



**CHURCHES HOUSING ACTION TEAM
(MID DEVON) LIMITED**
REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31ST MARCH 2019



Tackling homelessness; avoiding evictions; bringing hope

Tackling homelessness; avoiding evictions; bringing hope

CHURCHES HOUSING ACTION TEAM (MID DEVON) LIMITED

A Company Limited by Guarantee - Registered in England No. 03096996

Registered Office – Coggan's Well House, Tiverton EX16 6LU Registered Charity No. 1049478

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Trustees Report for the Year Ended 31st March 2019

The trustees present their report and financial statements for the year ended 31st March 2019 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and 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 1st January 2015).

Chair's Report

The year to 31st March 2019 has been an encouraging one for CHAT as we have become embedded into our new premises enabling us to expand our staff team and services.

We have developed the debt and money advice service to include a training programme for volunteers and taken on an additional advisor and front of house receptionist who provide the key initial contact with clients.

We have a wonderful and dedicated staff team who are supported by committed volunteers. It has been a good year of really appreciating all that our new premises can offer and continuing to build on our vision of being a client-centred Hub for Homeless Help. Clients appreciate the new welcoming environment and improved Foodbank and bedding store.

Last year was a better year for us financially and we continue to have a vision for modest expansion whilst maintaining appropriate reserves. We are hugely grateful to all our local supporters and the grant making bodies who have supported us this year.

We continue to dream dreams and create visions for how CHAT can best serve the needs of those struggling with homelessness issues, debt, poverty and the pervading loneliness that surrounds these things. At this year's AGM Michael Tosh is retiring from the board and we thank him for his faithful service. I am extremely grateful to my fellow trustees - some of whom have joined us this year - and look forward to working with them, the staff and volunteers to help alleviate the suffering and pain that continues to surround issues of homelessness.

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Charitable Objectives

CHAT exists to relieve either generally or individually, persons within the area of Mid Devon, without distinction of gender, or of political, religious, or other opinions, who are in conditions of need, hardship or distress, by making grants of money, or providing or paying for items or services or facilities calculated to reduce the need, hardship or distress of such persons, and in particular to relieve persons who are homeless or threatened with homelessness, or who are without decent, secure, permanent accommodation. The common purpose of the company is social action as defined by the principles of the Christian faith.

Public Benefit

The charity acknowledges the requirement to demonstrate that it has charitable aims and purposes that are for the public benefit. As the only charitable organisation in Mid Devon that exists solely to respond to and prevent homelessness, all that we do is about helping individuals and families in crisis find their way back to suitable accommodation, or keep the tenancy they have. The service is free and accessible to anyone living in the Mid Devon area and the trustees believe that the work of CHAT in homelessness and homeless prevention issues, debt advice, the food bank and the fuel poverty scheme, clearly demonstrates that our charitable aims are indeed for the benefit of the public and that trustees have complied with Section 4 of the Charities Act 2011 and benefits the wider community as a whole.

Review of Activities

CHAT continued to work in its key areas during the year with the Support and Advice team offering Housing Advice (together with the Deposit Guarantee Scheme), Tenancy Support, Debt and Money advice, Food Bank, Fuel Poverty Scheme and other emergency assistance. Advice and support for those struggling with housing or homelessness was given at the Tiverton office, as well as at a base in Crediton and home visits across the Mid Devon area.

*"I walked in
with despair and
left with hope"
– Client helped
with housing*

Achievements and Performance

Support and Advice Team

We have seen an increase in the number of people seeking support and advice from us – a total of 508 clients this year and a total of 699 enquiries and cases. This is an increase of 81 clients and 135 cases from the previous year. We are thankful for the grants from People Postcode Trust and the Garfield Western Foundation that enabled us to have some extra frontline advisor hours to keep up with the demand.

Of our clients 26% have dependent children, 22% are over 50, 16% are under 25 and 322 clients seen this year had not sought our advice previously. In addition 52% of clients we worked with have mental health issues and 17% also had issues with drug or alcohol misuse.

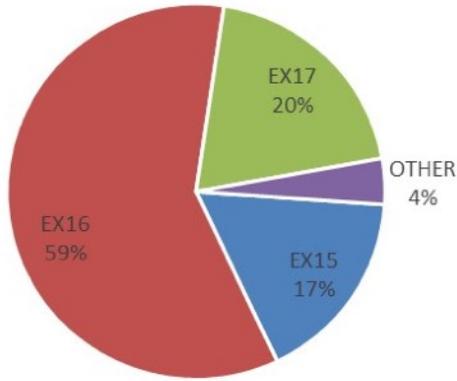
Of these cases 71% needed housing advice (268 cases needed longer term case work). This can involve mediating and/or negotiating with Landlords on the clients behalf, helping them to access services from the Local Authority, finding more suitable or affordable accommodation, attending multi-agency meetings, accompanying clients to court, explaining correct procedures to clients and their landlords, helping with Devon Home Choice applications, banding improvements and supporting clients with benefit claims amongst many other things. Of these cases 27% needed help to access suitable accommodation.

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Location of Tenancy Support Cases

Other clients require an extended period of support and during the year we have supported 101 clients across Mid Devon to retain their tenancies (70 of which were new cases opened this year). The average length of a tenancy support case is 184 days and includes support on a variety of matters including benefit issues, help setting up a tenancy, rent arrears, income maximisation, budgeting advice along with signposting and referring to other agencies where appropriate. Home visits are a regular thing and we work throughout Mid Devon.

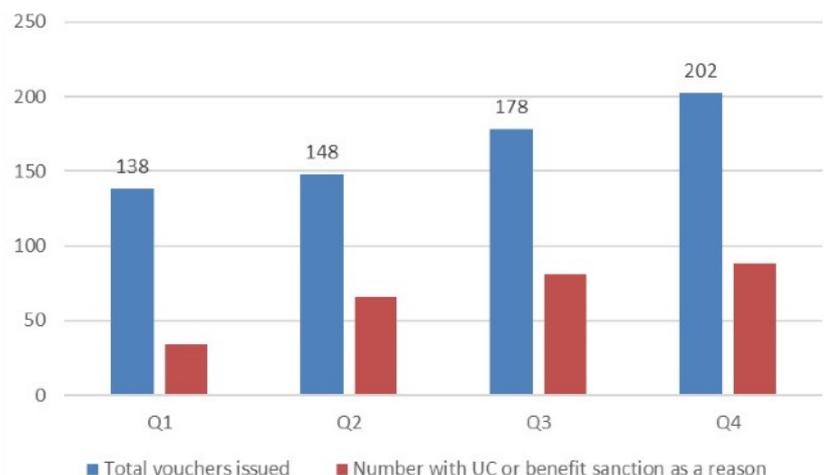
We also worked on 33 debt cases this year, with 19 of these new cases for this period (total debt of £187,255) and 22 cases were resolved in total. Budgeting support and income maximisation has continued to be a key part of the service with half of the new cases this year having a negative budget and nine new cases receiving Universal Credit. Along with insolvency options we have also supported clients in negotiating debt write-offs and realistic payment plans with creditors, where appropriate, so the ongoing support for these clients has been vital to ensure they can continue to manage, but it's equally encouraging when clients have been able to take their own action. A total of four Debt Relief Orders were approved which resolved a total debt of £41,000.

In addition to casework we continue to ensure the quality of our service and staff have attended training on Universal Credit, Advice skills, benefits for older people, Housing and homelessness, GDPR, First Aid, Mental Health and housing, and Money Advice Practice. We continue to develop relationships and partnerships with other agencies in the area – Mid Devon District Council, Citizens Advice, Age UK, LEAP, local landlords, ReRooted among others. We are also in regular contact with local schools and GPs who are often in contact with people who need our help.

Our Deposit Guarantee Scheme continues and this year we issued five new guarantees and seven have closed due to clients moving on (four of these saved the total amount). At the end of the year we had 11 guarantees that were active. This scheme is being reviewed by an external voluntary consultant and will be overhauled as part of our business plan.

Foodbank, Fuel Poverty and Hardship Fund

Food continues to be donated from a variety of sources, including churches, supermarkets, schools and individuals and we are thankful for the consistent generosity of the community which makes our work in this area possible. Local supermarkets also boost our foodbank supplies through the Fareshare programme which enables us to use the food which would otherwise be going to waste. Our foodbank is regularly stocked and sorted by faithful volunteers who come in throughout the week. We are grateful to them for the organised system that ensures we make the best use of the donations given to us.



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Sadly our foodbank is still needed and we have seen a steady increase in the number of vouchers over the year. Universal Credit rolled out in the area in July and we saw an increase in demand and we continue to help people through the application and transition process. We are a resource for other agencies who regularly refer their clients including Mid Devon District Council, Citizens Advice, the local Job Centre and other professionals and organisations.

Tents, bedding and home starter packs were given out to those who needed them, and we have been able to offer showers and wash clothes for people who are sleeping rough or sofa surfing. We also granted £2,045 electric and gas top ups to people in the Mid Devon area using our fuel poverty fund. Our hardship fund enables us to help with one off necessary, but sometimes unaffordable items (bus tickets, kettles, toasters, mobile phones etc) to clients we are working with.

We were approached by a 68 year-old man. With rent arrears of over £3,000 the landlord had given notice so he was facing eviction. He was nervous and suffered from serious panic attacks making it difficult to deal with interviews and meetings.

With several debts and paperwork in a mess the CHAT advisers became the point of contact between him and several agencies. The adviser negotiated a stay of the eviction notice whilst alternative accommodation was found. Various benefits and other sources of funds were successfully accessed over several weeks and he eventually moved into a more suitable property.

The vast majority of clients come to us for housing advice and 105 of those who initially came to us for advice on housing took up the offer of longer term tenancy support/or debt and money advice. This enables people to take more control and move on with their lives. We have been able to offer an increased amount of face to face interviews for debt advice clients (390 compared to 277 last year).

C is a single lady in her 30s who was originally referred to us by MDDC for help. We initially gave tenancy support for approx. a year but it became clear that she needed specific help with her debts. A Debt Relief Order (DRO) was obtained and case closed. However this year the client reconnected with us to say she needed help again. We were delighted she felt able to contact us and we were able to help before things got out of control – this time the client was taking action. During the case Denise worked with her to advocate (with our MPs input) regarding ongoing government debts that were unaffordable for her and worked with her giving budgeting support. The case was closed this year and she is now much more in control, making good decisions regarding her money and able to move on with her life. The client was kind enough to send a note “You all do fantastic work, and I am so grateful. The move was successful and I absolutely love living here, slowly getting there with carpets and decorating. Again thank you so much”

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Contribution made by Volunteers

We have continued to recruit and train volunteers and now have a total of 30 volunteers. They have helped with a variety of tasks including managing our foodbank, reports and reviews, staff support, administrative support and reception work with clients. We are also grateful for the many ways they share the news of CHAT and fundraise for us and for those volunteers who pray regularly for our work.

We counted 627 hours of volunteer work in our Tiverton office during January, February and March 2019.

“CHAT and projects like it are invaluable in our community serving people in need. I'm a firm believer in social action and volunteering is one way of putting those beliefs into practice. A way of giving a little back to the community. I help in reception, meeting clients, supporting staff with general duties and the clients” - Dot

Engagement with the Community

We have been seen out and about in the community, raising CHAT's profile as widely as possible. This has included Crediton's Christmas Tree Festival, concerts, Cullompton Food Festival, Crediton Churches Family Fun Day, various coffee mornings and the Teddy Sleep-Out took place in several schools. Our chair has held several events that have encouraged local business, churches and landlords to hear about what we can do to help in our community and how they can work with us.

We have also continued with our Harvest and Christmas visits to local churches and schools. We remain grateful to all who have invited CHAT to visit them this year, or have organised events for us, and for our volunteers who support us at these events.

Financial Review

Following our move to Coggan's Well House and the client-centred Hub we have been busy developing the services that we can offer from our new premises.



Income from grants and donations increased over the previous year which enabled CHAT to provide additional front line hours and we are particularly grateful to the Postcode Lottery for a grant specifically given towards these new hours. General fund income is £6,296 higher than 2018 and includes the valued, regular support of £24,000 from our local community as well as the many donations and grants so generously given throughout the year.

The increased income has also funded additional staff training, property security enhancements and IT upgrades to make our service delivery more efficient. This resulted in general fund expenditure of £194,345 which is £17,933 higher than 2018 and we ended the year with a small general fund deficit of £2,814.

To maintain and develop our services our general fund expenditure budget for 2020 is £231,000 compared to 2019 expenditure of £194,345 and therefore raising our income levels remains a challenge.

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Reserves Policy

The Trustees continue to review our Reserves Policy to ensure a balance between a reasonable level of reserves in accordance with the guidelines laid down by the Charity Commission and sensible use of our funds. We consider it prudent to aim to have 4 months running costs available as well as any costs of closing the organisation. Our reserves were set at £74,000. We were able to maintain the required Reserves level during this financial year.

Principal Sources of Funds

CHAT receives very little public funding, and therefore the Trustees seek to maintain a broad base of funding sources, including grants and donations. Our Fundraiser applies for grants from a variety of organisations as well as supporting our Community Engagement Coordinator to work on local fund raising. CHAT continues to develop its fundraising strategy as part of its Business Plan, with a view to branching out to corporate fundraising, developing a legacy policy and promoting the Givers of Hope Scheme.

Risk Management

All charities face an increasingly competitive market when approaching grant-making trusts for support. By implementing effective and tight cost controls and by providing ongoing financial management information, the financial risk to the charity is kept to a minimum. The management team meet regularly to review the financial position of CHAT, with Treasurer and Manager meeting once a month and the Chair being kept informed with regular management accounts. The Fundraiser, Manager and Chair also meet regularly to monitor our fundraising campaign.

I felt 100% supported and don't know what I would have done without you

You've been so fantastic at "holding my hand" as it were whilst I try to build my life back up and in a safe manner too. I am so grateful to you

Structure, Governance and Management

The organisation is a Charitable Company limited by guarantee, incorporated on 31st August 1995 and registered as a charity on 27th September 1995. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding ten pounds.

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Trustee Selection Methods, Induction and Training

The directors of the company are also trustees for the purpose of charity law and under the company's Articles are known as members of the Council of Management. Under the requirements of the Memorandum and Articles of Association, the members of the council of management are elected to serve for a period of a maximum of three years after which they must be re-elected at the next Annual General Meeting.

“Since starting in January, I have really enjoyed being back in the work environment and being able to use my skills for such a worthwhile cause” - Philip

The Council of Management seeks to select trustees according to the skills and expertise they can offer and new trustees are encouraged to explore this with the Chair and other members of the board before the AGM. All Trustees are encouraged to attend training on Trustee duties and given appropriate booklets and information produced by the Charity Commission and other relevant bodies. They are expected to familiarise themselves with the work of CHAT and to this end can spend time at the CHAT office, talking to and shadowing staff members, where appropriate, and spend time with other trustees who already have a working knowledge of the organisation.

Organisational Structure

CHAT's Council of Management meets at least four times a year and is responsible for the direction and policy of the charity.

The Manager is responsible to the Trustees for the day-to-day running of all departments of the organisation and for carrying out the strategic plans for the organisation. She meets regularly with various Trustees, particularly the Chair, and liaises with the Treasurer, in order to facilitate this function. The Manager also performs the roles of office manager and finance officer, and therefore has a detailed understanding of the organisation as a whole.

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Reference and Administrative Details-

Registered charity number	1049478																				
Company registration number	3096996																				
Registered office and operation address	Coggan's Well House, Phoenix Lane Tiverton, Devon EX16 6LU																				
Trustees	<table> <tr> <td>Chair</td> <td>Simon Friend</td> </tr> <tr> <td>Vice Chair</td> <td>Peter Day</td> </tr> <tr> <td></td> <td>Jean Clifton</td> </tr> <tr> <td></td> <td>Michael Tosh</td> </tr> <tr> <td></td> <td>Terry Norris</td> </tr> <tr> <td></td> <td>Lara Wielenga</td> </tr> <tr> <td></td> <td>Rev Ian Johnson</td> </tr> <tr> <td></td> <td>Vivienne Brewster</td> </tr> <tr> <td></td> <td>Jennifer Tower</td> </tr> <tr> <td></td> <td>Mathew Melksham</td> </tr> </table>	Chair	Simon Friend	Vice Chair	Peter Day		Jean Clifton		Michael Tosh		Terry Norris		Lara Wielenga		Rev Ian Johnson		Vivienne Brewster		Jennifer Tower		Mathew Melksham
Chair	Simon Friend																				
Vice Chair	Peter Day																				
	Jean Clifton																				
	Michael Tosh																				
	Terry Norris																				
	Lara Wielenga																				
	Rev Ian Johnson																				
	Vivienne Brewster																				
	Jennifer Tower																				
	Mathew Melksham																				
Company Secretary	David Smith																				
Treasurer	Terry Norris																				
Manager	Alison Padfield																				

Responsibilities of the Trustees

Company law requires the Trustees, who are directors for the purposes of company law, to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing those financial statements, the Trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the company will continue on that basis.

The Trustees are responsible for maintaining 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. The Trustees 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.

Approved by the Trustees on 1st July 2019 and signed on their behalf by:

Simon Friend
Chair

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INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS ON THE UNAUDITED ACCOUNTS

I report on the accounts for the year ended 31st March 2019 set out on pages 10 to 16.

Respective responsibilities of Trustees and reporting accountant

As described on page 8, the Trustees are responsible for the preparation of the accounts. The Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

Examine the accounts under section 145 of the 2011 Act;

Follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and

State whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

In connection with my examination, no matter has come to my opinion:

1. which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006;
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities.

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

S Legassick FCCA
Independent Examiner

21 Angel Hill
Tiverton
Devon
EX16 6PE

28 June 2019

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STATEMENT OF FINANCIAL ACTIVITIES

	Notes	Unrestricted funds		Restricted	Total	Total	2018
		General	Designated	funds	2019		
		£	£	£	£	£	£
Income							
Income from generated funds							
Voluntary income -donations		78,391		2,409	80,800	114,409	
-membership		595			595	1,042	
Investment income -bank interest		1,613			1,613	1,626	
Income from charitable activities							
Grants and support income		108,348		47,750	156,098	107,188	
Other income		2,584			2,584	24,206	
Total income		191,531	0	50,159	241,690	248,471	
Expenditure							
Costs of generating funds	8	14,452			14,452	19,011	
Charitable activities	8	179,893	3,156	39,179	222,228	265,074	
Total expenditure	8	194,345	3,156	39,179	236,680	284,085	
Net income before transfers		-2,814	-3,156	10,980	5,010	-35,614	
Transfers between funds	6	-17	-151	168	0	0	
Net movement in funds		-2,831	-3,307	11,148	5,010	-35,614	
Fund balances brought forward		130,131	8,307	29,409	167,847	203,461	
Fund balances carried forward		127,300	5,000	40,557	172,857	167,847	

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

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BALANCE SHEET AT 31st MARCH 2019

	Notes	2019		2018	
		£	£	£	£
Tangible fixed assets	3		0		1,650
Current assets					
Debtors					
Other debtors		3,770		14,714	
Prepayments		6,670		4,678	
Cash at bank and in hand		175,128		154,240	
		<u>185,568</u>		<u>173,632</u>	
Creditors: amounts falling due within one year					
Tenant savings		1,775		2,711	
Other creditors		10,936		4,724	
		<u>12,711</u>		<u>7,435</u>	
Net current assets			<u>172,857</u>		<u>166,197</u>
Net assets	4		<u>172,857</u>		<u>167,847</u>
Reserves					
Unrestricted general reserve	6		127,300		130,131
Designated funds	6		5,000		8,307
Restricted funds	6		40,557		29,409
Total funds			<u>172,857</u>		<u>167,847</u>

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and in accordance with FRS102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland.'

For the financial year ended 31 March 2019 the company was entitled to exemption from audit under section 477 Companies Act 2006; and no notice has been deposited under section 476.

Approved by the Trustees on 10 June 2019 and signed on their behalf by:

Chairman

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NOTES AND ACCOUNTING POLICIES

1. Accounting policies

Basis of accounting

The financial statements are prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Churches Housing Action Team (Mid Devon) Ltd meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subject to restrictions on their expenditure imposed by the donor or through the terms under which the funds were raised.

Income

All incoming resources are included in the statement of financial activities when the charity is entitled to the income, when it is probable that the income will be received and when the amount can be quantified with reasonable accuracy

Voluntary income includes grants, donations and gifts and is included in full when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Investment income is included when receivable.

Expenditure

Expenditure is recognised on the accruals basis inclusive of Value Added Tax which cannot be recovered.

Costs of generating funds comprise the costs of attracting donations and administering membership.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services. It includes both the costs that can be allocated directly and indirect costs necessary to support the activities.

All costs are allocated between the expenditure categories of the statement of financial activities on a basis designed to reflect use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

Tangible fixed assets and depreciation

Tangible fixed assets are depreciated by equal annual instalments over their estimated useful lives at the following rates:

Fixtures and fittings	33%
IT Equipment	33%
Leasehold improvements	Over the term of the lease

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NOTES AND ACCOUNTING POLICIES

2. Net income for the year	2019	2018
This is stated after charging:	£	£
Depreciation of tangible assets owned by the company	1,650	1,242

3. Tangible fixed assets

	Leasehold property	Furniture	Fixtures & fittings	IT equipment	Total
Cost	£	£	£	£	£
At 1 April 2018	0	7,740	11,859	26,781	46,380
Additions					0
Disposals					0
At 31 March 2019	0	7,740	11,859	26,781	46,380
Depreciation					
At 1 April 2018	0	7,740	11,078	25,912	44,730
Charge for the year			781	869	1,650
Eliminated on disposals					0
At 31 March 2019	0	7,740	11,859	26,781	46,380
Net book amounts					
At 31 March 2019	0	0	0	0	0
At 31 March 2018	0	0	781	869	1,650

4. Analysis of net assets between funds

	General	Restricted	Total
	£	£	£
Fixed assets			0
Current assets	145,011	40,557	185,568
Creditors	-12,711		-12,711
	132,300	40,557	172,857

5. Payments to Trustees

No trustees were in receipt of fees or expenses during the year.

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NOTES AND ACCOUNTING POLICIES

6. Movements in funds

	At 1 April 2018 £	Income £	Expenditure £	Transfers £	At 31 March 2019 £
Restricted funds					
Debt and Money Advice	22,500	3,750	-12,593		13,657
Food Fund	65	770	-1,003	168	0
Fuel Poverty Fund	973	1,221	-2,080		114
Frontline Adviser hours		40,000	-21,103		18,897
Hardship fund	3,294	4,418	-1,481		6,231
Client grant account	919		-919		0
Tiverton Hardship	1,658				1,658
Total restricted funds	29,409	50,159	-39,179	168	40,557
Designated funds					
Assisted Tenancies	5,000				5,000
The Hub	328		-208	-120	0
Debt and Money Advice	2,979		-2,948	-31	0
Unrestricted general reserve	130,131	191,531	-194,345	-17	127,300
	167,847	241,690	-236,680	0	172,857

Restricted funds

Debt and Money Advice. A fund to provide advice to clients to manage their income and expenditure to control personal debt. (see also designated funds).

Food Fund. Donations to provide food for those in need.

Fuel Poverty Fund. Donations to assist with the provision of fuel for those in need.

Frontline Adviser hours: A fund to provide additional frontline support.

Hardship Fund. A fund for specific hardship needs of clients of CHAT for which no other budget is available.

Client grant account. A fund to hold moneys provided for specific requirements of individual housing clients.

Tiverton Hardship Fund. A fund for specific hardship needs of clients of CHAT who are resident in Tiverton.

Designated funds

Assisted Tenancies. A fund to help prospective tenants in difficult circumstances obtain tenanted accommodation

The Hub. An initiative to enhance current facilities by providing a base, to include staff and equipment, within which clients might access resources and other agencies.

Debt and Money Advice. A fund to provide advice to clients to manage their income and expenditure to control personal debt.

Tackling homelessness; avoiding evictions; bringing hope

CHURCHES HOUSING ACTION TEAM (MID DEVÓN) LIMITED

A Company Limited by Guarantee - Registered in England No. 03096996

Registered Office – Coggan's Well House, Tiverton EX16 6LU Registered Charity No. 1049478

NOTES AND ACCOUNTING POLICIES

7. Staff costs and numbers

Staff costs were as follows:

	2019	2018
	£	£
Gross wages and salaries	141,839	114,749
Social security costs	4,213	2,677
Pension costs	4,143	3,011
	<u>150,195</u>	<u>120,437</u>

The average number of full time equivalent employees was:

	Number	Number
Management and administration	1.5	1.5
Support and advice	5	3.7
	<u>6.5</u>	<u>5.2</u>

No employee received emoluments of more than £60,000

8. Total expenditure

	Direct costs		Support costs		Total 2019	Total 2018
	Staff	Other	Staff	Other		
	£	£	£	£	£	£
Costs of generating funds						
Fundraising and membership	13,124	1,328			14,452	17,977
Restricted funds					0	1,034
	<u>13,124</u>	<u>1,328</u>	<u>0</u>	<u>0</u>	<u>14,452</u>	<u>19,011</u>
Charitable activities						
<u>Unrestricted funds</u>						
General and core activities	79,884	8,237	27,426	67,502	183,049	238,459
					0	0
	<u>79,884</u>	<u>8,237</u>	<u>27,426</u>	<u>67,502</u>	<u>183,049</u>	<u>238,459</u>
<u>Restricted funds</u>						
Debt and money advice	11,958	238		397	12,593	0
Frontline adviser	17,803	3,160		140	21,103	0
Other		5,474		9	5,483	26,615
	<u>29,761</u>	<u>8,872</u>	<u>0</u>	<u>546</u>	<u>39,179</u>	<u>26,615</u>
Total expenditure	<u>122,769</u>	<u>18,437</u>	<u>27,426</u>	<u>68,048</u>	<u>236,680</u>	<u>284,085</u>

9. Commitments under operating leases

At 31 March 2019 the company had annual commitments of £21,000 (2018: £21,000) under non-cancellable operating leases expiring after more than 5 years in respect of land and buildings.

Tackling homelessness; avoiding evictions; bringing hope

NOTES AND ACCOUNTING POLICIES

10. Detailed income and expenditure account

	Unrestricted				Total £
	General and core activities	The Hub	Debt and money advice	Restricted funds	
	£	£	£	£	
Income					
Operating grants	12,500				12,500
Other grants	95,848			47,750	143,598
Donations	75,391			2,409	77,800
Membership	595				595
Legacies	3,000				3,000
Other income	2,584				2,584
Bank interest	1,613				1,613
	191,531	0	0	50,159	241,690
Direct charitable expenditure					
Accommodation, food and hardship	2,041			5,474	7,515
Salaries, including NI and pension costs	77,106		2,778	29,761	109,645
Recruitment and training	3,050		45	2,832	5,927
Travel expenses	2,413			566	2,979
Telephone	688				688
	85,298	0	2,823	38,633	126,754
Support costs: fundraising	14,452				14,452
Support costs: charitable activities					
Salaries, including NI and pension costs	27,426				27,426
Travel expenses	219				219
Property costs	34,719				34,719
Telephone	2,514				2,514
IT costs	1,421				1,421
Postage, stationery and copier	3,165			9	3,174
Publications and subscriptions	5,024		125	397	5,546
Equipment repairs and renewals	7,873	208			8,081
Insurance	3,436				3,436
Professional fees	3,644				3,644
Recruitment and training	943			70	1,013
Bank charges	431				431
Sundry expenses	2,130			70	2,200
Depreciation	1,650				1,650
					0
	94,595	208	125	546	95,474
Total resources expended	194,345	208	2,948	39,179	236,680
Net incoming resources before transfers	-2,814	-208	-2,948	10,980	5,010

Tackling homelessness; avoiding evictions; bringing hope

CHURCHES HOUSING ACTION TEAM (MID DEVON) LTD.

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Member of
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Registered Charity no 1049478