

# HEART FOR CHORLEY

England & Wales · Charity number 1201928

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2023-02-13

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 1 Farrington Street  
Chorley  
Lancashire  
PR7 1DY

**Phone** 01257221285

**Email** [info@heartforchorley.org](mailto:info@heartforchorley.org)

**Website** [www.heartforchorley.org](http://www.heartforchorley.org)

## Activities

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**Objects:** THE OBJECTS OF THE CIO ARE FOR THE PUBLIC BENEFIT:1. THE PREVENTION OR RELIEF OF POVERTY OF PEOPLE WHO ARE HOMELESS AND THOSE AT RISK OF HOMELESSNESS IN CHORLEY AND THE SURROUNDING AREAS IN PARTICULAR BY THE PROVISION OF HOUSING AND ACCOMMODATION AND ASSOCIATED ASSISTANCE AND LONGER TERM HELP IN SECURING AND MAINTAINING STABLE HOUSING.2. THE RELIEF OF THOSE IN NEED BY REASON OF ADDICTION, CRIMINALITY, UNEMPLOYMENT, FINANCIAL HARDSHIP, HOMELESSNESS AND THOSE AT RISK OF HOMELESSNESS IN CHORLEY IN PARTICULAR BY THE PROVISION OF RECOVERY AND SUPPORT SERVICES AND SELF-HELP COACHING SERVICES DESIGNED ENCOURAGE BENEFICIARIES TO ASSESS THEIR OPTIONS, MAKE MORE EFFECTIVE DECISIONS AND TAKE OWNERSHIP OF THEIR ACTIONS.

**Activities:** Creating environments for people to build the foundations for continuous growth to reduce homelessness and financial hardship in Chorley.Facilitating supported housing environments that create and add value to residents.Providing Person Centred coaching packages to support and empower actions for positive change and recovery.

## Classification

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- **How:** Provides Buildings/facilities/open Space, Provides Advocacy/advice/information
- **What:** Disability, The Prevention Or Relief Of Poverty
- **Who:** Other Defined Groups

## Geography

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- Throughout England

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-01-31	£119,540	£86,629	-	-
2024-01-31	£23,185	£16,177	-	-

## Trustees

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Name	Role	Appointed
Adedayo Victor Adesina		2025-03-26
Anthony Leonard Cliffe		2025-01-01
Beverley Taylor		2023-02-13
Lynda Christine Pim		2025-04-08
PRINCE NWOKA WODIKE		2025-01-01

**HEART FOR CHORLEY**

England & Wales - Charity number 1201928

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# Accounts

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Charity Registered No: 1201928

Heart for Chorley

Trustees' Report and Independently Examined Financial  
Statements For the year ended 31<sup>st</sup> January 2025

Address: 1 Farrington Street

Chorley, Lancashire PR7 1DY

Independent Examiner: TaxMatters Accountants

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Contents

1. Trustees' and Activities Report
2. Structure, Governance and Management (Report of the Trustees)
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## Trustees and Activities Report

### Objectives and activities

The prevention or relief of poverty of people who are homeless and those at risk of homelessness in Chorley and the surrounding areas in particular by the provision of housing and accommodation and associated assistance and longer-term help in securing and maintaining stable housing.

The relief of those in need by reason of addiction, criminality, unemployment, financial hardship, homelessness and those at risk of homelessness in Chorley in particular by the provision of recovery and support services and self-help coaching services designed encourage beneficiaries to assess their options, make more effective decisions and take ownership of their actions.



Celebrating Heart for Chorley Resident's 1<sup>st</sup> anniversary



New computers for beneficiary use



Heart for Chorley Personal Development Session



New Heart for Chorley staff office

### Achievements & performance

Heart for Chorley has continued to provide supported housing in accommodation leased from our partners/ landlord, Green Pastures. A total of eight residents stayed in our accommodation through this period. One bed space remained vacant for some of this time to protect the vulnerabilities of a resident.

Provided supported Housing accommodation services to 9 individuals. 6 were existing residents from the previous year and 3 were being made homeless. Of those that left us, one moved to a flat on tenancy against our recommendation and we continue to work with them to manage the consequences of addiction and unhealthy financial management [planned but negative]. 2 were evicted due to drug use or dealing on the premises and referred back to Chorley Borough Council [unplanned and negative].

Referral process for all referrals to residential accommodation continue to come from Chorley Borough Council only as we work more closely with them to fulfil their Prevention of Homelessness strategy. This is to ensure that all referrals are Chorley responsibilities (owed a duty) and to reduce the number of imports to the borough.

In November 2024 the Charity took on the rent of an office space at 1 Farrington Street, Chorley. PR7 1DY. This provides office for staff and volunteers, a training room, lounge space, kitchen and two toilets. Personal Development sessions are conducted here to residents and community beneficiaries. In the three months remaining of this accounting period more than 10 Personal Development sessions have been delivered to a total of 18 individuals. 9 of these have been regular attendees. In September 2024 we recruited a Supported Housing Team Leader as the Charity's first paid employee. Education programme has also started. This is providing a platform for staff training as well as Level 1, 2 and some Level 3 courses for beneficiaries to get them ready for work.

### **Structure, Governance and Management**

The Board of Trustees is the body responsible for the government and management of the organisation. The trustees, who served during the year and up to the date of signature of the financial statements were:

Beverley Taylor	(Appointed 13/2/23)
Sean Reddaway	(Appointed 13/2/23; Resigned 31/12/2024)
John Paul Handforth	(Appointed 13/2/23)
Prince Nwoka Wodike	(Appointed 1/1/25)
Anthony Leonard Cliffe	(Appointed 1/1/25)
Adedayo Victor Adesina	(Appointed 26/3/25)
Lynda Christine Pim	(Appointed 8/4/25)

### **Financial Review**

Finances are stable this year due to receiving full Housing Benefit and this enabled the Charity to recruit.

The year ended with a positive balance and no debt. Taking on the Charity office adds a little financial pressure but we are confident that financial support will come as grants are applied for. The budget and cash flow moving forward looks positive.

Dizzy Duck Designs Ltd, continues to provide back-office services voluntarily and continues to finance many materials and resources for repairs of the flats and office/training rooms. Heart for Chorley has begun to onboard its own systems but time to complete this is difficult.

## **Risks**

All risk assessments follow the same five areas. To the:

### **Individual**

### **Others in the house**

### **House/ building**

### **Charity/ business**

### **Community/ neighbourhood**

Our beneficiaries are vulnerable people that often present with complex issues. All actions from risk assessments are driven by the question 'can we manage this for the benefit of the beneficiaries?'

### **Risk assessments with significance:**

Personal risk assessment has identified the continued use of technology for monitoring residents of the supported house and providing support when isolation is needed. CCTV and biometric locks are still in operation on bedrooms. Use of internet-based technologies for communication to continue support plans and coaching.

Funding risk assessments have identified that Housing Benefit being the sole funding source to the accommodation is low risk for loss but high for impact. Regular small donations from local residents and businesses are still the most secure long-term donation source but plans to implement are stalled due to time constraints. Other community support has very low overheads and has a low impact from the loss of financial resources.

Governance risk assessment that identified that 3 Trustees is not an effective number for the complexities of supported housing and homelessness has been actioned and the Charity now has 6 Trustees. One of the original Trustees has resigned his responsibilities but remains working almost full-time voluntary hours to the operation of the Charity and support to the residents and other beneficiaries. This removes conflicts of interest when making governance decisions as Trustees. Risk assessment identifies that a paid CEO should be recruited as we are in receipt of full Housing Benefit payments.

Approved by the board of trustees on 20<sup>th</sup> November 2025 and signed on its behalf by:

Trustees

B Taylor

Beverly Taylor (Chair of Trustee)

**HEART FOR CHORLEY**  
**INDEPENDENT EXAMINER'S REPORT**  
**FOR THE YEAR ENDED 31<sup>st</sup> JANUARY 2025**

**Independent Examiner's Report to the Trustees of Sliding Doors**

I report on the accounts of the charity for the year ended 31<sup>st</sup> January 2025, which are set out on the following 3 pages.

**Respective responsibilities of Trustees and Examiner**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act
- to follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 act
- to state whether particular matter have come to my attention.

**Basis of Independent Examiner's Report**

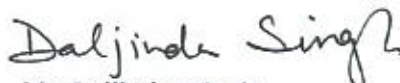
My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as 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 next statement.

**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.

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.



**Mr. Daljinder Singh**

Date: 28<sup>th</sup> November 2025

TaxMatters Accountants  
Chartered Certified Accountants  
108 Pall Mall, Chorley  
PR7 2LB

**HEART FOR CHORLEY**

**STATEMENT OF FINANCIAL ACTIVITIES**

**FOR THE YEAR ENDED 31<sup>st</sup> JANUARY 2025**

	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
<b>Income</b>				
Service charge and rent	4,422	-	4,422	2,392
Housing benefits	111,718	-	111,718	11,674
Grants Received	-	-	-	1,000
Gift aid	-	-	-	833
Repayments to petty cash	-	-	-	77
Bank interest received	239	-	239	-
Donations	3,161	-	3,161	7,209
<b>Total Income</b>	<u>119,540</u>	<u>-</u>	<u>119,540</u>	<u>23,185</u>
<b>Expenditure</b>				
Accountants fee	228	-	228	-
Building repairs	6,689	-	6,689	640
Insurance	1,240	-	1,240	672
Lease	44,445	-	44,445	7,415
Office rent and insurance	4,056	-	4,056	-
Equipment expensed	3,058	1,000	4,058	-
Payroll expenses & Pensions	7,710	-	7,710	-
Loan to residents	-	-	-	75
Marketing and website cost	595	-	595	46
Refreshments	439	-	439	39
S/charge refund	-	-	-	80
Setup cost	1,769	-	1,769	4,812
Travel	-	-	-	99
TV, phone and Internet	1,088	-	1,088	974
Utilities and waste management	7,160	-	7,160	1,325
Council tax	4,265	-	4,265	-
Subscriptions	972	-	972	-
Sundries	383	-	383	-
Bank and stripe charges	47	-	47	-
Beneficiary support	1,485	-	1,485	-
<b>Total Expenses</b>	<u>85,629</u>	<u>1,000</u>	<u>86,629</u>	<u>16,177</u>
<b>Net of Income/ (expenditure)</b>	<b>33,911</b>	<b>(1,000)</b>	<b>32,911</b>	<b>7,008</b>
Transfer between funds	-	-	-	-
Total Funds brought forward	<u>6,008</u>	<u>1,000</u>	<u>7,008</u>	<u>-</u>
<b>Total Funds carried forward</b>	<u><b>38,919</b></u>	<u><b>-</b></u>	<u><b>39,919</b></u>	<u><b>7,008</b></u>

**HEART FOR CHORLEY**

**BALANCE SHEET AS AT 31<sup>ST</sup> JANUARY 2025**

	Notes	2025		2024	
		£	£	£	£
<b>Current Assets:</b>					
Cash & Bank balances	1	39,919		7,008	
<b>Current Liabilities:</b>					
Creditors and Accruals		<u>-</u>		<u>-</u>	
<b>Net Current Assets</b>			<u>39,919</u>		<u>7,008</u>
<b>Total Assets</b>			<u>39,918</u>		<u>7,008</u>
<b>Represented by:</b>					
<b>Reserves</b>					
Unrestricted Reserves		39,919		6,008	
Restricted Reserves		<u>-</u>	<u>39,919</u>	<u>1,000</u>	<u>7,008</u>

The notes on the appended pages form part of these financial statements.

Approved and signed on behalf of the Board of Trustees on 20<sup>th</sup> November 2025 by:



Beverly Taylor (Chair)

Date: 20<sup>th</sup> November 2025

**HEART FOR CHORLEY**

**NOTES TO THE ACCOUNTS**

**FOR THE YEAR ENDED 31<sup>st</sup> JANUARY 2025**

	2025 £	2024 £
<b>1. Bank balances</b>		
Merto bank	1,634	6,903
CAF Bank - Current account	7,075	-
CAF Bank - reserve account	31,180	-
Petty Cash	30	105
	<u>39,919</u>	<u>7,008</u>

**2. Reserves**

<u>Details</u>	<u>Details</u>	<u>Opening Balance (01/02/2024)</u>	<u>Receipt</u>	<u>Expenses</u>	<u>Transfer between reserves</u>	<u>Closing Balance (31/01/2025)</u>
<b>Unrestricted</b>						
Unrestricted	Reserves	<u>6,008</u>	<u>119,540</u>	<u>(85,629)</u>	-	<u>39,919</u>
<b>Total unrestricted Reserves</b>		<u>6,008</u>	<u>119,540</u>	<u>(85,629)</u>	=	<u>39,919</u>
<b>Restricted</b>						
Grant		<u>1,000</u>	-	<u>(1,000)</u>	-	-
<b>Total restricted Reserves</b>		<u>1,000</u>	-	<u>(1,000)</u>	=	-
<b>Total Reserves</b>		<u>7,008</u>	<u>119,540</u>	<u>(86,629)</u>	=	<u>39,919</u>

**HEART FOR CHORLEY**

England & Wales - Charity number 1201928

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# Accounts

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Year 1 - 13th Feb 2023 to 31st January 2024

### **Reference and administrative details**

Heart for Chorley  
1201928  
C/O 178 Pall Mall

#### **Trustees:**

**Beverley Taylor - Sean Reddaway - John Handforth**

### **Objectives and activities**

1. The prevention or relief of poverty of people who are homeless and those at risk of homelessness in Chorley and the surrounding areas in particular by the provision of housing and accommodation and associated assistance and longer-term help in securing and maintaining stable housing.
2. The relief of those in need by reason of addiction, criminality, unemployment, financial hardship, homelessness and those at risk of homelessness in Chorley in particular by the provision of recovery and support services and self-help coaching services designed encourage beneficiaries to assess their options, make more effective decisions and take ownership of their actions.

### **Trustees' Report Achievements & performance**

Heart for Chorley identified a suitable accommodation, successfully partnered with Green Pastures, who completed the purchase and lease to us.





All flats were made ready and furnished, and residents moved in on, the 19th of June 2023.

Provided supported Housing accommodation services to 9 individuals. 6 were homeless with 1 of them rough sleeping. 2 were at risk of homelessness. 1 was a positive referral to us for more independence. 100% occupancy at year end. 4 residents left the service - 2 [unplanned and negative] evictions and 2 [unplanned and positive] move-on. The positive move-ons were as a result of the team taking quick advantage of availability to better manage destructive behaviours.

Referral process has been amended and all referrals to residential accommodation come from Chorley Borough Council only as we work more closely with them to fulfil their Prevention of Homelessness strategy. This is to ensure that all referrals are Chorley responsibilities (owed a duty) and to reduce the number of imports to the borough.

### **Financial Review**

Finances are difficult this year due to not receiving full Housing Benefit yet but we have had some support from local residents which helped to cover set up and business costs. The year ended with a positive balance but with money being owed to Green Pastures for the lease. GPs expected this and were patient to wait for Housing Benefit. The budget and cash flow moving forward looks positive.

Plans for the financial future include fund raising and grants with a view to providing training services and acquiring independent office space. Current office space is provided by Dizzy Duck Designs Ltd, a local business of which one of our Trustees is a Director. DDD has financed many materials and resources for repairs of the flats and donates back-office services. Heart for Chorley plans to onboard its own systems in the near future.

### **Risks**

All risk assessments follow the same five areas. To the:

- Individual
- Others in the house
- House/ building
- Charity/ business
- Community/ neighbourhood

Our beneficiaries are vulnerable people that often present with complex issues. All actions from risk assessments are driven by the question 'can we manage this for the benefit of the beneficiaries?'

### **Risk assessments with significance:**

COVID risk assessment has identified the use of technology for monitoring residents of the supported house and providing support when isolation is needed. CCTV and biometric locks have been installed. Use of internet-based technologies for communication to continue support plans and coaching. We are confident that provision will not be detrimentally affected by COVID.

Funding risk assessments have identified that Housing Benefit being the sole funding source to the accommodation is low risk for loss but high for impact. Regular small donations from local residents and businesses have been identified as the most secure long-term donation source and a plan will be implemented next year. Other community support has very low overheads and has a low impact from the loss of financial resources.

Governance risk assessment has identified that 3 Trustees is not an effective number for the complexities of supported housing and homelessness. A plan is in place to recruit. Two of the three current Trustees are applying almost full-time hours to the operation of the Charity and support to the residents and other beneficiaries. This risks conflict of interest when making governance decisions as Trustees. Risk assessment identifies that a paid worker should be recruited as soon as we are in receipt of full Housing Benefit payments and the two trustees should either step back from operational responsibilities or step down as Trustees.

A training plan needs to be actioned for all Trustees once recruitment is completed.

Current Trustees are:

Beverly Taylor (Chair), Sean Reddaway & John Handforth.

## Financial Statement

Income	Unrestricted	Restricted	Total
Donations	£7,208.96		£7,208.96
Grant		£1,000.00	£1,000.00
Housing benefit	£11,674.20		£11,674.20
Repayments to petty cash	£77.31		£77.31
Service Charge & Rent	£2,391.76		£2,391.76
Gift Aid	£832.50		£832.50
<b>Total Income</b>	<b>£22,184.73</b>	<b>£1,000.00</b>	<b>£23,184.73</b>
<b>Expenditure</b>			
Building repairs	£640.00		£640.00
Insurance	£671.89		£671.89
Lease	£7,414.84		£7,414.84
Loan to resident	£75.24		£75.24
Marketing	£46.46		£46.46
Refreshments	£38.90		£38.90
S/Charge refund	£80.00		£80.00
Setup costs	£4,812.02		£4,812.02
Travel	£98.80		£98.80
TV, Phone Internet	£973.70		£973.70
Utilities	£1,324.90		£1,324.90
<b>Total Expenditure</b>	<b>£16,176.75</b>	<b>£0.00</b>	<b>£16,176.75</b>
<b>Surplus/ loss</b>			<b>£7,007.98</b>

### Current Assets

Bank balances	6902.7	Current account
Petty Cash	105.28	
Debtors	0	
	7007.98	

### Current Liabilities

Creditors	0
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### Net Current Assets

7007.98

### Total Assets

7007.98

### Represented by Reserves:

Unrestricted	6007.98
Restricted	1000