3,447	4,848
Legacies		-	-	-	-
Fundraising events		7,344		7,344	8,552
Bank interest		25	-	25	47
TOTAL INCOME		21,145	42,500	63,645	32,412
EXPENDITURE ON:					
Raising funds		239	-	239	1,024
Charitable activities	5	25,644	27,486	53,130	34,550
TOTAL EXPENDITURE		25,883	27,486	53,369	35,574
Surplus/(Deficit)		(4,738)	15,014	10,276	(3,162)
Funds brought forward		50,845	2,400	53,245	56,407
Funds carried forward		46,107	17,414	63,521	53,245

All activities are continuing.

All recognised gains and losses are included in the statement of financial activities.

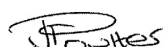
The notes on pages 16 to 19 form part of these financial statements.

BROMLEY CHURCHES HOUSING ACTION
BALANCE SHEET AS AT 31 DECEMBER 2020

	NOTES	2020 £	2019 £
CURRENT ASSETS			
Amounts Receivable	6	300	1,947
Cash at Bank and in Hand			
Current Account		9,609	26,760
Deposit Account		25,762	25,742
Donations Account		1,007	1,006
Restricted Account		27,771	-
Petty Cash		<u>10</u>	<u>236</u>
		64,459	55,691
CURRENT LIABILITIES			
Creditors and Accruals	7	<u>(938)</u>	<u>(2,446)</u>
NET CURRENT ASSETS		<u>63,521</u>	<u>53,245</u>
NET ASSETS		63,521	53,245
ACCUMULATED FUNDS			
Restricted	9	17,414	2,400
Unrestricted	9	46,107	50,845
TOTAL FUNDS		63,521	53,245

The notes on pages 16 to 19 form part of these financial statements.

These financial statements were approved by the Board and authorised for issue on 10 February 2021 and signed on their behalf by:



Julia Poulter
Chair



Ann Downes
Treasurer

1. Constitution and Status

The charity is an incorporated public benefit entity and registered with the Charity Commission, charity number 1186655.

2. Accounting Policies

Basis of Accounting

The financial statements have been prepared under the historical cost convention in accordance with the 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 United Kingdom and Republic of Ireland (FRS 102) issued on 16 July 2014, with the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The charity constitutes a public benefit entity as defined by FRS 102.

The financial statements have been prepared on a going concern basis. Trustees have considered the level of cash reserves and analysed the impact of COVID-19 and do not consider there to be any material uncertainty in the charity's ability to continue the foreseeable future, being a period of at least 12 months from the date of signing these financial statements.

Income

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received. Charitable donations are accounted for on a cash basis. Income identified as being received for a restricted purpose or activity is recognised separately within restricted funds. Interest is shown gross and is accounted for in the period to which it relates.

Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following expenditure headings:

- Raising funds; these relate to fundraising costs.
- Charitable activities; these include the costs of service provision and the costs of administering the charity inclusive of support and governance costs.

2. Accounting Policies Cont./
Expenditure Cont./

Support and governance costs are those that assist the work of the charity but do not directly represent charitable activities. They are incurred directly in support of expenditure on the objects of the charity. Governance costs are those incurred in the governance of the charity and primarily associated with the constitution and statutory requirements. All support and governance costs are allocated to charitable activities.

Pensions

The charity complies with the requirements of the Pensions Regulator. Staff are enrolled in the National Employment Savings Trust (NEST) and the Charity contributes towards their pension in accordance with current legislation.

Taxation

The charity is not subject to taxation on income arising from its ordinary activities.

Funds

Unrestricted income funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes. Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The charity has restricted funds as set out in note 9. The charity aims to maintain unrestricted free reserves in the range of between ten and fourteen months of its future expected expenditure. The amount is reviewed annually or more often if required to ensure that the level is sufficient for the charity to fulfil its continuing obligations.

3. Staff Costs

	2020	2019
	£	£
Salaries	31,903	14,371
Employers National Insurance	-	-
Pension costs	<u>584</u>	<u>602</u>
Total	<u>32,487</u>	<u>14,973</u>

At 31 December 2020 the charity had 3 (part time) members of staff (2019: 2)

The charity's Employers NI liability is offset in full by the Employment Allowance contained in section 1(2)(a) of the National Insurance Contributions Act 2014.

BROMLEY CHURCHES HOUSING ACTION

NOTES TO THE ACCOUNTS 31 DECEMBER 2020

4. Trustee Remuneration and Expenses

No remuneration or other benefits have been paid or are payable to any member of the executive committee or any trustee for this year or the previous year.

5. Charitable Activities

	2020			2019		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Salaries and pension	15,070	17,417	32,487	9,373	5,600	14,973
Staff related costs	666	5	671	1,951	-	1,951
Premises	6,600	397	6,997	6,500	-	6,500
Direct costs	2,734	6,651	9,385	5,814	4,552	10,336
Emergency accommodation costs	-	3,016	3,016	-	-	-
Governance	574	-	574	760	-	760
	<u>25,644</u>	<u>27,486</u>	<u>53,130</u>	<u>24,398</u>	<u>10,152</u>	<u>34,550</u>

6. Amounts receivable

	2020	2019
	£	£
Income received December but banked January	300	1,947

7. Creditors & Accruals

	2020	2019
	£	£
Care Plus (share of joint fundraising event)	-	1,660
Net provision for staff costs: salary, pension & travel	506	167
HMRC	-	187
Payroll services	<u>432</u>	<u>432</u>
Total	<u>938</u>	<u>2,446</u>

8. Analysis of Assets & Liabilities by category of Funds

	2020			2019		
	Unrestricted	Restricted	Total Funds	Unrestricted	Restricted	Total Funds
Current Assets	47,045	17,414	64,459	53,291	2,400	55,691
Creditors & Accruals	(938)	-	(938)	(2,446)	-	(2,446)
Net Assets	<u>46,107</u>	<u>17,414</u>	<u>63,521</u>	<u>50,845</u>	<u>2,400</u>	<u>53,245</u>

BROMLEY CHURCHES HOUSING ACTION

NOTES TO THE ACCOUNTS 31 DECEMBER 2020

9. Restricted Fund movements

<u>Funder</u>	<u>Purpose</u>	<u>Opening</u> £	<u>Income</u> £	<u>Expenditure</u> £	<u>Closing</u> £
Co-op Community Fund	Supporting service users (IT infrastructure)	2,400		(2,400)	-
Martin Lewis Fund	COVID-19 emergency response	-	5,000	(5,000)	-
CRISIS COVID Fund	COVID-19 emergency response	-	5,000	(4,479)	521
Mrs Smith & Mount	Support worker salary	-	2,400	(60)	2,340
Bromley Homeless Shelter	Support worker and fundraising officer salaries	-	5,000	(2,748)	2,252
St James Place	Support worker salary	-	2,500	(2,123)	377
Tesco	Starter packs	-	500	(492)	8
Direct Line	Support worker salary	-	10,000	(9,318)	682
Schroder Charity Trust	Support worker salary	-	5,000	(361)	4,639
Albert Hunt	Support worker salary	-	5,000	-	5,000
Yorkshire Building Society	One to one counselling	-	1,200	-	1,200
Marsh Christian Trust	Staff training	-	400	(5)	395
Individual donation towards client rental	Private rental costs	-	500	(500)	-
TOTAL		2,400	42,500	(27,486)	17,414

We are also extremely grateful for the unrestricted donations, church collections and grants received during the year which fund our vital core activities.

10. Subsequent Events

At their AGM on 28th January 2021 the members of The Bromley Homeless Shelter CIO resolved to merge with Bromley Churches Housing Action CIO. We are jointly working towards a merger date of 1 April 2021.