

CHELTENHAM HOUSING AID CENTRE

England & Wales · Charity number 801043

Details

Other names CHELTENHAM HOUSING AID CENTRE LIMITED

Status Registered

Legal form Charitable company

Company number [02241670](#)

Registered 1989-02-21

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

Contact

Address 6 Bath Mews
Bath Parade
Cheltenham
Glos
GL53 7HL

Phone 01242226672

Email advice@chac.org.uk

Website www.chac.org.uk

Activities

Objects: TO RELIEVE POVERTY BY THE PROVISION OF ADVICE AND ASSISTANCE ON MATTERS RELATING TO HOUSING AMONGST THOSE PERSONS LIVING AND/OR WORKING IN CHELTENHAM WHO HAVE NEED OF SUCH ASSISTANCE BY REASON OF THEIR HOMELESSNESS OR WHO ARE LIVING IN ADVERSE HOUSE CONDITIONS.

Activities: To provide advice, information and help to those with housing need.

Classification

- **How:** Provides Advocacy/advice/information
- **What:** The Prevention Or Relief Of Poverty, Accommodation/housing
- **Who:** Elderly/old People, People With Disabilities, Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** CHELTENHAM
- Gloucestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£251,985	£133,571	-	-
2024-03-31	£93,026	£108,626	-	-
2023-03-31	£49,875	£112,888	-	-
2022-03-31	£96,506	£91,138	-	-
2021-03-31	£135,573	£99,892	-	-

Trustees

Name	Role	Appointed
ALAN CHARLES MACHIN		2020-09-07
TOM PHILIP CADOGAN		2013-03-25

CHELTENHAM HOUSING AID CENTRE

England & Wales - Charity number 801043

Accounts

Company registration number 02241670 (England and Wales)

Charity registration number 801043 (England and Wales)

CHELTENHAM HOUSING AID CENTRE
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

CHELTENHAM HOUSING AID CENTRE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr T P Cadogan Mr A C Machin Ms K J Patterson Ms G C Wilcox Mr H W Booty	(Appointed 30 November 2024)
Country of incorporation	United Kingdom (England and Wales)	02241670
Charity registration	England and Wales	801043
Registered office	Room B25 Municipal Offices Promenade Cheltenham Gloucestershire England GL50 9SA	
Independent examiner	BK Plus Limited 6 Manor Park Business Centre Mackenzie Way Cheltenham Gloucestershire England GL51 9TX	

CHELTENHAM HOUSING AID CENTRE

CONTENTS

	Page
Trustees' report	1 - 4
Independent examiner's report	5
Statement of financial activities	6
Statement of financial position	7
Notes to the financial statements	8 - 14

CHELTENHAM HOUSING AID CENTRE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)".

Objectives and aims

The main objects of the charity, according to its Memorandum & Articles, as amended by special resolution dated 27 April 2015, are the relief of poverty for the benefit of predominantly the inhabitants of Gloucestershire generally and the Borough of Cheltenham in particular ("the Area of Benefit") by the provision of advice and assistance on matters relating to housing, benefits and financial and debt management amongst persons living or working in the Area of Benefit who have need of such assistance because of their homelessness, adverse living conditions, financial circumstance or any other cause.

Significant activities

Cheltenham Housing Aid Centre ("CHAC") has a wide range of policies to enable its service to be provided fairly and professionally, including, in particular, an equal opportunities policy in respect of access for clients and the recruitment of staff and volunteers.

CHAC is party to a wide range of local forums for the improvement of working practice, to promote the Centre's and clients' interests, to improve communications and to assist in the development of initiatives for improving the lives of people in Cheltenham.

Public benefit

In planning the charity's activities for the year the trustees kept in mind the Charity Commission's guidance on public benefit. The focus of the charity's activities during the year, which explains the delivery by the charity of public benefit, is set out above under 'Objectives and activities' and below under 'Achievement and performance'.

Achievements and performance

2025-26 was another busy year for Cheltenham Housing Aid Centre, with the continuing challenges of our operating environment balanced against steady progress and consistency in supporting our clients.

Our progress has been due primarily to the commitment of our staff team, supported by our trustees. I therefore want to begin by recognising the professionalism and commitment shown by our staff team and fellow trustees throughout this period. Their continued focus on our clients and our mission has helped maintain stability throughout.

I also want to thank the wider group of individuals and organisations who have been vital to delivery of our mission. This includes (but is not limited to) Cheltenham Borough Council (CBC), the Barnwood Trust, the Cheltenham Westend Partnership, HR People and Chris Clarke for support in web services.

Alongside maintaining day-to-day delivery, we have advanced several significant pieces of work. We completed a comprehensive update of our HR policies and made good progress on the Next Steps project, including partnership work on the Gloucestershire Nightstop service. These changes strengthen our operating model and position us well for the years ahead.

Our impact remains clear. Over the past year, we supported more than 100 people, with at least twenty experiencing a material improvement in their housing or living conditions. We have also established a new steering group (known as "Positive Links") to strengthen partnership working and ensure our services remain aligned to local needs.

CHELTENHAM HOUSING AID CENTRE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

We continue to face challenges typical of a small but ambitious organisation. Recruitment and retention of staff and trustees, both small teams currently, will be a key way we can support individual welfare and enhance organisational resilience. More broadly, securing suitable accommodation, and strengthening our fundraising capacity all require focused attention.

These issues will be central to our new three-year strategy for April 2026 to March 2029, progressing a previous strategy for 2023-2026 and building on a useful strategy session that staff and trustees joined in October 2025.

A key priority will be capturing and amplifying the experiences of those who use our services, ensuring their insights guide improvement and help us demonstrate the value we deliver. Addressing office accommodation remains a critical task, and we will pursue a sustainable solution in the coming year, in partnership with CBC as they progress sale of the Municipal Offices, where staff are currently based.

Last year was a busy year for Cheltenham Housing Aid Centre.

We sadly had to say goodbye to two trustees - Sara Bennett and Hazel Langford, we would particularly like to thank Hazel who after 36 years of being on our Board of Trustees decided it was time to retire. We thank would like to thank Sara and Hazel for all their hard work over the years. We would like to welcome our new Trustee Harry Booty who works for the Civil Service and has a wealth of knowledge and experience in communications. And a huge thank you to all our Trustees who work tirelessly for CHAC. We would also like thank Chris Clarke who kindly supports us with our website and social media. We would also like to thank our volunteer Wayne Burgess who is an ex-client of CHAC. Wayne provides us with invaluable insight into homeless and he continues to give up his time to tell his story and support the work of CHAC.

We continue to support vulnerable people with complex needs who are homeless or in housing need from Cheltenham. Last year we worked with 140 people. 51% were male and 49% female. We saw a slight decrease in the number of older people approaching us for assistance, 23% were aged 60+. The number of people in receipt of an additional disability benefit, such as PIP, DLA and AA, remains pretty much the same with 39% of people being in receipt of these benefits. Of the people who sought our assistance 64% reported a mental health issue (this was the same as last year), 32% reported a disability (this has increased from last year which was 18%), 48% had a long-term health issue (again this is a significant increase from last year which was 29%), 10% had a substance misuse issue (which is less than the previously) and 6% were at risk of violence. (People reported more than one vulnerability). This shows us that we are seeing an increasing number of people with long term health conditions who often present with complex needs which requires more intensive work. 58% of our referrals are self-referrals with the remaining 42% coming from external agencies.

We remain busy and the demand for affordable, good quality accommodation is unprecedented both in the social housing sector and the private rented sector. We have noticed that there is more demand for social housing and that people are waiting even longer to be housed through the council waiting list. We have seen an increase with no fault evictions due to landlords selling due to change in their personal circumstances but also due to the private rented sector bill that is due to be implemented. We work with people for an average of 7 weeks, but this increases to 20 weeks if we are supporting people through the homeless process.

We were fortunate enough to receive funding from The National Lottery Community Fund and the Barnwood Trust funding which has allowed us to continue to deliver our housing advice service to people with complex needs. It will also help CHAC to develop and increase its user involvement and ensure that our clients experiences and needs are at the centre of how we grow as an organisation. We have started to meet with ex-clients and gain their feedback which has been very useful, and we have written a report on this feedback.

CHELTENHAM HOUSING AID CENTRE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Financial review

Following a significant donation this year, the charity is able to report a surplus for the year. In addition, the Trustees have designated a portion of this funding to be applied against relocation costs that are anticipated once the offices of Cheltenham Borough Council are sold. This designated fund is intended to cover five years of premises costs.

The trustees acknowledge and thank all donors and funders during the year, the majority of whom are listed later in the attached financial statements. Again, as we have reported in earlier years, work continues on obtaining a broader funding base to enable continued operations.

Where appropriate, CHAC continues to engage external service providers to assist with strategic decision making.

Reserves policy

The policy of the charity is to aim to maintain a general reserve covering twelve months running costs.

Going concern

The trustees continue to consider it appropriate to prepare the financial statements on a going concern basis. The income of the charity arises from grants from a number of donors, and regular funding applications are made by the charity. At the time of signing this report, the reserves, together with expected donations, are sufficient to cover the running costs for at least a further twelve months.

Major risks

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Plans for future periods

The Board remains committed to ensuring current projects continue and continues to work to identify additional areas of unmet need where CHAC has the professional skills to help and to seek appropriate funding to address those needs.

The Charity looked at its Risk Management, Fundraising and Corporate Strategies in the year. This is to ensure that we stay abreast of legislation and good practice, and continue to keep our clients at the heart of what we do.

Structure, governance and management

The charity is controlled by its governing document, its revised Memorandum and Articles adopted by Special Resolution on 27 April 2015, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Ms S F Bennett	(Resigned 22 July 2024)
Mr T P Cadogan	
Mrs H M Langford	(Resigned 30 November 2024)
Mr A C Machin	
Ms K J Patterson	
Ms G C Wilcox	
Mr H W Booty	(Appointed 30 November 2024)

Recruitment and appointment of trustees

The power to appoint new trustees is vested in the current board of trustees.

CHELTENHAM HOUSING AID CENTRE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Organisational structure

The charity is managed by a board of trustees, who are no less than four and no more than thirteen in number.

Relationship with related parties

The charity has key working relationships with Cheltenham Borough Council, Cheltenham Borough Homes, resident social landlords, social services and the probation service, Citizen's Advice Bureau, Caring for Communities and People, Change Grow Live, Home Group and P3.

Statement of trustees' responsibilities

The trustees, who are also the directors of Cheltenham Housing Aid Centre for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

The trustees' report was approved by the Board of Trustees and signed on its behalf by:

Mr T P Cadogan

Trustee

11 December 2025

CHELTENHAM HOUSING AID CENTRE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CHELTENHAM HOUSING AID CENTRE

I report to the trustees on my examination of the financial statements of Cheltenham Housing Aid Centre (the charity) for the year ended 31 March 2025.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

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

Independent examiner's statement

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. 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 that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 386 of the Companies Act 2006.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or
- 4 the financial statements 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 financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Cinzia Hensley FCA
BK Plus Limited
6 Manor Park Business Centre
Mackenzie Way
Cheltenham
Gloucestershire
GL51 9TX
England

Dated: 11 December 2025

CHELTENHAM HOUSING AID CENTRE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £
Income from:					
Donations and legacies	2	126,983	-	126,983	1,598
Charitable activities	3	66,825	54,893	121,718	91,428
Investments	4	3,284	-	3,284	-
Total income		197,092	54,893	251,985	93,026
Expenditure on:					
Charitable activities	5	78,678	54,893	133,571	108,626
Total expenditure		78,678	54,893	133,571	108,626
Net income/(expenditure) and movement in funds		118,414	-	118,414	(15,600)
Reconciliation of funds:					
Fund balances at 1 April 2024		21,878	-	21,878	37,478
Fund balances at 31 March 2025		140,292	-	140,292	21,878

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

CHELTENHAM HOUSING AID CENTRE

STATEMENT OF FINANCIAL POSITION

AS AT 31 MARCH 2025

		2025		2024	
	Notes	£	£	£	£
Fixed assets					
Tangible assets	10		-		668
Current assets					
Debtors	11	287		277	
Cash at bank and in hand		198,382		63,701	
		198,669		63,978	
Creditors: amounts falling due within one year	12	(58,377)		(42,768)	
Net current assets			140,292		21,210
Total assets less current liabilities			140,292		21,878
Net assets			140,292		21,878
			=====		=====
The funds of the charity					
Unrestricted funds			140,292		21,878
			140,292		21,878
			=====		=====

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on 11 December 2025

Mr T P Cadogan
Trustee

Company registration number 02241670 (England and Wales)

CHELTENHAM HOUSING AID CENTRE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Cheltenham Housing Aid Centre is a private company limited by guarantee incorporated in England and Wales. The registered office is Room B25, Municipal Offices, Promenade, Cheltenham, Gloucestershire, GL50 9SA, England.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

The trustees continue to consider it appropriate to prepare the financial statements on a going concern basis. The income of the charity arises from grants from a number of donors, and regular funding applications are made by the charity. At the time of signing this report, the reserves together with expected donations, are sufficient to cover the running costs for at least a further twelve months.

1.3 Charitable funds

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

1.4 Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donations, trading and investment income are recognised on receipt.

Grant income is recognised on receipt unless there is a future obligation to deliver services against that income, in which case it is recognised when those services are delivered.

1.5 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

CHELTENHAM HOUSING AID CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies (Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings 25% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Retirement benefits

The charitable company makes contributions into personal pension schemes of employees, all of which are defined contribution schemes. Contributions payable are charged to the Statement of Financial Activities in the period to which they relate.

2 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations	126,983	1,598

3 Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Grants	66,825	54,893	121,718	91,428	-	91,428

CHELTENHAM HOUSING AID CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

3 Income from charitable activities (Continued)

Performance related grants analysis

	2025	2024
	£	£
The National Lottery	54,893	-
Barnwood Trust	30,600	30,000
Cheltenham Borough Council	18,225	-
Gloucestershire County Council	7,500	7,500
Albert Hunt Trust	7,000	5,000
Gloucestershire Community Foundation	2,000	8,000
The Macfarlane Walker Trust	1,500	-
National Benevolent Charity	-	11,000
Gloucestershire Funders (NHS ICB)	-	15,000
Dent Brocklehurst Charitable Family Trust	-	2,500
Centrica Management	-	2,000
Mayor's Charity Collection	-	8,344
Other	-	2,084
	<u>121,718</u>	<u>91,428</u>

4 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	<u>3,284</u>	<u>-</u>

CHELTENHAM HOUSING AID CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

5 Expenditure on charitable activities

	Total 2025 £	Total 2024 £
Direct costs		
Staff costs	116,259	94,394
Depreciation and impairment	668	668
Rent	5,675	5,300
Insurance	1,210	1,168
Office costs	3,455	3,844
Repairs & maintenance	-	45
Bank charges	70	95
Training costs	-	648
Consultancy and professional fees	3,146	-
	<u>130,483</u>	<u>106,162</u>
Share of support and governance costs (see note 6)		
Governance	3,088	2,464
	<u>133,571</u>	<u>108,626</u>
Analysis by fund		
Unrestricted funds	78,678	108,626
Restricted funds	54,893	-
	<u>133,571</u>	<u>108,626</u>

6 Support costs allocated to activities

	2025 £	2024 £
Governance costs	3,088	3,910
Analysed between:		
Accountancy fees	1,565	2,101
Bookkeeping and payroll costs	1,523	1,809
	<u>3,088</u>	<u>3,910</u>

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

CHELTENHAM HOUSING AID CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

8 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	3	3
	<u>3</u>	<u>3</u>
Employment costs	2025	2024
	£	£
Wages and salaries	104,364	82,153
Social security costs	4,200	1,936
Other pension costs	7,695	10,305
	<u>116,259</u>	<u>94,394</u>

There were no employees whose annual remuneration was more than £60,000.

9 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

10 Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 April 2024	2,674
At 31 March 2025	<u>2,674</u>
Depreciation and impairment	
At 1 April 2024	2,006
Depreciation charged in the year	668
At 31 March 2025	<u>2,674</u>
Carrying amount	
At 31 March 2024	668

11 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Prepayments and accrued income	287	277
	<u>287</u>	<u>277</u>

CHELTENHAM HOUSING AID CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

12 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other taxation and social security	2,079	-
Other creditors	50,591	40,610
Accruals and deferred income	5,707	2,158
	<u>58,377</u>	<u>42,768</u>

Other creditors includes a reserve for potential redundancies in the event of cessation of core services.

Income in advance represents grant income received during an earlier year, which relates specifically to periods after the year-end date.

13 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024	Incoming resources	Resources expended	At 31 March 2025
	£	£	£	£
The National Lottery grant	-	54,893	(54,893)	-
	<u>-</u>	<u>54,893</u>	<u>(54,893)</u>	<u>-</u>

14 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
Relocation Cost Fund	-	-	-	75,000	75,000
General funds	21,878	197,092	(78,678)	(75,000)	65,292
	<u>21,878</u>	<u>197,092</u>	<u>(78,678)</u>	<u>-</u>	<u>140,292</u>
Previous year:	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
General fund	37,478	93,026	(108,626)	-	21,878
	<u>37,478</u>	<u>93,026</u>	<u>(108,626)</u>	<u>-</u>	<u>21,878</u>

CHELTENHAM HOUSING AID CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

15 Contingent liabilities

Various funders retain the right to claw back grants should the use of the funds not be in accordance with the terms of the grant. In the opinion of the trustees no such liability exists at the year end.

16 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

This document was delivered using electronic communications and authenticated in accordance with the registrar's rules relating to electronic form, authentication and manner of delivery under section 1072 of the Companies Act 2006.

CHELTENHAM HOUSING AID CENTRE

England & Wales - Charity number 801043

Accounts

Charity registration number 801043 (England and Wales)

Company registration number 02241670

CHELTENHAM HOUSING AID CENTRE
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

CHELTENHAM HOUSING AID CENTRE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr T P Cadogan Mr A C Machin Ms K J Patterson Ms G C Wilcox Mr H W Booty	(Appointed 1 October 2023) (Appointed 1 October 2023) (Appointed 30 November 2024)
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Charity number 801043

Company number 02241670

Registered office
Room B25
Municipal Offices
Promenade
Cheltenham
Gloucestershire
England
GL50 9SA

Independent examiner
BK Plus Limited
6 Manor Park Business Centre
Mackenzie Way
Cheltenham
Gloucestershire
GL51 9TX

CHELTENHAM HOUSING AID CENTRE

CONTENTS

	Page
Trustees' report	1 - 3
Independent examiner's report	4
Statement of financial activities	5
Statement of financial position	6
Notes to the financial statements	7 - 12

CHELTENHAM HOUSING AID CENTRE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their annual report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)".

Objectives and aims

The main objects of the charity, according to its Memorandum & Articles, as amended by special resolution dated 27 April 2015, are the relief of poverty for the benefit of predominantly the inhabitants of Gloucestershire generally and the Borough of Cheltenham in particular ("the Area of Benefit") by the provision of advice and assistance on matters relating to housing, benefits and financial and debt management amongst persons living or working in the Area of Benefit who have need of such assistance because of their homelessness, adverse living conditions, financial circumstance or any other cause.

Significant activities

Cheltenham Housing Aid Centre ("CHAC") has a wide range of policies to enable its service to be provided fairly and professionally, including, in particular, an equal opportunities policy in respect of access for clients and the recruitment of staff and volunteers.

CHAC is party to a wide range of local forums for the improvement of working practice, to promote the Centre's and clients' interests, to improve communications and to assist in the development of initiatives for improving the lives of people in Cheltenham.

Public benefit

In planning the charity's activities for the year the trustees kept in mind the Charity Commission's guidance on public benefit. The focus of the charity's activities during the year, which explains the delivery by the charity of public benefit, is set out above under 'Objectives and activities' and below under 'Achievement and performance'.

Achievements and performance

Significant activities and achievements against objectives

The charity continues to be based in an office located in Cheltenham Borough Council's Municipal Offices on the promenade in Cheltenham. Whilst this is an interim arrangement, the charity has benefited greatly from being in this location for the time being.

The charity is aware that Cheltenham Borough Council is attempting to move out of these buildings, and so the trustees are continuing to explore new accommodation options.

Mrs Hazel Langford resigned as a trustee in November 2024. Hazel has been instrumental in the smooth operation of CHAC for its entire existence – a period of over 25 years. The Trustees and Staff extend their sincere thanks to Hazel for her contribution.

Ms Sara Bennett also resigned as a trustee in July 2024 after four years service, latterly as Chair. Again the Trustees and staff thank Sara for her contribution.

The charity welcomes new trustees Kelly Patterson, Gwen Wilcox and Harry Booty.

CHELTENHAM HOUSING AID CENTRE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Financial review

As in the previous year, the charity is unable to report a surplus for the period under review, however the trustees consider that the charity continues to be a going concern following consideration of the various funding streams that are available to be applied for.

The trustees acknowledge and thank all donors and funders during the year, the majority of whom are listed later in the attached financial statements. Again, as we have reported in earlier years, work continues on obtaining a broader funding base to enable continued operations.

Where appropriate, CHAC continues to engage external service providers to assist with strategic decision making.

Reserves policy

The charity has supported its ongoing activities from accumulated reserves during the year. The trustees are hopeful that reserves will begin to be built up in the coming year.

Going concern

The trustees continue to consider it appropriate to prepare the financial statements on a going concern basis. The income of the charity arises from grants from a number of donors, and regular funding applications are made by the charity. At the time of signing this report, the reserves, together with expected donations, are sufficient to cover the running costs for at least a further twelve months.

Major risks

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Plans for future periods

The Board remains committed to ensuring current projects continue and continues to work to identify additional areas of unmet need where CHAC has the professional skills to help and to seek appropriate funding to address those needs. Securing sufficient funding has been more problematic this year than in previous. The team continue to work diligently to secure the necessary funds to continue our work.

The Charity will look at its Risk Management, Fundraising and Corporate Strategies in the forthcoming year. This is to ensure that we stay abreast of legislation and good practice, and continue to keep our clients at the heart of what we do.

Structure, governance and management

The charity is controlled by its governing document, its revised Memorandum and Articles adopted by Special Resolution on 27 April 2015, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Ms S F Bennett	(Resigned 22 July 2024)
Mr T P Cadogan	
Mrs H M Langford	(Resigned 30 November 2024)
Mr A C Machin	
Ms K J Patterson	(Appointed 1 October 2023)
Ms G C Wilcox	(Appointed 1 October 2023)
Mr H W Bocky	(Appointed 30 November 2024)

Recruitment and appointment of trustees

The power to appoint new trustees is vested in the current board of trustees.

CHELTENHAM HOUSING AID CENTRE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Organisational structure

The charity is managed by a board of trustees, who are no less than four and no more than thirteen in number.

Relationship with related parties

The charity has key working relationships with Cheltenham Borough Council, Cheltenham Borough Homes, resident social landlords, social services and the probation service, Citizen's Advice Bureau, Caring for Communities and People, Change Grow Live, Home Group and P3.

Statement of trustees' responsibilities

The trustees, who are also the directors of Cheltenham Housing Aid Centre for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The trustees' report was approved by the Board of Trustees and signed on its behalf by:

Mr T P Cadogan

Trustee

20 December 2024

CHELTENHAM HOUSING AID CENTRE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CHELTENHAM HOUSING AID CENTRE

I report to the trustees on my examination of the financial statements of Cheltenham Housing Aid Centre (the charity) for the year ended 31 March 2024.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

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

Independent examiner's statement

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

- 1 accounting records were not kept in respect of the charity as required by section 386 of the Companies Act 2006.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or
- 4 the financial statements 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 financial statements 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 financial statements to be reached.

Roger Downes FCA
BK Plus Limited
6 Manor Park Business Centre
Mackenzie Way
Cheltenham
Gloucestershire
GL51 9TX

Dated: 20 December 2024

CHELTENHAM HOUSING AID CENTRE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Income from:			
Donations and legacies	2	1,598	2,894
Charitable activities	3	91,428	45,517
Investments	4	-	1,464
Total income		<u>93,026</u>	<u>49,875</u>
Expenditure on:			
Charitable activities	5	108,626	112,888
Total expenditure		<u>108,626</u>	<u>112,888</u>
Net expenditure and movement in funds		<u>(15,600)</u>	<u>(63,013)</u>
Reconciliation of funds:			
Fund balances at 1 April 2023		37,478	100,491
Fund balances at 31 March 2024		<u>21,878</u>	<u>37,478</u>

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

CHELTENHAM HOUSING AID CENTRE

STATEMENT OF FINANCIAL POSITION

AS AT 31 MARCH 2024

		2024		2023	
	Notes	£	£	£	£
Fixed assets					
Tangible assets	10		668		1,336
Current assets					
Debtors	11	277		268	
Cash at bank and in hand		63,701		78,162	
		<u>63,978</u>		<u>78,430</u>	
Creditors: amounts falling due within one year	12	<u>(42,768)</u>		<u>(42,288)</u>	
Net current assets			<u>21,210</u>		<u>36,142</u>
Total assets less current liabilities			<u>21,878</u>		<u>37,478</u>
Net assets			<u>21,878</u>		<u>37,478</u>
			<u><u>21,878</u></u>		<u><u>37,478</u></u>
The funds of the charity					
Unrestricted funds			<u>21,878</u>		<u>37,478</u>
			<u>21,878</u>		<u>37,478</u>
			<u><u>21,878</u></u>		<u><u>37,478</u></u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on 20 December 2024

Mr T P Cadogan
Trustee

Company registration number 02241670 (England and Wales)

CHELTENHAM HOUSING AID CENTRE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

Charity information

Cheltenham Housing Aid Centre is a private company limited by guarantee incorporated in England and Wales. The registered office is Room B25, Municipal Offices, Promenade, Cheltenham, Gloucestershire, GL50 9SA, England.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

The trustees continue to consider it appropriate to prepare the financial statements on a going concern basis. The income of the charity arises from grants from a number of donors, and regular funding applications are made by the charity. At the time of signing this report, the reserves together with expected donations, are sufficient to cover the running costs for at least a further twelve months.

1.3 Charitable funds

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

1.4 Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donations, trading and investment income are recognised on receipt.

Grant income is recognised on receipt unless there is a future obligation to deliver services against that income, in which case it is recognised when those services are delivered.

1.5 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

CHELTENHAM HOUSING AID CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies (Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings 25% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Retirement benefits

The charitable company makes contributions into personal pension schemes of employees, all of which are defined contribution schemes. Contributions payable are charged to the Statement of Financial Activities in the period to which they relate.

2 Income from donations and legacies

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Donations	1,598	2,894

3 Income from charitable activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Grants	91,428	45,517

CHELTENHAM HOUSING AID CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

3 Income from charitable activities (Continued)

Performance related grants analysis

	2024	2023
	£	£
Barnwood Trust	30,000	5,600
Gloucestershire Community Foundation	8,000	-
Gloucestershire County Council	7,500	5,000
Albert Hunt Trust	5,000	10,000
Centrica Management	2,000	-
Mayor's Charity Collection	8,344	-
National Benevolent Charity	11,000	10,000
Gloucestershire Funders (NHS ICB)	15,000	-
Dent Brocklehurst Charitable Family Trust	2,500	-
Garfield Weston Foundation	-	10,000
Henry Smith Charity	-	4,917
Other	2,084	-
	<u>87,260</u>	<u>45,517</u>

4 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	-	1,464
	<u>-</u>	<u>1,464</u>

CHELTENHAM HOUSING AID CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

5 Expenditure on charitable activities

	Total 2024 £	Total 2023 £
Direct costs		
Staff costs	94,394	85,502
Depreciation and impairment	668	669
Rent	5,300	5,767
Rates and water	-	87
Insurance	1,168	1,624
Office costs	3,844	3,830
Repairs & maintenance	45	11,407
Bank charges	95	92
Training costs	648	-
	<u>106,162</u>	<u>108,978</u>
Share of support and governance costs (see note 6)		
Governance	2,464	3,910
	<u>108,626</u>	<u>112,888</u>
Analysis by fund		
Unrestricted funds	<u>108,626</u>	<u>112,888</u>

6 Support costs allocated to activities

	2024 £	2023 £
Governance costs	<u>2,464</u>	<u>3,910</u>
Analysed between:		
Accountancy fees	1,772	2,101
Bookkeeping and payroll costs	692	1,809
	<u>2,464</u>	<u>3,910</u>

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

CHELTENHAM HOUSING AID CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

8 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
	3	3
	<u>3</u>	<u>3</u>
Employment costs	2024	2023
	£	£
Wages and salaries	82,153	79,677
Social security costs	1,936	1,816
Other pension costs	10,305	4,009
	<u>94,394</u>	<u>85,502</u>

There were no employees whose annual remuneration was more than £60,000.

9 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

10 Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 April 2023	2,674
At 31 March 2024	<u>2,674</u>
Depreciation and impairment	
At 1 April 2023	1,338
Depreciation charged in the year	668
At 31 March 2024	<u>2,006</u>
Carrying amount	
At 31 March 2024	<u>668</u>
At 31 March 2023	<u>1,336</u>

11 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Prepayments and accrued income	<u>277</u>	<u>268</u>

CHELTENHAM HOUSING AID CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

12 Creditors: amounts falling due within one year

	2024	2023
	£	£
Other creditors	40,610	36,734
Accruals and deferred income	2,158	5,554
	<u>42,768</u>	<u>42,288</u>

Other creditors includes a reserve for potential redundancies in the event of cessation of core services.

Income in advance represents grant income received during an earlier year, which relates specifically to periods after the year-end date.

13 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2023	Incoming resources	Resources expended	At 31 March 2024
	£	£	£	£
General fund	37,478	93,026	(108,626)	21,878
	<u>37,478</u>	<u>93,026</u>	<u>(108,626)</u>	<u>21,878</u>
Previous year:	At 1 April 2022	Incoming resources	Resources expended	At 31 March 2023
	£	£	£	£
General funds	100,491	49,875	(112,888)	37,478
	<u>100,491</u>	<u>49,875</u>	<u>(112,888)</u>	<u>37,478</u>

14 Contingent liabilities

Various funders retain the right to claw back grants should the use of the funds not be in accordance with the terms of the grant. In the opinion of the trustees no such liability exists at the year end.

15 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

This document was delivered using electronic communications and authenticated in accordance with the registrar's rules relating to electronic form, authentication and manner of delivery under section 1072 of the Companies Act 2006.

CHELTENHAM HOUSING AID CENTRE

England & Wales - Charity number 801043

Accounts

REGISTERED COMPANY NUMBER: 02241670 (England and Wales)
REGISTERED CHARITY NUMBER: 801043

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023
FOR
CHELTENHAM HOUSING AID CENTRE**

Andorran Limited
6 Manor Park Business Centre
Mackenzie Way
Cheltenham
Gloucestershire
GL51 9TX

CHELTENHAM HOUSING AID CENTRE

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Statement of Financial Position	7 to 8
Notes to the Financial Statements	9 to 15

CHELTENHAM HOUSING AID CENTRE
REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2023

TRUSTEES	T P Cadogan G W Ford (resigned 31.3.23) Mrs H M Langford Ms P A Chosson (resigned 31.3.23) Reverend R J Wright (resigned 31.3.23) A C Machin Ms S F Bennett Ms K J Patterson (appointed 1.9.23) Ms G C Wilcox (appointed 1.9.23)
COMPANY SECRETARY	Mrs H M Langford
REGISTERED OFFICE	Room B25 Municipal Offices Promenade Cheltenham Gloucestershire GL50 9SA
REGISTERED COMPANY NUMBER	02241670 (England and Wales)
REGISTERED CHARITY NUMBER	801043
INDEPENDENT EXAMINER	Andorran Limited 6 Manor Park Business Centre Mackenzie Way Cheltenham Gloucestershire GL51 9TX

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The main objects of the charity, according to its Memorandum & Articles, as amended by special resolution dated 27 April 2015, are the relief of poverty for the benefit of predominantly the inhabitants of Gloucestershire generally and the Borough of Cheltenham in particular ("the Area of Benefit") by the provision of advice and assistance on matters relating to housing, benefits and financial and debt management amongst persons living or working in the Area of Benefit who have need of such assistance because of their homelessness, adverse living conditions, financial circumstance or any other cause.

Significant activities

Cheltenham Housing Aid Centre ("CHAC") has a wide range of policies to enable its service to be provided fairly and professionally, including, in particular, an equal opportunities policy in respect of access for clients and the recruitment of staff and volunteers.

CHAC is party to a wide range of local forums for the improvement of working practice, to promote the Centre's and clients' interests, to improve communications and to assist in the development of initiatives for improving the lives of people in Cheltenham.

Public benefit

In planning the charity's activities for the year the trustees kept in mind the Charity Commission's guidance on public benefit. The focus of the charity's activities during the year, which explains the delivery by the charity of public benefit, is set out above under 'Objectives and activities' and below under 'Achievement and performance'.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Our long standing address at Prestbury Road had to be returned to our landlord during the year and this has seen the Charity move temporarily to the Municipal Offices to continue delivery.

Our aim is to move from this accommodation as soon as reasonably practicable, so that we can retain our independence.

We were fortunate to be chosen by the Mayor, Councillor Sandra Holiday, as one of her chosen charities in her Mayoral year. Trustees and colleagues attended and supported various events that were organised by the Mayor's charitable team and CHAC were presented with a total of £ xxx at her year end to support our delivery. (Include gift aid)

CHAC would like to thank the Mayor and all the supporters who attended and engaged with the various events in the town.

The Board also wishes to acknowledge the dedicated, professional work of its staff, who have continue to maintain the highest quality of service provision through very challenging times.

Our long standing Chair, Gerald Ford resigned during the year after 14 years of service. The new Chair, Sara Bennett, has been in post since 7 September 2020. Gerald worked initially as a volunteer and then as the Chair, and his support for CHAC has been long serving and dedicated. CHAC trustees and team would like to thank Gerald for all his hard work and hope he enjoys his well earned retirement.

2 further trustees left the Charity during the year Father Robert Wright who moved parish, and Pascale Chosson. Both were committed trustees and we wish them well in their new endeavours.

Recruitment of new trustees is under way.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023**

FINANCIAL REVIEW

Financial performance

Whilst the Board is unable to report a surplus this year, this was an expected outcome given that the board had previously designated part of its reserves to support the activities during the year.

The trustees acknowledge and thank all donors and funders during the year, the majority of whom are listed later in the attached financial statements. Again, as we have reported in earlier years, work continues on obtaining a broader funding base to enable continued operations.

Where appropriate, CHAC continues to engage external service providers to assist with strategic decision making.

Reserves policy

The charity has supported its ongoing activities from accumulated reserves during the year, £40,000 of our brought forward reserves having been designated for this purpose.

During the year under review, the charity vacated premises at Prestbury Road in Cheltenham. At the conclusion of the lease, a sum of £10,000 was settled to cover dilapidations. This was less than had been provided for in reserves. The balance of that provision has now been released to the general reserve.

Going concern

The trustees continue to consider it appropriate to prepare the financial statements on a going concern basis. The income of the charity arises from grants from a number of donors, and regular funding applications are made by the charity. At the time of signing this report, the reserves, together with expected donations, are sufficient to cover the running costs for at least a further twelve months.

FUTURE PLANS

The Board remains committed to ensuring current projects continue and continues to work to identify additional areas of unmet need where CHAC has the professional skills to help and to seek appropriate funding to address those needs. Securing sufficient funding has been more problematic this year than in previous. The team continue to work diligently to secure the necessary funds to continue our work.

The Charity will look at its Risk Management, Fundraising and Corporate Strategies in the forthcoming year. This is to ensure that we stay abreast of legislation and good practice, and continue to keep our clients at the heart of what we do.

The Charity is pleased to report the appointment of two new trustees in September 2023, and also thanks those trustees who resigned their appointment this year for their previous support.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, its revised Memorandum and Articles adopted by Special Resolution on 27 April 2015, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

The power to appoint new trustees is vested in the current board of trustees.

Organisational structure

The charity is managed by a board of trustees, who are no less than four and no more than thirteen in number.

Related parties

The charity has key working relationships with Cheltenham Borough Council, Cheltenham Borough Homes, resident social landlords, social services and the probation service, Citizen's Advice Bureau, Caring for Communities and People, Change Grow Live, Home Group and P3.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023**

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 11 December 2023 and signed on its behalf by:

Mrs H M Langford - Secretary

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
CHELTENHAM HOUSING AID CENTRE**

Independent examiner's report to the trustees of Cheltenham Housing Aid Centre ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

Responsibilities and basis of report

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

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

Independent examiner's statement

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.

Roger Downes FCA

Andorran Limited
6 Manor Park Business Centre
Mackenzie Way
Cheltenham
Gloucestershire
GL51 9TX

15 December 2023

CHELTENHAM HOUSING AID CENTRE

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023**

	Notes	Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	2,894	-	2,894	2,049
Charitable activities					
Charitable	4	45,517	-	45,517	84,010
Investment income	3	1,464	-	1,464	-
Other income	5	-	-	-	10,447
Total		49,875	-	49,875	96,506
EXPENDITURE ON					
Charitable activities					
Charitable	6	112,888	-	112,888	91,138
NET INCOME/(EXPENDITURE)		(63,013)	-	(63,013)	5,368
RECONCILIATION OF FUNDS					
Total funds brought forward		100,491	-	100,491	95,123
TOTAL FUNDS CARRIED FORWARD		37,478	-	37,478	100,491

The notes form part of these financial statements

CHELTENHAM HOUSING AID CENTRE (REGISTERED NUMBER: 02241670)

**STATEMENT OF FINANCIAL POSITION
31 MARCH 2023**

	Notes	Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
FIXED ASSETS					
Tangible assets	13	1,336	-	1,336	2,005
CURRENT ASSETS					
Debtors	14	268	-	268	651
Cash at bank and in hand		<u>78,162</u>	<u>-</u>	<u>78,162</u>	<u>139,340</u>
		78,430	-	78,430	139,991
CREDITORS					
Amounts falling due within one year	15	(42,288)	-	(42,288)	(41,505)
NET CURRENT ASSETS		<u>36,142</u>	<u>-</u>	<u>36,142</u>	<u>98,486</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		37,478	-	37,478	100,491
NET ASSETS FUNDS	16	<u>37,478</u>	<u>-</u>	<u>37,478</u>	<u>100,491</u>
Unrestricted funds:					
General fund				37,478	35,491
Building Reserve				-	25,000
Continuation of Core Services				-	40,000
				<u>37,478</u>	<u>100,491</u>
TOTAL FUNDS				<u>37,478</u>	<u>100,491</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

**STATEMENT OF FINANCIAL POSITION - continued
31 MARCH 2023**

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 11 December 2023 and were signed on its behalf by:

T P Cadogan - Trustee

CHELTENHAM HOUSING AID CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Going concern

The trustees continue to consider it appropriate to prepare the financial statements on a going concern basis. The income of the charity arises from grants from a number of donors, and regular funding applications are made by the charity. At the time of signing this report, the reserves, together with expected donations, are sufficient to cover the running costs for at least a further twelve months.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donations, trading and investment income are recognised on receipt.

Grant income is recognised on receipt unless there is a future obligation to deliver services against that income, in which case it is recognised when those services are delivered.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings - 25% on cost

Taxation

As a recognised charity, the charitable company is exempt from Corporation Tax so far as it relates to its charitable objects. It is not, however, exempt from VAT, and irrecoverable VAT is included in the cost of those items to which it relates.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

CHELTENHAM HOUSING AID CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023**

1. ACCOUNTING POLICIES - continued

Pension costs and other post-retirement benefits

The charitable company makes contributions into personal pension schemes of employees, all of which are defined contribution schemes. Contributions payable are charged to the Statement of Financial Activities in the period to which they relate.

2. DONATIONS AND LEGACIES

	31.3.23	31.3.22
	£	£
Donations	<u>2,894</u>	<u>2,049</u>

3. INVESTMENT INCOME

	31.3.23	31.3.22
	£	£
Deposit account interest	<u>1,464</u>	<u>-</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.23	31.3.22
	Charitable	£	£
Grants		<u>45,517</u>	<u>84,010</u>

Grants received, included in the above, are as follows:

	31.3.23	31.3.22
	£	£
Barnwood Trust	5,600	20,000
Peoples Postcode Lottery	-	19,760
Gloucestershire County Council	5,000	13,750
National Benevolent Charity	10,000	10,000
Gloucestershire Community Foundation	-	5,000
29 May 1961 Trust	-	5,000
Albert Hunt Trust	10,000	5,000
The Henry Smith Charity	4,917	3,000
Cheltenham Borough Council	-	2,000
The Langtree Trust	-	500
Garfield Weston Foundation	10,000	-
	<u>45,517</u>	<u>84,010</u>

5. OTHER INCOME

	31.3.23	31.3.22
	£	£
Government grants	<u>-</u>	<u>10,447</u>

Government grants in the comparative year represent claims under the Coronavirus Jobs Retention Scheme.

CHELTENHAM HOUSING AID CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023**

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7) £	Support costs (see note 8) £	Totals £
Charitable	<u>108,978</u>	<u>3,910</u>	<u>112,888</u>

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.23 £	31.3.22 £
Staff costs	85,502	72,105
Rent	5,767	8,000
Rates and water	87	198
Insurance	1,624	754
Light and heat	-	228
Office costs	3,830	3,839
Repairs & maintenance	11,407	2,203
Subscriptions and licences	-	374
Bank charges	92	350
Depreciation	669	669
	<u>108,978</u>	<u>88,720</u>

8. SUPPORT COSTS

		Governance costs £
Charitable		<u>3,910</u>

Support costs, included in the above, are as follows:

Governance costs

	31.3.23 Charitable £	31.3.22 Total activities £
Accountancy fees	2,101	1,618
Bookkeeping and payroll costs	1,809	800
	<u>3,910</u>	<u>2,418</u>

9. NET INCOME/(EXPENDITURE)

There are no unusual items of expenditure to report under this heading.

CHELTENHAM HOUSING AID CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023**

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

11. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31.3.23	31.3.22
Employees	<u>3</u>	<u>3</u>

No employees received emoluments in excess of £60,000.

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	2,049	-	2,049
Charitable activities			
Charitable	84,010	-	84,010
Other income	<u>10,447</u>	-	<u>10,447</u>
Total	<u>96,506</u>	-	<u>96,506</u>
EXPENDITURE ON			
Charitable activities			
Charitable	<u>71,378</u>	<u>19,760</u>	<u>91,138</u>
NET INCOME/(EXPENDITURE)	25,128	(19,760)	5,368
RECONCILIATION OF FUNDS			
Total funds brought forward	75,363	19,760	95,123
TOTAL FUNDS CARRIED FORWARD	<u>100,491</u>	<u>-</u>	<u>100,491</u>

CHELTENHAM HOUSING AID CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023**

13. TANGIBLE FIXED ASSETS

		Fixtures and fittings £
COST		
At 1 April 2022		4,529
Disposals		<u>(1,855)</u>
At 31 March 2023		<u>2,674</u>
DEPRECIATION		
At 1 April 2022		2,524
Charge for year		669
Eliminated on disposal		<u>(1,855)</u>
At 31 March 2023		<u>1,338</u>
NET BOOK VALUE		
At 31 March 2023		<u>1,336</u>
At 31 March 2022		<u>2,005</u>

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.23 £	31.3.22 £
Prepayments	<u>268</u>	<u>651</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.23 £	31.3.22 £
Other creditors	36,734	31,175
Accrued expenses	3,471	3,330
Income in advance	<u>2,083</u>	<u>7,000</u>
	<u>42,288</u>	<u>41,505</u>

Other creditors includes a reserve for potential redundancies in the event of cessation of core services.

Income in advance represents grant income received during an earlier year, which relates specifically to periods after the year-end date.

16. MOVEMENT IN FUNDS

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General fund	35,491	(53,013)	55,000	37,478
Building Reserve	25,000	(10,000)	(15,000)	-
Continuation of Core Services	<u>40,000</u>	<u>-</u>	<u>(40,000)</u>	<u>-</u>
	<u>100,491</u>	<u>(63,013)</u>	<u>-</u>	<u>37,478</u>
TOTAL FUNDS	<u>100,491</u>	<u>(63,013)</u>	<u>-</u>	<u>37,478</u>

CHELTENHAM HOUSING AID CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023**

16. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	49,875	(102,888)	(53,013)
Building Reserve	-	(10,000)	(10,000)
	<u>49,875</u>	<u>(112,888)</u>	<u>(63,013)</u>
TOTAL FUNDS	<u>49,875</u>	<u>(112,888)</u>	<u>(63,013)</u>

Comparatives for movement in funds

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	20,363	25,128	(10,000)	35,491
Building Reserve	25,000	-	-	25,000
Continuation of Core Services	30,000	-	10,000	40,000
	<u>75,363</u>	<u>25,128</u>	<u>-</u>	<u>100,491</u>
Restricted funds				
Gloucestershire County Council - Covid Prevention Grant Fund	19,760	(19,760)	-	-
TOTAL FUNDS	<u>95,123</u>	<u>5,368</u>	<u>-</u>	<u>100,491</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	96,506	(71,378)	25,128
Restricted funds			
Gloucestershire County Council - Covid Prevention Grant Fund	-	(19,760)	(19,760)
TOTAL FUNDS	<u>96,506</u>	<u>(91,138)</u>	<u>5,368</u>

Details of Designated Funds

Building Reserve

To cover future major repairs to the office building and for work potentially needed to any new office premises. Fully utilised on vacation of Prestbury Road offices in 2022-23.

CHELTENHAM HOUSING AID CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023**

16. MOVEMENT IN FUNDS - continued

Details of Designated Funds - continued

Continuation of Core Services

To enable the charity to continue the provision of core services in the absence of external funding. Fully utilised in 2022-23.

Transfers between funds

Transfers are made between restricted and unrestricted funds at the end of every accounting period in cases where:-

- i) the activity of the restricted fund has come to an end and there is an unspent balance that is not repayable to the funder(s), when the surplus is transferred to unrestricted funds; and
- ii) the restricted fund is in deficit and has either come to an end or there is no prospect of a surplus in a later period, when the deficit is eliminated by transfer from unrestricted funds.

17. CONTINGENT LIABILITIES

Various funders retain the right to claw back grants should the use of the funds not be in accordance with the terms of the grant. In the opinion of the trustees no such liability exists at the year end.

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2023.

This document was delivered using electronic communications and authenticated in accordance with the registrar's rules relating to electronic form, authentication and manner of delivery under section 1072 of the Companies Act 2006.

CHELTENHAM HOUSING AID CENTRE

England & Wales - Charity number 801043

Accounts

REGISTERED COMPANY NUMBER: 02241670 (England and Wales)
REGISTERED CHARITY NUMBER: 801043

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022
FOR
CHELTENHAM HOUSING AID CENTRE**

Andorran Limited
6 Manor Park Business Centre
Mackenzie Way
Cheltenham
Gloucestershire
GL51 9TX

CHELTENHAM HOUSING AID CENTRE

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Statement of Financial Position	7 to 8
Notes to the Financial Statements	9 to 16

CHELTENHAM HOUSING AID CENTRE
REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2022

TRUSTEES	T P Cadogan G W Ford Mrs H M Langford Mrs P M Thornton Administrator (resigned 31.3.22) Miss C While Retired (resigned 31.3.22) Ms P A Chosson Reverend R J Wright A C Machin Ms S F Bennett
COMPANY SECRETARY	Mrs H M Langford
REGISTERED OFFICE	31 Prestbury Road Cheltenham Gloucestershire GL52 2PP
REGISTERED COMPANY NUMBER	02241670 (England and Wales)
REGISTERED CHARITY NUMBER	801043
INDEPENDENT EXAMINER	Andorran Limited 6 Manor Park Business Centre Mackenzie Way Cheltenham Gloucestershire GL51 9TX

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The main objects of the charity, according to its Memorandum & Articles, as amended by special resolution dated 27 April 2015, are the relief of poverty for the benefit of predominantly the inhabitants of Gloucestershire generally and the Borough of Cheltenham in particular ("the Area of Benefit") by the provision of advice and assistance on matters relating to housing, benefits and financial and debt management amongst persons living or working in the Area of Benefit who have need of such assistance because of their homelessness, adverse living conditions, financial circumstance or any other cause.

Significant activities

Cheltenham Housing Aid Centre ("CHAC") has a wide range of policies to enable its service to be provided fairly and professionally, including, in particular, an equal opportunities policy in respect of access for clients and the recruitment of staff and volunteers.

CHAC is party to a wide range of local forums for the improvement of working practice, to promote the Centre's and clients' interests, to improve communications and to assist in the development of initiatives for improving the lives of people in Cheltenham.

Public benefit

In planning the charity's activities for the year the trustees kept in mind the Charity Commission's guidance on public benefit. The focus of the charity's activities during the year, which explains the delivery by the charity of public benefit, is set out above under 'Objectives and activities' and below under 'Achievement and performance'.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

This year was again affected by the Covid 19 pandemic.

Nationally the restrictions on many areas of working and on individual persons were beginning to be lifted in April 2021 but they were not generally removed and replaced by recommendations until mid-July that year. Other restrictions/recommendations were then to follow in response to new variants of the virus emerging.

The temporary restrictions, including suspending face-to-face meetings with clients, which the Board had introduced for the safety of its staff, our clients and other visitors, had to be continued into the year under review. Staff advised and assisted clients by telephone and e-mail. Forums and meetings with partner charities continued via Zoom.

These unavoidable changes in how we care for our clients have not necessarily always been easy or convenient for the clients or the staff. There has, however, been no lessening of the quality of our service to our clients, many of whom have particularly complex needs and rely on our specific professional skills and care.

The Board decided to support our work again by applying monies from the charity's reserves directly towards service delivery.

We could not provide our vital services without the continued support of the various statutory and charitable bodies listed elsewhere. The Board wishes to record its grateful thanks to all donors and funders for their generous support.

Special thanks are due to those who gave us grants towards our core costs, which enabled us to offer general assistance to all vulnerable people in housing need throughout the difficult period of the pandemic rather than having to concentrate on people with particular needs.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022**

ACHIEVEMENT AND PERFORMANCE

Charitable activities - continued

The Board also wishes to acknowledge the dedicated, professional work of its staff, who have maintained the highest quality of service provision through very challenging times.

Two long serving members of the Board did not seek re-election at the end of the year. The Board wishes to place on record its thanks to Mrs Pat Thornton and Ms Carol While for their valued contribution over many years to the work of the charity.

FINANCIAL REVIEW

Financial performance

The Board is pleased to report a surplus this year. The trustees acknowledge and thank all donors and funders during the year, the majority of whom are listed later in the attached financial statements.

In a similar fashion to last year, work continues on obtaining a broader funding base to enable continued operations. Where appropriate, CHAC continues to engage external service providers to assist with strategic decision making.

Reserves policy

The charity continues to support its ongoing activities from accumulated reserves. £40,000 of our reserves have been designated for this purpose, an increase of £10,000 over last year.

The designated fund to cover possible future repairs to our office premises and work potentially required to any new premises remains constant at £25,000.

Going concern

The trustees continue to consider it appropriate to prepare the financial statements on a going concern basis. The income of the charity arises from grants from a number of donors, and regular funding applications are made by the charity.

At the time of signing this report, the reserves, together with expected donations, are sufficient to cover the running costs for at least a further twelve months.

FUTURE PLANS

The board remains committed to ensuring current projects continue. The board continues to work to identify additional areas of unmet need where CHAC has the professional skills to help and to seek appropriate funding to address those needs.

At the end of the year our landlord notified us that it intended to sell the office which has been our Centre since the charity was established and not to offer us a new tenancy at the end of our current term. Securing new premises will be a major task for the new financial year.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, its revised Memorandum and Articles adopted by Special Resolution on 27 April 2015, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

The power to appoint new trustees is vested in the current board of trustees.

Organisational structure

The charity is managed by a board of trustees, who are no less than four and no more than thirteen in number.

Related parties

The charity has key working relationships with Cheltenham Borough Council, Cheltenham Borough Homes, resident social landlords, social services and the probation service, Citizen's Advice Bureau, Caring for Communities and People, Change Grow Live, Home Group and P3.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Cheltenham Housing Aid Centre for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- 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 proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 26 September 2022 and signed on its behalf by:

Mrs H M Langford - Secretary

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
CHELTENHAM HOUSING AID CENTRE**

Independent examiner's report to the trustees of Cheltenham Housing Aid Centre ('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

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.

Roger Downes FCA
ICAEW
Andorran Limited
6 Manor Park Business Centre
Mackenzie Way
Cheltenham
Gloucestershire
GL51 9TX

26 September 2022

CHELTENHAM HOUSING AID CENTRE

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2022**

	Notes	Unrestricted funds £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	2,049	-	2,049	2,941
Charitable activities					
Charitable		84,010	-	84,010	99,259
Investment income	3	-	-	-	57
Other income	5	10,447	-	10,447	33,316
Total		<u>96,506</u>	<u>-</u>	<u>96,506</u>	<u>135,573</u>
EXPENDITURE ON					
Charitable activities					
Charitable	6	71,378	19,760	91,138	99,892
NET INCOME/(EXPENDITURE)		25,128	(19,760)	5,368	35,681
RECONCILIATION OF FUNDS					
Total funds brought forward		75,363	19,760	95,123	59,441
TOTAL FUNDS CARRIED FORWARD		<u>100,491</u>	<u>-</u>	<u>100,491</u>	<u>95,122</u>

Surplus and Deficit Account 968

Posting discrepancies were found in the reserve accounts listed below. This is because the brought forward postings in the current year are not equal to the figures carried forward by IRIS at the end of last year. Please check your postings in the brought forward account for the surplus and deficit account 968.

	Unrestricted funds £	Total funds £
Brought forward - 968/1	75,363	75,363
Carried forward	<u>75,362</u>	<u>75,362</u>
Difference	<u>(1)</u>	<u>(1)</u>

Post to relevant accounts (see ICHA chart of accounts for further details)

CHELTENHAM HOUSING AID CENTRE (REGISTERED NUMBER: 02241670)

**STATEMENT OF FINANCIAL POSITION
31 MARCH 2022**

	Notes	Unrestricted funds £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
FIXED ASSETS					
Tangible assets	13	2,005	-	2,005	-
CURRENT ASSETS					
Debtors	14	651	-	651	2,367
Cash at bank and in hand		<u>139,340</u>	-	<u>139,340</u>	<u>131,620</u>
		139,991	-	139,991	133,987
CREDITORS					
Amounts falling due within one year	15	(41,505)	-	(41,505)	(38,865)
NET CURRENT ASSETS		<u>98,486</u>	<u>-</u>	<u>98,486</u>	<u>95,122</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		100,491	-	100,491	95,122
NET ASSETS FUNDS	16	<u>100,491</u>	<u>-</u>	<u>100,491</u>	<u>95,122</u>
Unrestricted funds:					
General fund				35,491	20,362
Building Reserve				25,000	25,000
Continuation of Core Services				<u>40,000</u>	<u>30,000</u>
				<u>100,491</u>	<u>75,362</u>
Restricted funds				-	<u>19,760</u>
TOTAL FUNDS				<u>100,491</u>	<u>95,122</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

**STATEMENT OF FINANCIAL POSITION - continued
31 MARCH 2022**

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 26 September 2022 and were signed on its behalf by:

G W Ford - Trustee

T P Cadogan - Trustee

CHELTENHAM HOUSING AID CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The charitable company relies on external funding to cover its core costs and, despite having built up reserves in recent years, it continues to seek new and extended funding for that purpose. In the past twelve months and since the year-end, the charitable company has continued the provision of core charitable activities out of a combination of current funding and accumulated reserves.

The Board is aware that reserves are of a finite amount and that they cannot continue the current policy forever. They have set aside a provision to cover the costs of redundancies in the event that core activities are brought to an end. The Board has also considered the funding requirements for a period of more than twelve months from the date of approval of these financial statements and concluded that they have and/or will be able to generate sufficient funding to continue operations through that period. As a result of these conclusions, the Board considers the charitable company to be a going concern and has prepared the financial statements on that basis.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donations, trading and investment income are recognised on receipt.

Grant income is recognised on receipt unless there is a future obligation to deliver services against that income, in which case it is recognised when those services are delivered.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings - 33% on cost

Taxation

As a recognised charity, the charitable company is exempt from Corporation Tax so far as it relates to its charitable objects. It is not, however, exempt from VAT, and irrecoverable VAT is included in the cost of those items to which it relates.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

CHELTENHAM HOUSING AID CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

1. ACCOUNTING POLICIES - continued

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charitable company makes contributions into personal pension schemes of employees, all of which are defined contribution schemes. Contributions payable are charged to the Statement of Financial Activities in the period to which they relate.

2. DONATIONS AND LEGACIES

	31.3.22	31.3.21
	£	£
Donations	<u>2,049</u>	<u>2,941</u>

3. INVESTMENT INCOME

	31.3.22	31.3.21
	£	£
Deposit account interest	<u>-</u>	<u>57</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.22	31.3.21
	Charitable	£	£
Grants		<u>84,010</u>	<u>99,259</u>

Grants received, included in the above, are as follows:

	31.3.22	31.3.21
	£	£
Barnwood Trust	20,000	5,000
Peoples Postcode Lottery	19,760	-
Gloucestershire County Council	13,750	23,510
National Benevolent Charity	10,000	-
Gloucestershire Community Foundation	5,000	17,500
29 May 1961 Trust	5,000	5,000
Albert Hunt Trust	5,000	-
The Henry Smith Charity	3,000	-
Cheltenham Borough Council	2,000	12,000
The Langtree Trust	500	500
The National Lottery Community Fund	-	28,582
Thirty Percy	-	5,000
Charles Irving Charitable Trust	-	1,000
The Dent Brocklehurst Family Charitable Trust	-	1,000
Garfield Weston Foundation	-	167
	<u>84,010</u>	<u>99,259</u>

CHELTENHAM HOUSING AID CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

5. OTHER INCOME

	31.3.22	31.3.21
	£	£
Room hire, stamps etc.	-	1,148
Government grants	<u>10,447</u>	<u>32,168</u>
	<u>10,447</u>	<u>33,316</u>

Government grants represent claims under the Coronavirus Jobs Retention Scheme.

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7) £	Support costs (see note 8) £	Totals £
Charitable	<u>88,720</u>	<u>2,418</u>	<u>91,138</u>

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.22	31.3.21
	£	£
Staff costs	72,105	77,009
Rent	8,000	8,000
Rates and water	198	169
Insurance	754	1,393
Light and heat	228	1,843
Office costs	3,839	2,515
Repairs & maintenance	2,203	-
Subscriptions and licences	374	3,879
Welfare	-	20
Bank charges	350	99
Depreciation	669	-
	<u>88,720</u>	<u>94,927</u>

8. SUPPORT COSTS

	Governance costs £
Charitable	<u>2,418</u>

CHELTENHAM HOUSING AID CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

8. SUPPORT COSTS - continued

Support costs, included in the above, are as follows:

Governance costs

	31.3.22	31.3.21
	Charitable	Total
	£	activities
	£	£
Accountancy fees	1,618	1,512
Bookkeeping and payroll costs	800	3,453
	<u>2,418</u>	<u>4,965</u>

9. NET INCOME/(EXPENDITURE)

There are no unusual items of expenditure to report under this heading.

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021.

11. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31.3.22	31.3.21
Employees	<u>3</u>	<u>3</u>

No employees received emoluments in excess of £60,000.

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	2,941	-	2,941
Charitable activities			
Charitable	37,667	61,592	99,259
Investment income	57	-	57
Other income	33,316	-	33,316
Total	<u>73,981</u>	<u>61,592</u>	<u>135,573</u>
EXPENDITURE ON			
Charitable activities			
Charitable	54,858	45,034	99,892
NET INCOME	19,123	16,558	35,681

CHELTENHAM HOUSING AID CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

12.	COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted funds £	Restricted funds £	Total funds £
	Transfers between funds	(322)	322	-
	Net movement in funds	18,801	16,880	35,681
	RECONCILIATION OF FUNDS			
	Total funds brought forward	56,561	2,880	59,441
	TOTAL FUNDS CARRIED FORWARD	75,362	19,760	95,122
13.	TANGIBLE FIXED ASSETS			Fixtures and fittings £
	COST			
	At 1 April 2021			1,855
	Additions			2,674
	At 31 March 2022			4,529
	DEPRECIATION			
	At 1 April 2021			1,855
	Charge for year			669
	At 31 March 2022			2,524
	NET BOOK VALUE			
	At 31 March 2022			2,005
	At 31 March 2021			-
14.	DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
			31.3.22	31.3.21
			£	£
	Other debtors		-	1,605
	Prepayments		651	762
			651	2,367

CHELTENHAM HOUSING AID CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.22	31.3.21
	£	£
Trade creditors	-	436
Other creditors	31,175	30,597
Accrued expenses	3,330	4,082
Income in advance	7,000	3,750
	<u>41,505</u>	<u>38,865</u>

Other creditors includes a reserve for potential redundancies in the event of cessation of core services.

Income in advance represents grant income received during the financial year, which relates specifically to periods after the year-end date.

16. MOVEMENT IN FUNDS

	At 1.4.21	Net movement in funds	Transfers between funds	At 31.3.22
	£	£	£	£
Unrestricted funds				
General fund	20,363	25,128	(10,000)	35,491
Building Reserve	25,000	-	-	25,000
Continuation of Core Services	30,000	-	10,000	40,000
	<u>75,363</u>	<u>25,128</u>	<u>-</u>	<u>100,491</u>
Restricted funds				
Gloucestershire County Council - Covid Prevention Grant Fund	19,760	(19,760)	-	-
TOTAL FUNDS	<u>95,123</u>	<u>5,368</u>	<u>-</u>	<u>100,491</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	96,506	(71,378)	25,128
Restricted funds			
Gloucestershire County Council - Covid Prevention Grant Fund	-	(19,760)	(19,760)
TOTAL FUNDS	<u>96,506</u>	<u>(91,138)</u>	<u>5,368</u>

CHELTENHAM HOUSING AID CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

16. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	16,561	19,123	(15,322)	20,362
Building Reserve	20,000	-	5,000	25,000
Continuation of Core Services	<u>20,000</u>	<u>-</u>	<u>10,000</u>	<u>30,000</u>
	56,561	19,123	(322)	75,362
Restricted funds				
Doorway Project	-	(3,202)	3,202	-
Lloyds Foundation	2,880	-	(2,880)	-
Gloucestershire County Council - Covid Prevention Grant Fund	<u>-</u>	<u>19,760</u>	<u>-</u>	<u>19,760</u>
	2,880	16,558	322	19,760
TOTAL FUNDS	<u>59,441</u>	<u>35,681</u>	<u>-</u>	<u>95,122</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	73,981	(54,858)	19,123
Restricted funds			
Doorway Project	41,832	(45,034)	(3,202)
Gloucestershire County Council - Covid Prevention Grant Fund	<u>19,760</u>	<u>-</u>	<u>19,760</u>
	61,592	(45,034)	16,558
TOTAL FUNDS	<u>135,573</u>	<u>(99,892)</u>	<u>35,681</u>

Details of Restricted Funds

Lloyds Foundation

This funding was to engage a fundraiser to seek possible organisations to support the charity via donations. The unspent balance was released to general funds in 2020-21.

Doorway Project

This provides advice and assistance to people in housing need, who also have drug or alcohol issues. The funding was fully spent in 2020-21.

Gloucestershire County Council - Covid Prevention Grant Fund

To support the charity through the pandemic.

CHELTENHAM HOUSING AID CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

16. MOVEMENT IN FUNDS - continued

Details of Designated Funds

Building Reserve

To cover future major repairs to the office building and for work potentially needed to any new office premises.

Continuation of Core Services

To enable the charity to continue the provision of core services in the absence of external funding.

Transfers between funds

Transfers are made between restricted and unrestricted funds at the end of every accounting period in cases where:-

i) the activity of the restricted fund has come to an end and there is an unspent balance that is not repayable to the funder(s), when the surplus is transferred to unrestricted funds; and

ii) the restricted fund is in deficit and has either come to an end or there is no prospect of a surplus in a later period, when the deficit is eliminated by transfer from unrestricted funds.

17. CONTINGENT LIABILITIES

Various funders retain the right to claw back grants should the use of the funds not be in accordance with the terms of the grant. In the opinion of the trustees no such liability exists at the year end.

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2022.

This document was delivered using electronic communications and authenticated in accordance with the registrar's rules relating to electronic form, authentication and manner of delivery under section 1072 of the Companies Act 2006.

CHELTENHAM HOUSING AID CENTRE

England & Wales - Charity number 801043

Accounts

REGISTERED COMPANY NUMBER: 02241670 (England and Wales)
REGISTERED CHARITY NUMBER: 801043

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021
FOR
CHELTENHAM HOUSING AID CENTRE

Andorran Limited
6 Manor Park Business Centre
Mackenzie Way
Cheltenham
Gloucestershire
GL51 9TX

CHELTENHAM HOUSING AID CENTRE

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Statement of Financial Position	7 to 8
Notes to the Financial Statements	9 to 16

CHELTENHAM HOUSING AID CENTRE

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2021**

TRUSTEES	T P Cadogan Vice Chair & Treasurer G W Ford Chair Mrs H M Langford Mrs P M Thornton Miss C While Ms P A Chosson Father R Wright A Machin Ms S Bennett
COMPANY SECRETARY	Mrs H M Langford
REGISTERED OFFICE	31 Prestbury Road Cheltenham Gloucestershire GL52 2PP
REGISTERED COMPANY NUMBER	02241670 (England and Wales)
REGISTERED CHARITY NUMBER	801043
INDEPENDENT EXAMINER	Andorran Limited 6 Manor Park Business Centre Mackenzie Way Cheltenham Gloucestershire GL51 9TX

CHEL TENHAM HOUSING AID CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The main objects of the charity, according to its Memorandum & Articles, as amended by special resolution dated 27 April 2015, are the relief of poverty for the benefit of predominantly the inhabitants of Gloucestershire generally and the Borough of Cheltenham in particular ("the Area of Benefit") by the provision of advice and assistance on matters relating to housing, benefits and financial and debt management amongst persons living or working in the Area of Benefit who have need of such assistance because of their homelessness, adverse living conditions, financial circumstance or any other cause.

Significant activities

Cheltenham Housing Aid Centre ("CHAC") has a wide range of policies to enable its service to be provided fairly and professionally, including, in particular, an equal opportunities policy in respect of access for clients and the recruitment of staff and volunteers.

CHAC is party to a wide range of local forums for the improvement of working practice, to promote the Centre's and clients' interests, to improve communications and to assist in the development of initiatives for improving the lives of people in Cheltenham.

Public benefit

In planning the charity's activities for the year the trustees kept in mind the Charity Commission's guidance on public benefit. The focus of the charity's activities during the year, which explains the delivery by the charity of public benefit, is set out above under 'Objectives and activities' and below under 'Achievement and performance'.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

This year has proved especially challenging for CHAC in common with all other charities and organisations.

Shortly before the start of the year, in March 2020, we were required to close the Centre because of the government's national lockdown as part of its response to the Covid 19 pandemic.

The Board would have closed the Centre at about this time in any event. It would not have been possible at that time to see clients at the Centre safely and the safety of our staff and clients is of paramount importance.

Staff were placed on the Government's furlough scheme and this helped us to retain them whilst alternative arrangements were made. Once the lockdown was lifted and the Centre had been made safe, our staff were able to return and to provide telephone and email advice for those in housing need. We also represented clients and promoted our services at forums through Zoom and Teams.

We have responded to the changed circumstances caused by the pandemic by altering temporarily the manner in which our services are delivered, where this is necessary to maintain personal safety.

In March we were awarded the Trusted Charity quality mark status. This is a considerable achievement for a small local charity and is the result of many months of work by our staff, which the Board wishes to acknowledge.

The Board also wishes to thank our all our funders, listed elsewhere, who have supported us throughout this difficult year. We are especially grateful to those funders who have contributed to our general running costs.

The Board wishes to record our thanks to our staff for their continued effort helping others in need in the most difficult of times. Their conscientious and enthusiastic work is much appreciated. In November our Finance Officer, Brenda Peebles, retired and we are grateful to her for all her assistance. Tom Cadogan has been undertaking her work and also acted as Chairman during the indisposition of Gerald Ford.

CHELTENHAM HOUSING AID CENTRE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021

FINANCIAL REVIEW

Financial performance

The Board is pleased to report a surplus this year. The trustees acknowledge and thank all donors during the year, the majority of whom are listed later in the attached financial statements.

In a similar fashion to last year, work continues on obtaining a broader funding base to enable continued operations. Where appropriate, CHAC continues to engage external service providers to assist with strategic decision making.

Reserves policy

The charity continues to support its ongoing activities from accumulated reserves. £30,000 of our reserves have been designated for this purpose.

The designated fund to cover possible future repairs to our office premises has been increased to £25,000.

Going concern

The trustees continue to consider it appropriate to prepare the financial statements on a going concern basis. The income of the charity arises from grants from a number of donors, and regular funding applications are made by the charity.

At the time of signing this report, the reserves, together with expected donations, are sufficient to cover the running costs for at least a further twelve months.

FUTURE PLANS

The board remains committed to ensuring current projects continue. The board continues to work to identify additional areas of unmet need where CHAC has the professional skills to help and to seek appropriate funding to address those needs.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, its revised Memorandum and Articles adopted by Special Resolution on 27 April 2015, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

The power to appoint new trustees is vested in the current board of trustees.

Organisational structure

The charity is managed by a board of trustees, who are no less than four and no more than thirteen in number.

Related parties

The charity has key working relationships with Cheltenham Borough Council, Cheltenham Borough Homes, resident social landlords, social services and the probation service, Citizen's Advice Bureau, Caring for Communities and People, Change Grow Live, Home Group and P3.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Cheltenham Housing Aid Centre for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

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 incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- 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 proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 14th December 2021 and signed on its behalf by:

H. M. Langford.
.....
Mrs H M Langford - Secretary

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
CHELTENHAM HOUSING AID CENTRE**

Independent examiner's report to the trustees of Cheltenham Housing Aid Centre ('the Company')

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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



Roger Downes FCA
ICAEW
Andorran Limited
6 Manor Park Business Centre
Mackenzie Way
Cheltenham
Gloucestershire
GL51 9TX

17 December 2021

CHELTENHAM HOUSING AID CENTRE

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	2,941	-	2,941	9,824
Charitable activities					
Charitable	4	37,667	61,592	99,259	36,505
Investment income	3	57	-	57	698
Other income	5	33,316	-	33,316	-
Total		<u>73,981</u>	<u>61,592</u>	<u>135,573</u>	<u>47,027</u>
EXPENDITURE ON					
Charitable activities					
Charitable	6	54,858	45,034	99,892	109,191
NET INCOME/(EXPENDITURE)		<u>19,123</u>	<u>16,558</u>	<u>35,681</u>	<u>(62,164)</u>
Transfers between funds	16	<u>(322)</u>	<u>322</u>	<u>-</u>	<u>-</u>
Net movement in funds		<u>18,801</u>	<u>16,880</u>	<u>35,681</u>	<u>(62,164)</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>56,561</u>	<u>2,880</u>	<u>59,441</u>	<u>121,605</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>75,362</u></u>	<u><u>19,760</u></u>	<u><u>95,122</u></u>	<u><u>59,441</u></u>

The notes form part of these financial statements

CHELTENHAM HOUSING AID CENTRE

**STATEMENT OF FINANCIAL POSITION
31 MARCH 2021**

	Notes	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
CURRENT ASSETS					
Debtors	14	2,367	-	2,367	3,017
Cash at bank and in hand		111,860	19,760	131,620	91,833
		<u>114,227</u>	<u>19,760</u>	<u>133,987</u>	<u>94,850</u>
CREDITORS					
Amounts falling due within one year	15	(38,865)	-	(38,865)	(35,409)
		<u>75,362</u>	<u>19,760</u>	<u>95,122</u>	<u>59,441</u>
NET CURRENT ASSETS					
		<u>75,362</u>	<u>19,760</u>	<u>95,122</u>	<u>59,441</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>75,362</u>	<u>19,760</u>	<u>95,122</u>	<u>59,441</u>
NET ASSETS					
		<u>75,362</u>	<u>19,760</u>	<u>95,122</u>	<u>59,441</u>
FUNDS					
	16				
Unrestricted funds:					
General fund				20,362	16,561
Building Reserve				25,000	20,000
Continuation of Core Services				30,000	20,000
				<u>75,362</u>	<u>56,561</u>
Restricted funds				<u>19,760</u>	<u>2,880</u>
TOTAL FUNDS					
				<u>95,122</u>	<u>59,441</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

CHELTENHAM HOUSING AID CENTRE

STATEMENT OF FINANCIAL POSITION - continued
31 MARCH 2021

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 14 December 2021 and were signed on its behalf by:



.....
G W Ford - Trustee



.....
T P Cadogan - Trustee

CHELTENHAM HOUSING AID CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The charitable company relies on external funding to cover its core costs and, despite having built up reserves in recent years, it continues to seek new and extended funding for that purpose. In the past twelve months and since the year-end, the charitable company has continued the provision of core charitable activities out of a combination of current funding and accumulated reserves.

The Board is aware that reserves are of a finite amount and that they cannot continue the current policy forever. They have set aside a provision to cover the costs of redundancies in the event that core activities are brought to an end. The Board has also considered the funding requirements for a period of more than twelve months from the date of approval of these financial statements and concluded that they have and/or will be able to generate sufficient funding to continue operations through that period. As a result of these conclusions, the Board considers the charitable company to be a going concern and has prepared the financial statements on that basis.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donations, trading and investment income are recognised on receipt.

Grant income is recognised on receipt unless there is a future obligation to deliver services against that income, in which case it is recognised when those services are delivered.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings - 33% on cost

Taxation

As a recognised charity, the charitable company is exempt from Corporation Tax so far as it relates to its charitable objects. It is not, however, exempt from VAT, and irrecoverable VAT is included in the cost of those items to which it relates.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

CHELTENHAM HOUSING AID CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021**

1. ACCOUNTING POLICIES - continued

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charitable company makes contributions into personal pension schemes of employees, all of which are defined contribution schemes. Contributions payable are charged to the Statement of Financial Activities in the period to which they relate.

2. DONATIONS AND LEGACIES

	31.3.21	31.3.20
	£	£
Donations	2,941	9,824
	<u> </u>	<u> </u>

3. INVESTMENT INCOME

	31.3.21	31.3.20
	£	£
Deposit account interest	57	698
	<u> </u>	<u> </u>

4. INCOME FROM CHARITABLE ACTIVITIES

		31.3.21	31.3.20
	Activity	£	£
Grants	Charitable	99,259	36,505
		<u> </u>	<u> </u>

Grants received, included in the above, are as follows:

	31.3.21	31.3.20
	£	£
The National Lottery Community Fund	28,582	-
Gloucestershire County Council	23,510	-
Gloucestershire Community Foundation	17,500	5,000
Cheltenham Borough Council	12,000	-
Barnwood Trust	5,000	-
29 May 1961 Trust	5,000	-
Thirty Percy	5,000	-
Charles Irving Charitable Trust	1,000	1,000
The Dent Brocklehurst Family Charitable Trust	1,000	-
The Langtree Trust	500	-
Garfield Weston Foundation	167	8,333
Caring for Communities and People	-	5,806
Summerfield Trust	-	5,000
Albert Hunt Trust	-	5,000
Sobell	-	5,000
Gloucestershire Society	-	1,366
	<u> </u>	<u> </u>
	<u>99,259</u>	<u>36,505</u>

CHELTENHAM HOUSING AID CENTRE

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021**

5. OTHER INCOME

	31.3.21	31.3.20
	£	£
Room hire, stamps etc.	1,148	-
Government grants	32,168	-
	33,316	-
	33,316	-

Government grants represent claims under the Coronavirus Jobs Retention Scheme.

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7)	Support costs (see note 8)	Totals
	£	£	£
Charitable	94,927	4,965	99,892
	94,927	4,965	99,892
	94,927	4,965	99,892

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.21	31.3.20
	£	£
Staff costs	77,009	76,951
Rent	8,000	8,232
Rates and water	169	173
Insurance	1,393	959
Light and heat	1,843	1,308
Office costs	2,515	2,224
Fundraising research	-	6,000
Sundries	-	180
Travel	-	105
Subscriptions and licences	3,879	3,404
Welfare	20	857
Bank charges	99	87
	94,927	100,480
	94,927	100,480

8. SUPPORT COSTS

	Governance costs
	£
Charitable	4,965
	4,965
	4,965

CHELTENHAM HOUSING AID CENTRE

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021

8. SUPPORT COSTS - continued

Support costs, included in the above, are as follows:

Governance costs

	31.3.21	31.3.20
	Charitable	Total
	£	activities
		£
Accountancy fees	1,512	1,490
Bookkeeping and payroll costs	3,453	3,569
Consultancy fees	-	3,652
	4,965	8,711
	4,965	8,711

9. NET INCOME/(EXPENDITURE)

There are no unusual items of expenditure to report under this heading.

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

11. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31.3.21	31.3.20
Employees	3	3
	3	3

No employees received emoluments in excess of £60,000.

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	9,824	-	9,824
Charitable activities			
Charitable	25,699	10,806	36,505
Investment income	698	-	698
Total	36,221	10,806	47,027
EXPENDITURE ON			
Charitable activities			
Charitable	83,039	26,152	109,191
NET INCOME/(EXPENDITURE)	(46,818)	(15,346)	(62,164)

CHELTENHAM HOUSING AID CENTRE

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted funds £	Restricted funds £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	103,379	18,226	121,605
TOTAL FUNDS CARRIED FORWARD	<u>56,561</u>	<u>2,880</u>	<u>59,441</u>
13. TANGIBLE FIXED ASSETS			Fixtures and fittings £
COST			
At 1 April 2020 and 31 March 2021			<u>1,855</u>
DEPRECIATION			
At 1 April 2020 and 31 March 2021			<u>1,855</u>
NET BOOK VALUE			
At 31 March 2021			<u>-</u>
At 31 March 2020			<u>-</u>
14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
		31.3.21 £	31.3.20 £
Other debtors		1,605	869
Prepayments		762	2,148
		<u>2,367</u>	<u>3,017</u>
15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
		31.3.21 £	31.3.20 £
Trade creditors		436	759
Other creditors		30,597	30,597
Accrued expenses		4,082	2,386
Income in advance		3,750	1,667
		<u>38,865</u>	<u>35,409</u>

Other creditors includes a reserve for potential redundancies in the event of cessation of core services.

Income in advance represents grant income received during the financial year, which relates specifically to periods after the year-end date.

CHELTENHAM HOUSING AID CENTRE

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021

16. MOVEMENT IN FUNDS

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	16,561	19,123	(15,322)	20,362
Building Reserve	20,000	-	5,000	25,000
Continuation of Core Services	20,000	-	10,000	30,000
	<u>56,561</u>	<u>19,123</u>	<u>(322)</u>	<u>75,362</u>
Restricted funds				
Doorway Project	-	(3,202)	3,202	-
Lloyds Foundation	2,880	-	(2,880)	-
Gloucestershire County Council - Covid Prevention Grant Fund	-	19,760	-	19,760
	<u>2,880</u>	<u>16,558</u>	<u>322</u>	<u>19,760</u>
TOTAL FUNDS	<u>59,441</u>	<u>35,681</u>	<u>-</u>	<u>95,122</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	73,981	(54,858)	19,123
Restricted funds			
Doorway Project	41,832	(45,034)	(3,202)
Gloucestershire County Council - Covid Prevention Grant Fund	19,760	-	19,760
	<u>61,592</u>	<u>(45,034)</u>	<u>16,558</u>
TOTAL FUNDS	<u>135,573</u>	<u>(99,892)</u>	<u>35,681</u>

CHELTENHAM HOUSING AID CENTRE

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021

16. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.20 £
Unrestricted funds				
General fund	43,379	(46,818)	20,000	16,561
Building Reserve	20,000	-	-	20,000
Continuation of Core Services	40,000	-	(20,000)	20,000
	<u>103,379</u>	<u>(46,818)</u>	<u>-</u>	<u>56,561</u>
Restricted funds				
Lloyds Foundation	10,884	(8,004)	-	2,880
Gloucestershire Community Foundation	7,342	(7,342)	-	-
	<u>18,226</u>	<u>(15,346)</u>	<u>-</u>	<u>2,880</u>
TOTAL FUNDS	<u><u>121,605</u></u>	<u><u>(62,164)</u></u>	<u><u>-</u></u>	<u><u>59,441</u></u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	36,221	(83,039)	(46,818)
Restricted funds			
Countywide Deposit Scheme	5,806	(5,806)	-
Lloyds Foundation	-	(8,004)	(8,004)
Gloucestershire Community Foundation	5,000	(12,342)	(7,342)
	<u>10,806</u>	<u>(26,152)</u>	<u>(15,346)</u>
TOTAL FUNDS	<u><u>47,027</u></u>	<u><u>(109,191)</u></u>	<u><u>(62,164)</u></u>

Details of Restricted Funds

Countywide Deposit Scheme (Gloucestershire County Council)

This funding assisted with accessing private rented accommodation for people with support needs and funds the running of the scheme, which closed in 2019-20.

Lloyds Foundation

This funding was to engage a fundraiser to seek possible organisations to support the charity via donations. The unspent balance was released to general funds in 2020-21.

Gloucestershire Community Foundation

To assist with housing needs for those with drug and alcohol issues. This funding finished in 2019-20.

Doorway Project

This provides advice and assistance to people in housing need, who also have drug or alcohol issues.

CHELTENHAM HOUSING AID CENTRE

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021

16. MOVEMENT IN FUNDS - continued

Details of Restricted Funds - continued

Gloucestershire County Council - Covid Prevention Grant Fund

To support the charity through the pandemic.

Details of Designated Funds

Building Reserve

To cover future major repairs to the office building.

Continuation of Core Services

To enable the Charity to continue the provision of core services in the absence of external funding.

Transfers between funds

Transfers are made between restricted and unrestricted funds at the end of every accounting period in cases where:-

- i) the activity of the restricted fund has come to an end and there is an unspent balance that is not repayable to the funder(s), when the surplus is transferred to unrestricted funds; and
- ii) the restricted fund is in deficit and has either come to an end or there is no prospect of a surplus in a later period, when the deficit is eliminated by transfer from unrestricted funds.

17. CONTINGENT LIABILITIES

Various funders retain the right to claw back grants should the use of the funds not be in accordance with the terms of the grant. In the opinion of the trustees no such liability exists at the year end.

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.