

Charity Registration No. 1006386

Company Registration No. 02642776 (England and Wales)

**CANTERBURY HOUSING ADVICE CENTRE**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2019**

# CANTERBURY HOUSING ADVICE CENTRE (A company Limited by Guarantee)

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	J King N S R Jackson V R Gambling P D Ash H A Bowerbank T L O'Sullivan N Piska P M Wrynn S E Slowe	(Appointed 30 September 2019) (Appointed 25 March 2019)
<b>Charity number</b>	1006386	
<b>Company number</b>	02642776	
<b>Registered office</b>	2nd Floor 24 Burgate Canterbury Kent UK CT1 2HA	
<b>Independent examiner</b>	C L Parry FCA Wilkins Kennedy Delandale House 37 Old Dover Road CANTERBURY Kent CT1 3JF	
<b>Banker</b>	CAF Bank Limited 25 Kings Hill Avenue West Malling ME19 4JQ	
<b>Key management personnel</b>	J King, Trustee N S R Jackson, Trustee V R Gambling, Trustee P D Ash, Trustee H A Bowerbank, Trustee T L O'Sullivan, Trustee N Piska, Trustee P M Wrynn, Trustee S E Slowe, Trustee P Wilkinson, Manager	

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# CANTERBURY HOUSING ADVICE CENTRE (A company Limited by Guarantee)

## CONTENTS

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	<b>Page</b>
Trustees' report	1 - 2
Independent examiner's report	3
Statement of financial activities	4
Balance sheet	5
Notes to the financial statements	6 - 15

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# **CANTERBURY HOUSING ADVICE CENTRE (A company Limited by Guarantee)**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)**

**FOR THE YEAR ENDED 31 MARCH 2019**

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The trustees present their report and financial statements for the year ended 31 March 2019.

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 31st March 2019. 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 2015).

### **Objectives and activities**

To relieve poverty and homelessness among persons in need within Canterbury and its surrounding areas and assist those persons who are dispossessed of their accommodation for whatever reason and find alternative accommodation.

### **Public benefit**

All of our charitable activities focus on helping to relieve poverty and homelessness and are undertaken to further our charitable purpose for the public benefit.

## **ACHIEVEMENTS AND PERFORMANCE**

### **Financial review**

In 2018/2019 Canterbury Housing Advice Centre's important and valuable work continued to focus on preventing homelessness, reducing poverty and social exclusion, tackling disadvantage and increasing the well-being of our service users.

In this year we helped and advised 2,322 people to resolve their housing problems including finding new accommodation: 35% were families; 41% were disabled (of which 43% said that they had mental health problems); 24% were unemployed and 21% were employed. 1,609 people were new users of our service and 713 were returning individuals.

Of these 2,322 people we did homelessness prevention work with 1,888 different people. 52% of this work was preventing service users from losing their existing accommodation or helping them with problems where they lived. Where it was not possible to help people to keep their accommodation, we advised and helped them to move into alternative accommodation in the private rented, voluntary or social housing sectors.

The estimated annualised financial gains to our 2,322 service users totalled £415,938.

The estimated annualised savings to Canterbury City Council and, consequently the tax payer, were £300,305 through reduced rent arrears, increased council tax revenue and monies saved through not having to accommodate homeless people in Bed & Breakfast, or other temporary, accommodation.

A Canterbury City Council Report on our work in June 2015 calculated that the Social Return on the Council's Investment in us was £9.41p for every £1 of grant funding that we received from the Council.

# **CANTERBURY HOUSING ADVICE CENTRE (A company Limited by Guarantee)**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)**

**FOR THE YEAR ENDED 31 MARCH 2019**

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### **Reserves Policy**

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

At 31 March 2019 the charity had unrestricted reserves of £52,374 (2018: £68,587).

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing document**

Canterbury Housing Advice Centre is a company limited by guarantee and is governed by its Articles of Association. It is registered as a charity with the Charity Commission.

#### **Trustees of the charity**

The Trustees who have served during the year and since the year end are as follows:

J King

N S R Jackson

J White

(Resigned 22 May 2018)

V R Gambling

P D Ash

H A Bowerbank

T L O'Sullivan

N Piska

M Taranda

(Resigned 23 November 2019)

P M Wrynne

(Appointed 30 September 2019)

S E Slowe

(Appointed 25 March 2019)

#### **Recruitment and appointment of new trustees**

Appointment of trustees is made at the annual general meeting by election. According to the needs of Canterbury Housing Advice Centre trustees may also be co-opted in the period between annual general meetings. Any trustee so appointed shall hold office only until the next annual general meeting and then shall be eligible for re-election.

**CANTERBURY HOUSING ADVICE CENTRE  
(A company Limited by Guarantee)**

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

**FOR THE YEAR ENDED 31 MARCH 2019**

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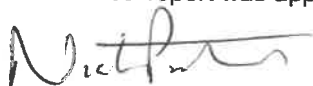
**Organisational structure**

The company was incorporated on 3 September 1991 and registered as a charity on 27 November 1991. The company was established under a Memorandum of Association, as amended by special resolution on 4 May 1994, which established the object and powers of a charitable company, and is governed under the Articles of Association.

**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.

The trustees' report was approved by the Board of Trustees.



.....  
NICK PISKA

Trustee

Dated: 23 DECEMBER 2019

# CANTERBURY HOUSING ADVICE CENTRE (A company Limited by Guarantee)

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF CANTERBURY HOUSING ADVICE CENTRE

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I report to the trustees on my examination of the financial statements of Canterbury Housing Advice Centre (the charity) for the year ended 31 March 2019.

#### 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 (the 2006 Act).

Having satisfied myself that the financial statements of the charity 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 the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable 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 that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 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 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 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 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 financial statements to be reached.



**C L Parry FCA**

For and on behalf of Wilkins Kennedy

Delandale House  
37 Old Dover Road  
Canterbury  
Kent  
CT1 3JF

Dated: 24 Dec 2019.

**CANTERBURY HOUSING ADVICE CENTRE**  
**(A company Limited by Guarantee)**

**STATEMENT OF FINANCIAL ACTIVITIES**  
**INCLUDING INCOME AND EXPENDITURE ACCOUNT**

**FOR THE YEAR ENDED 31 MARCH 2019**

	Notes	Unrestricted funds 2019 £	Restricted funds 2019 £	Total 2019 £	Total 2018 £
<b>Income from:</b>					
Donations and legacies	2	14,734	8,521	23,255	27,365
Grants receivable	3	10,000	67,862	77,862	98,953
Investments	4	256	-	256	133
<b>Total income</b>		<u>24,990</u>	<u>76,383</u>	<u>101,373</u>	<u>126,451</u>
<b>Expenditure on:</b>					
Charitable activities	5	46,183	69,096	115,279	116,250
<b>Net (expenditure)/income for the year</b>					
Transfers between funds		4,980	(4,980)	-	-
<b>Net movement in funds</b>		(16,213)	2,307	(13,906)	10,201
Fund balances at 1 April 2018		68,587	7,278	75,865	65,664
<b>Fund balances at 31 March 2019</b>		<u>52,374</u>	<u>9,585</u>	<u>61,959</u>	<u>75,865</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.



**CANTERBURY HOUSING ADVICE CENTRE  
(A company Limited by Guarantee)**

**BALANCE SHEET**

**AS AT 31 MARCH 2019**

	Notes	2019 £	£	2018 £	£
<b>Current assets</b>					
Debtors	9	2,500		3,572	
Cash at bank and in hand		63,192		73,628	
		<u>65,692</u>		<u>77,200</u>	
<b>Creditors: amounts falling due within one year</b>	10	<u>(3,733)</u>		<u>(1,335)</u>	
Net current assets			<u>61,959</u>		<u>75,865</u>
<b>Income funds</b>					
Restricted funds	11		9,585		7,278
Unrestricted funds			<u>52,374</u>		<u>68,587</u>
			<u>61,959</u>		<u>75,865</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 2019.

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the 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 company.

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 23 DECEMBER 2019



NICKI PISKA

Trustee

Company Registration No. 02642776

# CANTERBURY HOUSING ADVICE CENTRE (A company Limited by Guarantee)

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2019

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### 1 Accounting policies

#### 1.1 Accounting convention

Canterbury Housing Advice Centre is a company limited by guarantee in the United Kingdom. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1. The nature of the charity's operations and principal activities are set out on page 1.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been 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 (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom (FRS 102), the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015 as updated by Bulletin 1.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

#### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected.

# CANTERBURY HOUSING ADVICE CENTRE (A company Limited by Guarantee)

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2019

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#### 1 Accounting policies

##### 1.5 Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Charitable activities comprise those costs incurred by the charitable company in the delivery of its activities and for its beneficiaries. It includes both costs allocated directly to such services activities and those costs of an indirect nature necessary to support them.

##### Support costs allocation

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are allocated on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on the basis of estimates of the proportion of time spent by staff on those activities.

##### 1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

##### 1.7 Operating leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

##### 1.8 Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

##### 1.9 Corporation Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

##### 1.10 Judgements and key sources of estimation uncertainty

Accounting estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

There are no key assumptions concerning the future or other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

**CANTERBURY HOUSING ADVICE CENTRE**  
**(A company Limited by Guarantee)**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2019**

**2 Donations and legacies**

	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total</b>	<b>Total</b>
	<b>2019</b>	<b>2019</b>	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Donations and gifts	9,234	-	9,234	4,865
General grants	5,500	8,521	14,021	22,500
	<u>14,734</u>	<u>8,521</u>	<u>23,255</u>	<u>27,365</u>
<b>For the year ended 31 March 2018</b>	<u>27,100</u>	<u>265</u>		<u>27,365</u>
<b>Grants receivable for core activities</b>				
Clarke Family Fund	3,000	-	3,000	-
Garfield Weston Foundation	-	-	-	20,000
R G Hills Charity	2,500	-	2,500	-
National Lottery Awards	-	7,287	7,287	-
Whitehead Monckton Charitable Foundation	-	1,234	1,234	-
Kent Community Foundation Lawson Trust	-	-	-	2,500
	<u>5,500</u>	<u>8,521</u>	<u>14,021</u>	<u>22,500</u>

**CANTERBURY HOUSING ADVICE CENTRE  
(A company Limited by Guarantee)**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2019**

**3 Charitable activities**

	<b>2019</b>	2018
	<b>£</b>	£
Grants for services provided under contract	<u>77,862</u>	<u>98,953</u>
Analysis by fund		
Unrestricted funds	10,000	41,091
Restricted funds	<u>67,862</u>	<u>57,862</u>
	<u>77,862</u>	<u>98,953</u>

**4 Investments**

	<b>Unrestricted funds</b>	Total
	<b>2019</b>	2018
	<b>£</b>	£
Deposit account interest	<u>256</u>	<u>133</u>

**CANTERBURY HOUSING ADVICE CENTRE  
(A company Limited by Guarantee)**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2019**

**5 Expenditure**

	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Staff costs	88,219	87,357
Publications	3,092	2,870
Deposit fund assistance	1,350	-
	<u>92,661</u>	<u>90,227</u>
Share of support costs (see note 6)	19,785	24,191
Share of governance costs (see note 6)	2,833	1,832
	<u>115,279</u>	<u>116,250</u>
<b>Analysis by fund</b>		
Unrestricted funds	56,183	54,789
Restricted funds	59,096	57,862
	<u>115,279</u>	<u>112,651</u>

**CANTERBURY HOUSING ADVICE CENTRE**  
**(A company Limited by Guarantee)**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2019**

**6 Support costs**

	<b>Support costs</b>	<b>Governance costs</b>	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Rent	11,836	-	11,836	15,177
Property costs	3,593	-	3,593	5,074
Office costs	3,567	-	3,567	3,601
Other costs	789	-	466	339
Legal and professional	-	2,833	2,833	1,832
	<u>19,785</u>	<u>2,833</u>	<u>22,618</u>	<u>26,023</u>
Analysed between Charitable activities	<u>19,785</u>	<u>2,833</u>	<u>22,618</u>	<u>26,023</u>

**7 Trustees**

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

**8 Employees**

**Number of employees**

The average monthly number of employees during the year was:

	<b>2019</b>	<b>2018</b>
	<b>Number</b>	<b>Number</b>
Charitable activities	2	2
Management	1	1
	<u>3</u>	<u>3</u>

**Employment costs**

	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Wages and salaries	66,631	82,374
Social security costs	21,588	4,983
	<u>88,219</u>	<u>87,357</u>

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

**CANTERBURY HOUSING ADVICE CENTRE**  
**(A company Limited by Guarantee)**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2019**

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<b>9 Debtors</b>	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Amounts falling due within one year:		
Other debtors	-	81
Prepayments and accrued income	2,500	3,491
	<u>2,500</u>	<u>3,572</u>
<b>10 Creditors: amounts falling due within one year</b>	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Taxation and social security	2,893	1,335
Accruals and deferred income	840	-
	<u>3,733</u>	<u>1,335</u>



# CANTERBURY HOUSING ADVICE CENTRE (A company Limited by Guarantee)

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2019

#### 11 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				Balance at 31 Mar 19 £
	Balance at 1 Apr 18 £	Incoming resources £	Resources expended £	Transfers £	
Access to Justice Foundation Fund	-	10,000	(10,000)	-	-
Rent in Advance Fund	4,980	-	-	(4,980)	-
Canterbury City Council Deposit Fund	2,298	-	-	-	2,298
Outreach Service Fund	-	7,287	-	-	7,287
Housing Law and Practice Publication Fund	-	1,234	(1,234)	-	-
Advice Services Fund	-	57,862	(57,862)	-	-
	<b>7,278</b>	<b>66,383</b>	<b>(59,096)</b>	<b>(4,980)</b>	<b>9,585</b>

#### Access to Justice Foundation Fund

This grant was funding for part of the cost of the salaries of our two caseworkers to prevent homelessness and to reduce poverty and disadvantage for residents in the Canterbury City Council district. The target for this grant was to assist 100 individuals in the period from 1 January 2019 to 10th December 2019.

#### Rent in Advance Fund

Used to enable homeless people, or people threatened with homelessness, to get accommodation in the private rented sector by providing the landlord/lady with the first month's rent in advance that was required for the tenant to access the accommodation. The tenant agreed to authorise the Canterbury City Council to pay their housing benefit to CHAC until we had recouped this rent in advance payment.

#### Canterbury City Council Deposit Fund

Used to enable homeless people, or people threatened with homelessness, to get accommodation usually by providing money for a deposit but also for other financial help to achieve this aim.

#### Outreach Service Fund

Grant from National Lottery Awards for All to pay for our Outreach Project in Whitstable and Herne Bay every Wednesday. Our Outreach Project takes our service to these towns one day every week to avoid the need for residents of those two towns to travel to Canterbury to access our help and advice. This grant pays for the total cost of this project including the worker's salary, the cost of hiring the premises and travel costs for the year from 1 April 2019 to 31 March 2020.

#### Housing Law and Practice Publication fund

The Encyclopaedia of Housing Law & Practice is the definite legal reference for housing law and essential for our work. It is a publication which is regularly updated with the latest changes in housing law and is only available on annual subscription. Whitehead Monckton paid for one year's subscription for this for 2018/2019.

#### Advice Services Fund

This contract is with Canterbury City Council to provide Welfare Rights and Housing Advice services for the Council. It is between Canterbury City Council and Canterbury Citizens Advice. With the knowledge and consent of Canterbury City Council we have a sub-contract agreement with Canterbury Citizens Advice for the supply of the Housing Advice services required in this contract.

**CANTERBURY HOUSING ADVICE CENTRE**  
**(A company Limited by Guarantee)**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2019**

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**12 Analysis of net assets between funds**

	<b>2019</b>	<b>2019</b>	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>2019</b>	<b>2018</b>
			<b>£</b>	<b>£</b>
Fund balances at 31 March 2019 are represented by:				
Current assets	52,374	9,585	61,959	75,865
	<u>52,374</u>	<u>9,585</u>	<u>61,959</u>	<u>75,865</u>
	<u><u>52,374</u></u>	<u><u>9,585</u></u>	<u><u>61,959</u></u>	<u><u>75,865</u></u>

**13 Related party transactions**

There were no disclosable related party transactions during the year (2018 - none).

**14 Company limited by guarantee**

The charity is limited by guarantee and accordingly has no share capital. The liability guaranteed by each member is £1.