

# ANNUAL REPORT AND FINANCIAL STATEMENTS 2018/19



*'Each person matters; no human life is redundant'*

Cardinal Basil Hume OSB

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Cover: One of our young clients with family support practitioner, Winnie, at our popular homework club.



For more than 30 years, the Cardinal Hume Centre has helped local people facing poverty and the threat of homelessness.

We offer a warm, non-judgemental welcome to all those who seek our support – individuals and families of all ages, from all backgrounds.

We understand that those coming to us often have a range of complex needs.

Working closely together, our specialist service teams provide clients with a tailored package of advice and practical support, helping them to turn their lives around.

Miftah improving her English language skills in one of our new classrooms at the Centre



# OUR STORY



A FUTURE OF  
CERTAINTY

# CHAIR'S FOREWORD



Welcome to the Centre's 2018/19 Annual Report. For over 30 years, the Centre has worked determinedly for homeless young people, homeless and badly housed families and others in need. This year, for over 1,200 people the Centre was a lifeline.

Of course, throughout our 30-year history, the Centre has evolved to ensure we remain responsive to local need. Perhaps it is this story of change that has characterised our last year more than anything else.

In July 2018 George O'Neill became the Centre's Chief Executive, replacing Cathy Corcoran after 15 years of wonderful service – a significant change in itself. In addition, we invested £1m in our premises, bringing our staff and volunteers closer together into a smart new hub, so our clients can benefit from a more integrated service.

Amidst this change, the Centre remains as busy as ever. And while the causes and symptoms of inequality and poverty may have differed over the years, the need for the Centre now is as great as it was in 1986.

Young people in Westminster face some of the highest housing costs in the country, a challenging labour market and rising levels of violent crime.

Homelessness remains a persistent problem and in nearly all its forms has increased in recent years. Westminster is known for its large numbers of rough sleepers and is dedicated to tackling this, but proportionately it is also one of the local authorities facing the highest levels of homelessness overall – with the greatest use of temporary housing affecting over 3,000 children. In this report you will read how our staff and volunteers are working together to ensure that the clients we work with do not have to face such difficult and potentially devastating situations.

We know the Centre faces challenging times, yet we remain determined to continue to make a difference – to help the individuals and families in our community who need it most. We are hugely grateful to our donors and supporters who enable us to do this so well. Thanks to you all for your steadfast support.

A handwritten signature in black ink, appearing to read 'Rob Arnott'.

Robert Arnott  
Chair of Trustees



Macdonald's  
Immigration  
Law & Practice  
Macdonald  
& Toal  
Seventh  
Edition  
Butterworths  
LexisNexis

BISLEY



DOCUMENT  
WALLET

# CHIEF EXECUTIVE'S FOREWORD



It is a huge privilege to be the Cardinal Hume Centre's Chief Executive and, alongside Robert, to welcome you to our Annual Report.

I was drawn to the Centre by its ethos – the belief in the innate value of every individual and by the professionalism of the staff and volunteer team. The people we help are often in desperate situations. For them and so many others, the Centre is a place of hope.

You will get a glimpse of this hope in some of the facts and figures in this report: this year we have helped more people avoid eviction and homelessness, more people to get into work, and many more people avoid destitution and secure their legal right to stay in the UK. You will also see hope and confidence in the £1m investment we have made in our building, a statement now in bricks and mortar, of our commitment to the value found in each individual.

That hope is important, especially given the financially challenging times that we and so many other charities face. Poverty and homelessness is not inevitable but in Westminster it remains a persistent problem. We know we need to do more to tackle these issues and help people secure their full potential.

The good news is that just as there is potential in the lives of the people we support, so too is there potential in the Centre itself. We have many strengths: our Westminster location, our committed support, our professional team and our breadth of services. It is our job to build on that potential and strength, to develop a creative and meaningful response that can continue to draw on the legacy of our history and founder, Cardinal Basil Hume.

Ultimately, we want to continue to make a real difference in our community and an even bigger impact. I hope you enjoy reflecting on our successes for 2018/19 and that you will join us as we build on these in the coming years.

A handwritten signature in dark ink that reads "George O'Neill". The signature is written in a cursive, slightly slanted style.

George O'Neill  
Chief Executive

Macca, one of our immigration advisors who helps vulnerable migrants with immigration, asylum and nationality cases

# THE CENTRE AT A GLANCE

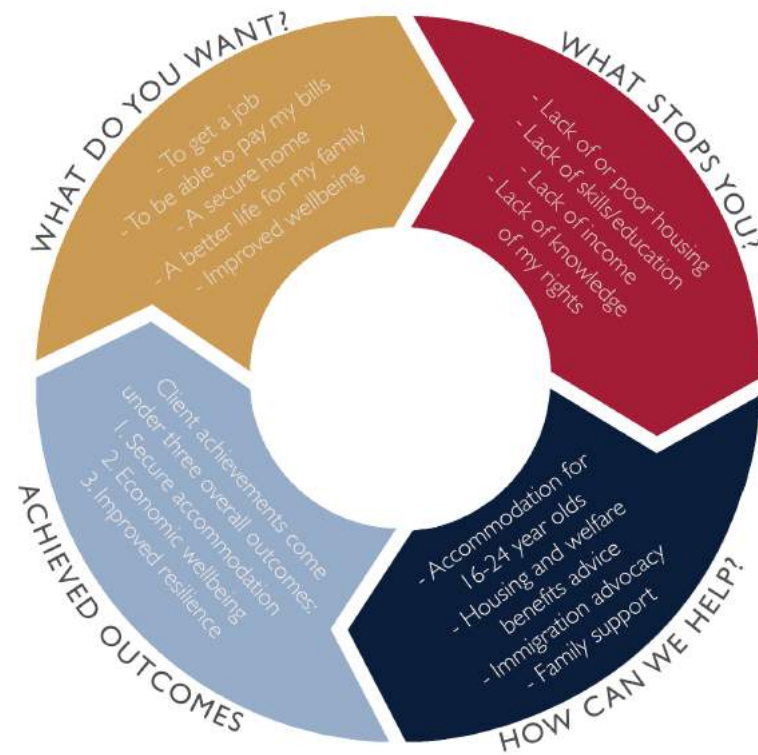
## WHO WE ARE

The Cardinal Hume Centre has been supporting local people out of poverty and homelessness for more than 30 years.

We proudly stick to the ethos of our founder, Cardinal Basil Hume. We seek to provide a place of welcome, sanctuary and support to everyone who comes to the Centre.

We are based in Westminster which has one of the highest levels of rough sleeping and other forms of homelessness in the UK.

## OUR APPROACH



## OUR SERVICES

We run a range of specialist services to help people overcome poverty and the threat of homelessness.



Accommodation and support for young people



Family, children's and young people's services



Learning and employment



Housing and welfare rights advice and advocacy



Immigration advice and representation

## OUR DONATIONS



For every **£1** donated, **84p** is spent on service delivery.

Centre resident,  
Mohammed,  
planting flowers in  
the Centre's garden

## OUR FINANCES

<b>INCOME</b>
<b>Total income</b> <b>£3,144,000</b>
Statutory income £427,000
Income from activities £301,000
Shop and other income £108,000
<b>Total voluntary income</b> <b>£2,308,000</b>
Legacies £101,000
Trusts £733,000
Individuals £1,113,000
Companies £242,000
Community £110,000
Other £9,000

<b>EXPENDITURE</b>
<b>Total expenditure</b> <b>£3,103,000</b>
Direct charitable £2,593,000
Fundraising £510,000

<b>CARRIED FORWARD</b>
Surplus for the year £41,000
Net current assets £748,000
Restricted funds £73,000
Free reserves £693,000



# OUR YEAR IN NUMBERS

In 2018/19 we helped hundreds of people improve their lives

- 1,228** new clients registered
- 400+** clients accessed more than one of our services at the same time
- 68%** of young people living at the Centre were in education, employment or training
- 27** young people moved on to more independent living
- 332** people accessed housing advice
- 92** people prevented from facing eviction proceedings or being evicted
- 256** people came to us for welfare rights advice
- 53** people got a job
- 520** employment activity sessions
- 68** people visited our digital inclusion suite each month
- 114** people learned English
- 256** new immigration cases opened
- 323** people secured or extended their right to remain in the UK
- 110** children and parents regularly attended homework club
- +**
- £1m** invested in our premises
- 95%** of staff said they are proud to work here and believe in our charity's aims
- 289** volunteers gave us their time and expertise

An array of ingredients in the hostel kitchen where Ahmad cooks

# CASE STUDY: DEVELOPING INDEPENDENCE



Ahmad came to live at the Cardinal Hume Centre in May 2017. He was an asylum seeker from Sudan who arrived in the capital with no possessions, no family, no friends and no English. He was just 16.

Despite the sadness and difficulties in his life, Ahmad has shown truly remarkable resilience. Naturally Ahmad can sometimes feel very low but he works hard to keep himself busy. Supported by our dedicated workers, he is doing all he can to lead a healthy, happy and independent life.

A bright young man, Ahmad has benefited from regular one-to-one English lessons at the Centre and has passed all his exams at college with flying colours. He is also a familiar face at our lifeskills sessions and can often be found in the kitchen advising other residents what to cook and how to budget.

Since living with us, Ahmad's confidence has grown. He has taken on new opportunities and built up a strong network of friends. Just recently, he began volunteering at Vauxhall City Farm where he loves looking after the animals.

In March 2019, Ahmad attended a special event hosted by children's charity Coram where he spoke to an audience of 100 people, including the Queen, about his determination to turn his life around, achieve his ambition of becoming a doctor and reuniting with his family who he misses so much.

**'Everyone here helped me learn how to help myself, work hard and challenge myself... I like eating with people and cooking with them because when I was in Sudan we ate in a group, not alone. This makes me happy.'**

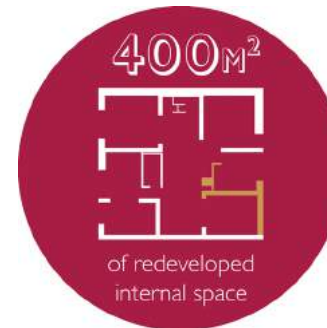
Ahmad, who lives at the  
Cardinal Hume Centre



# INTRODUCING OUR HUB

In September 2018 we welcomed clients into our brand new hub – an attractive, accessible and welcoming space at the Centre.

The result of a £1m redesign of our premises, the hub brings our service teams and volunteers much closer to our clients and to each other, meaning we can work more efficiently and effectively than ever before. The newly configured space also gives us the flexibility to adapt and develop the way we deliver our services in the future, so we can best respond to those in need in our local community.



# OUR PLAN



- 1 Fully accessible walkway leading to the new hub.
- 2 Attractive entrance and reception area, reflecting the warm welcome we provide.
- 3 Revamped outdoor space with secure buggy storage.
- 4 Extended and upgraded IT training suite, allowing us to enhance the training we offer to our clients.
- 5 More spacious and accessible WC.
- 6 Child/adult WCs and baby changing facilities.
- 7 Adaptable new learning space for children, young people and parents, enabling us to support more families.
- 8 Upgraded outside play area giving children the chance to enjoy outdoor activities.
- 9 Wide corridor leading to more private meeting spaces, so we can help even more people in need.
- 10 Co-located service teams placed close to reception area so we can respond quickly to clients.

# CASE STUDY: REALISING POTENTIAL



**Feven, a former Centre client is one of Pret's eight 'Rising Stars' of 2018 – a full-time paid employee and graduate from its fast-track barista programme which provides on-the-job training and support for homeless people looking to find work.**

It's hard to believe that just a few years ago, Feven's life was at rock bottom: an asylum seeker from Eritrea, she was living in a women's hostel, suffering from a debilitating condition leaving her unable to work or study, and she was uncertain whether she would be able to stay in the UK.

Thanks to her own hard work, courage and perseverance and our dedicated staff, Feven overcame every single one of these enormous challenges. Through the Centre, Feven was connected to our partners at Pret A Manger, and our team secured her right to remain in the

UK, and we managed to get her into far more suitable accommodation which offers emotional and practical support for all residents.

A bubbly young woman with a determination to turn her life around, Feven made a huge impression on everyone who worked with her at the Centre and at Pret A Manger. Indeed, when they recently opened their own housing initiative – a 13-bed annexe for its Rising Stars to live in – one of the bedrooms was named after her. It's a wonderful reminder of how far she has come.

Speaking of her experience, Feven says 'The Cardinal Hume Centre has been my lifeline. I am so grateful to everyone who has helped me on my journey. I will always be grateful to you all for helping me to get my life back.'

**'Our joy and pride in the confident young woman Feven has become is a reward beyond measure'**

Jeanita Snowdon, employment specialist  
at the Cardinal Hume Centre

# OUR REVIEW OF 2018/19

The Cardinal Hume Centre supports hundreds of the most vulnerable and isolated people in our community. 2018/19 was no exception. We registered and assessed 1,228 people in need, finding the best ways to support them out of poverty and homelessness. Our staff and volunteers continued their vital work to prevent the causes, and tackle the effects, of poverty and homelessness. More details on our performance against our priorities can be found on page 30.

## TACKLING POVERTY AND PREVENTING HOMELESSNESS

Having a safe, suitable and stable place to live is something that many of us take for granted. But for many people coming to the Centre, the threat of homelessness is all too apparent.

During 2018/19 our housing and welfare rights team provided advice and practical support to hundreds of people, helping them access welfare support, manage their finances, pay their rent and – crucially – keep a roof over their heads. With the roll out of Universal Credit, the biggest change to our social security system in decades, it has made life even more difficult for people on a low income - pushing more people into hardship, driving food bank referrals, increasing rent arrears and putting more people at risk of losing their homes. Some 332 people accessed housing advice and 256 individuals came to us for welfare rights advice. Welfare rights advice is crucial because the majority of our clients who are at risk of losing their homes are in that position because they cannot afford their rent.

Our team supported 92 people who were facing eviction or eviction proceedings and successfully helped 117 people solve issues that put their housing at risk. A further 188 people were helped to resolve welfare-specific issues that threatened their financial stability. We also extended our important weekly drop-in service at the Pimlico Hub in Churchill Gardens SW1 to

include colleagues from the employment and learning and family services teams.

It was also another busy year for our immigration advice team. Our accredited solicitors continued to provide free legal advice and representation for extremely vulnerable people with immigration, asylum and nationality cases. Many of our clients who are seeking to secure legal status have no recourse to public funds and often live in abject poverty. The team opened 256 cases during 2018/19 and saw a record 323 people gain legal status as many cases started during previous years reached completion stage.

The immigration advice team has an excellent track record of dealing with particularly complex cases and demand for their services is very high. To help manage this high level of need, the team launched its new digital booking service in 2018/19 for our partner agencies who refer their clients to our immigration services. Developed by the Centre for Acceleration of Social Technology (CAST), this system helps provide greater transparency around who we can help and when, making it far easier for partners to view appointments, make appropriate referrals and ensure our service targets the most vulnerable clients.

Rising star  
Feven pays a  
visit to the  
Centre on her  
way to work

# OUR REVIEW OF 2018/19

## *continued*

### HELPING PEOPLE TO OVERCOME BARRIERS TO WORK

Having a steady job and income is essential in helping people live independently. Our learning and employment team has a fundamental role to play in this.

Finding work is an intensive process, and our employment specialists ran a total of 520 employment sessions throughout 2018/19. This included the introduction of a six-week 'preparation for work' course, providing a weekly workshop and ongoing one-to-one support to clients. Following its success, this is now being rolled out to all new clients. By the end of the financial year, the team were delighted to see 53 clients secure a job, 14 people enrolled in accredited training resulting in a recognised qualification, and a further 25 people enrolled in external vocational, work related training.

The rebuild at the Centre has had a significant impact on the delivery of our learning and employment services, enabling our teams to work more closely together and our clients to benefit as a result. We redesigned our digital inclusion suite to include an area for one-to-one employment sessions. We also

shifted the focus of digital inclusion service from supervised drop-in sessions to providing more structured learning, individual coaching and independent work. Some 68 clients have benefited from our new approach – delivered with the help of additional volunteers – and more clients are now engaging in long-term learning.

Our 114 English for speakers of other languages (ESOL) students also benefited from a much more suitable learning environment at the Centre, thanks to the completion of two brand new classrooms. As well as enjoying structured group lessons and one-to-one sessions at the Centre to improve their communication skills, students were able to consolidate their learning with exciting cultural visits. These included trips to Kensington Palace, Banqueting House and the Tower of London as part of our involvement with the Royal Palaces Community Engagement Scheme.

## SUPPORTING OUR FAMILIES IN NEED

For many families, especially those living on low incomes, in overcrowded accommodation or with little access to open space, the Centre is vitally important. Despite reduced capacity during the rebuild, the team continued to help scores of local children, young people and their families, offering a packed schedule of term time activities as well as exciting programmes during the school holidays. For example, 110 children and families attended our popular homework club during 2018/19 where we were able to help children progress at school and develop their confidence by helping them achieve their learning objectives.

Reaching out to the most vulnerable children, young people and families living in Westminster is a key priority for our family services team. Recognising our expertise in delivering voluntary sector support, Westminster City Council's Early Help Team invited us to be a partner in the set up of the first Family Hub in Westminster. The aim is that through working together we can better identify and engage vulnerable families in the south of the borough. The work is already showing positive results with new referrals being made through the partnership to our services and vice versa.

One of our young clients enjoying the outdoor space at the Centre



# OUR REVIEW OF 2018/19

## *continued*

### SUPPORTING THE NEEDS OF HOMELESS YOUNG PEOPLE

Good family relationships play a fundamental role in improving children and young people's outcomes. Sadly, many of the young people living at the Centre often experience acute difficulties at home or, in the case of our asylum-seeking children, have been separated from their families at a very early age. Because of their challenging life experiences, our young residents often have complex needs requiring intensive support and plenty of understanding.

Supporting our young residents to rebuild their lives, helping them to develop the skills and resilience they need to live more independently, is central to all we do here. In 2018/19 we continued to provide an integrated package of support for all our young residents, involving other services at the Centre, particularly learning, employment and immigration advice. 68% of young people living with us were in education, training and employment during 2018/19, and we continued to refer young people to other relevant services and workshops run by our local partners.

Our lifeskills sessions at the Centre continued to be extremely popular, with 27 young residents taking part in a host of activities over the year, including cooking, sport and trips out. This work is vitally important for all residents, not least the many unaccompanied asylum seeking children (UASCs) living with us. Recognising our expertise in working with this particularly vulnerable group, Westminster City Council continued to fund our lifeskills work to help other UASCs within the borough, including one-to-one English tuition.

Thanks to our intensive support, 22 young people moved on positively from the hostel. In addition, five young people living in Basil Hume House, a block of five self-contained flats at the Centre, also secured more suitable, longer-term accommodation in London, thanks to a new partnership with affordable housing provider, Octavia Housing. We are now assessing how we can use Basil Hume House to best support homeless young people in the future.

## ENSURING OUR CLIENTS' VOICES ARE HEARD

As well as supporting our clients practically, we continue to ensure that their voices and experiences are heard.

The Centre hosted several well attended events throughout the year, providing a platform for staff and volunteers to discuss our vital work and an excellent opportunity for clients to explain how we have helped them to turn their lives around. This included the Centre's sponsored Sleepout at the Royal Academy, which raised a magnificent £91,713, and the official opening of our new hub in February 2019 where more than 140 funders and supporters came to celebrate the completion of our £1m rebuild (see page 14 for more details).

We also continued to highlight issues facing our clients within local and national Government. For example, our immigration advice team played a key role in the Government's EU Settlement Scheme pilot, seeing 61 EU migrants through the

online application process and providing recommendations to the Home Office – which were subsequently adopted – on how to make this more user-friendly for vulnerable people.

Back at the Centre, we consulted with our young residents on how we could improve their experience here, focusing on their indoor and outdoor spaces. Several residents took part in a project, led by our partner Urban Growth, to develop exciting plans for an attractive community garden where they can grow their own herbs, vegetables and fruit. The project will continue in 2019/20. Meanwhile, we repainted all communal spaces in the hostel, making it lighter and brighter, and are now looking at how to better equip these areas.

# OUR REVIEW OF 2018/19

## *continued*

### ENSURING ORGANISATIONAL EFFECTIVENESS AND MEASURING IMPACT

The Centre benefits enormously from a strong and experienced workforce who enjoy what they do. This was borne out in our 2018 staff survey where more than 95% of staff said they enjoy working at the Centre, are proud to work here, and believe in the Centre's aims. Some 76% of staff felt morale at the Centre was high, 30% above the average for charities who complete the same survey.

This stands us in good stead for the future as, under the leadership of new Chief Executive George O'Neill, we collectively think about how we can best respond to our clients' needs in the future. This involves looking at what we do well at the Centre and how we can build on our strengths. During 2018/19, we commissioned an independent review of our professional services, looking at our capacity and, in particular, the role of our support functions. This identified some strengths, areas for improvement and included a number of recommendations.

Many of these recommendations are now being taken forward, for instance in the appointment of a full-time member of staff to support our human resources and volunteer team.

Of course, as important as the delivery of our services is the way we measure our impact. In 2018, we improved the way we record information about our clients, with the help of Homeless Link. As a result of these changes, the data that each person provides during assessment gives us a much fuller picture of their needs, so we can support them more effectively in the future. This underpins our deep commitment to helping local people in need turn their lives around.

Staff in the  
new hub



# LOOKING AHEAD

In 2019/20, we will conclude a review of our strategy and agree a new Business Plan for 2020-23 to determine how we respond to rising need. We want to build on our strengths and increase our impact. We will need to:

## STRENGTHEN OUR ROOTS

We will celebrate our ethos and use this to shape the distinctiveness of our response to local need,

## MAXIMISE OUR IMPACT

We will consider the focus of our services, the client groups who can benefit most from the breadth of our services. We will look at whether we can better prevent homelessness and more intractable problems in the future through a renewal of our work with young people and families. We will also improve our use of evidence and analysis to inform the work we do and the use of our resources.

## INTEGRATE MORE

We need to build on the professionalisation and integration of our services. We know we are at our best when we are genuinely centred on the individual, their potential and when we are able to support clients across the complexity of their need. We want more clients to draw on the full range of our support, providing bespoke and truly life changing help.

## DEVELOP OUR ORGANISATION

Our staff and volunteers are a critical resource. We will continue to work hard to support their development, giving them opportunities to help us build on our success. Organisationally we need to find the resources to improve and renew some of our processes and services, freeing up more time and skill to work more closely with our clients. We know that in all this change our use and planning of digital services will become even more essential.

## MANAGE OUR FINANCES

We need to consider the efficient use of the funding we receive: like many organisations, we will need to work hard to do more with less. We must ensure we remain robust to face a challenging future by building on our already strong supporter base, encouraging more people to invest in our work.

Kholton and her daughter taking part in the Centre's popular after school club

# CASE STUDY: STRENGTHENING FAMILIES

It's 3.30pm on a Friday in the family services area. As a group of mums wheel in toddlers in pushchairs, school children head to tables carefully decked out with toys, crafts and books. Two brothers head outside to play football and are quickly joined by others. 'It's a delight. It's buzzing,' says family support practitioner, Winnie, as the room fills up. 'It is so welcoming, warm... the families love each other.'

One of our two regular after-school clubs, our weekly Family Friday session, gives children aged between 5 and 13 the chance to play, try out new things and have fun. 'We have a discussion at the beginning of term and say "right kids, what do you want to do?"' explains Winnie. 'Because it's their activity club. We are here to supervise and facilitate. That's the way we look at it.'

Family Friday also gives parents, many of whom are facing financial or emotional hardship, a place to relax, socialise and talk through their problems. 'We work with many vulnerable families,' explains Winnie. 'The good thing is that we can help in lots of ways and make a real difference. If someone needs lots of support, we can refer them to our own services or other external agencies. We can make a real difference.'

For all the difficulties that these families can face, the after-school club is always a place of warmth, happiness and enjoyment. Winnie explains: 'We are like one big family here. We want everyone who comes along to really enjoy their time with us. If a parent is happy then the family home will be happy. You can't ask for more than that.'



# HOW YOU GAVE YOUR SUPPORT

Valerie, one of our band of volunteers who works at the Centre's charity shop on Horseferry Road.

As a charity, around 75% of our income comes from our supporters. Our work is only made possible because of the incredible generosity of donors. Statutory funding from Westminster City Council (WCC) also enables us to provide essential services to our clients.

## HOW YOU GAVE YOUR HELP

Legacies	£101,000
Donations	£2,207,000
<b>TOTAL VOLUNTARY INCOME</b>	<b>£2,308,000</b>
<b>OTHER CENTRE INCOME:</b>	
Statutory income	£427,000
Earned income	£358,000
Charity shop	£51,000
<b>TOTAL INCOME</b>	<b>£3,144,000</b>

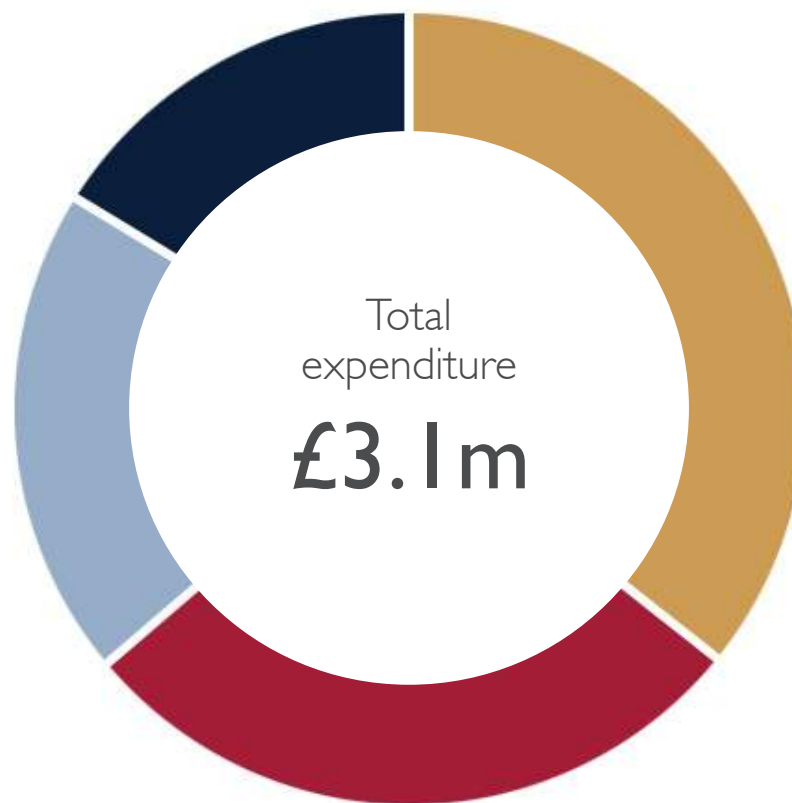
## VOLUNTEERS

Thanks to our amazing volunteers we are able to deliver high quality services and reach as many people as possible.

100+	regular volunteers gave us approximately	300	hours every week
115	volunteers from corporate partnerships gave us	412	hours during the year
56	community supporters contributed	500	hours during the year

## HOW YOUR MONEY IS SPENT

Our expenditure in 2018/19 was £3.1m, of which 84% was spent on delivering services. The chart below shows where this was spent across our core activities.



36%  
Housing and residential services

28%  
Advice and assessment

20%  
Learning, employment and family services

16%  
Raising funds



# STRATEGIC REPORT

# WHAT PEOPLE GAINED FROM THE CENTRE

	2018/19	2017/18	FURTHER DETAILS AND EXPLANATORY NOTES
New client starts	1,228	1,190	
Approximate number of clients engaging with more than one service	443	*	
Young people moving on positively	22	37	We are housing more young people with challenging and more complex support needs, including unaccompanied asylum seeking children.
Residents in education, employment or training (ETE) at any one time	68%	74%	Westminster City Council acknowledges change in client group and see our target for young people being in education, employment or training as 50%.
Basil Hume House – move on to rented accommodation	5	0	Our partnership with Octavia Housing has allowed us to find affordable housing options for these young residents.
Number of young residents engaging in life skills sessions	27	*	
Families prevented from facing eviction proceedings or from being evicted	92	51	
Welfare Rights outcomes: DWP or HMRC decisions changed: Non-payment of benefits resolved	39 18*	* *	Non-payment of benefits resolved since August 2018.
Food bank vouchers issued	263	*	
Successful grant applications made for funds for clients	38	*	
Clients who found work	53	48	

\*No figures record for 2017/18. The redevelopment of our database is now allowing us to record more comprehensive information.

	2018/19	2017/18	FURTHER DETAILS AND EXPLANATORY NOTES
Employability activity sessions attendance – average per month	44	34	
QEST (Quality Employment Skills Training) participants	8	N/A	This training programme was launched Jan 2019.
Average number of clients accessing our digital learning services	64	68	Includes structured learning, one-to-one sessions and independent learning.
Number of ESOL (English for Speakers of Other Languages) students	114	162	Reduced capacity for classes during the build
New immigration cases opened	256	315	New case capacity reduced due to ongoing cases from the previous year.
Number of applications made in EUSS pilot (EU settlement scheme)	61	N/A	This was a pilot scheme which the government launched on 29 March 2019.
People secured or extended their right to remain in the UK	323	87	Increase in positive outcomes due to the additional cases taken on from 2016 (due to two additional staff) reaching completion.
Individual children and parents:			Service was run off-site during build period resulting in reduced capacity from April to September 2018.
Attending homework club	110	138	
Family Fridays	54	107	
Saturday sessions	59	93	
Holiday programmes	51	68	
Wellness Wednesdays	39	39	
After-school Club	59	*	

\*No figures record for 2017/18. The redevelopment of our database is now allowing us to record more comprehensive information.

# MEASURING PROGRESS AGAINST OUR PRIORITIES IN 2018/19

In our previous Annual Report and Financial Statements for the Year Ended 31 March 2018 we outlined the following priorities for 2018/19. The table below outlines what we achieved.

It should be noted that 2017/18 was an exceptional year due to a change in leadership and our six-month rebuild project which resulted in the relocation of our family and learning services and slightly reduced hours for clients using some services at the Centre.

ACTION	ACHIEVED	NOTES
Ensuring the new CEO who starts in July 2018 is fully embedded in the life and culture of the Centre.	Achieved	Completed through full induction meetings with trustees, managers, staff; meetings with external stakeholders, attendance at events etc.
Developing a closer partnership relationship with sister agencies in the Caritas Social Action Network (CSAN) to share expertise and developing joint work.	Achieved	The Centre's Director of Fundraising is working with fundraising and communications professionals from St Vincent de Paul and other catholic charities to develop training and knowledge sharing. Last year we took part in two training events in London and Leeds.
Creating a public affairs strategy that addresses the key issues facing the Centre's clients and identifying key influencers.	Not achieved	Shift in focus from public affairs to strengthening relationships on a local level to support the Centre's ongoing development and preparation for new business plan 2020-23.
Developing and delivering effective, integrated and creative strategies for four key communications projects, ensuring that SMART objectives are outlined and met in each one.	Partly achieved	High quality multi-channel communications completed for rebuild, internal signage, hub opening and general service promotion. Reach and impact not evaluated. The Centre will review its communications as part of development of the new business plan 2020-23.
Identifying the best use of the five unit Basil Hume House (BHH) and which client group would most benefit from this kind of accommodation, and how to ensure its financial sustainability.	Partly achieved	Clients now moved on from Basil Hume House to allow for interior refurbishment. Focus in 2019/20 is to develop a service that gives greater support to clients moving into independent accommodation.
Building on the expertise and specialism achieved by the Housing Advice Team, achieving accreditation across all the advice services as part of our application for the SQM (Specialist Quality Mark) for our Immigration Advice Service.	Partly achieved	Focus of resources on updating and improving our Inform database meant this was not achieved. We are looking to do this in 2019/20.

ACTION	ACHIEVED	NOTES
Developing a more comprehensive response to mental health issues particularly for our residents.	Partly achieved	Ongoing lifeskills work for young people living at the Centre. Developments in this area will be considered when planning for the new business plan 2020-23.
Ensuring our advice and support services are geared up to help clients access Universal Credit which will be introduced in June 2018 in Westminster.	Achieved	All frontline staff briefed on Universal Credit. More in-depth training provided for staff working with affected clients.
Reviewing whether St Gabriel's (the Pimlico Hub) is the optimum location to reach people in need who will not access the Centre's services otherwise and explore the feasibility of providing family services and immigration advice there on a regular basis.	Achieved	Immigration advice trialled but not enough uptake. Team returned to Centre where there is an extremely high demand for this service.
Increasing activities which encourage a consistent approach to parenting; giving a renewed focus on the emotional health and wellbeing of parents and families; and delivering a 4 weekly 'talking tables' programme for children who are identified as needing support in literacy.	Achieved	Parents engaged in a weekly emotional health and wellbeing programme. Delivered three programmes of women-only aerobics with a crèche facility. Six-weekly programme in collaboration with Healthy Hearts delivering support on health and wellbeing, parenting at meal times and nutritional advice (tackling obesity and oral health). 'Talking tables' during Family Friday programme from April to July. Four families referred to external agencies to deliver parenting support and reduce isolation.
Reviewing the overwhelming demand for our immigration advice services and how we can best respond without detriment to other service delivery.	Achieved	Focus on taking on the more complex cases that other organisations could not work on. Introduced new digital booking service to ensure our partners make appropriate referrals.
Achieving our income target of £2.15 million from all voluntary income streams.	Achieved	£2,029,778 raised. A further £328,863 raised to help fund our rebuild.
Commissioning an analysis of our donor data to identify giving trends and opportunities.	Achieved	Findings used to help us communicate more effectively with our donors.

# MEASURING PROGRESS AGAINST OUR PRIORITIES IN 2018/19

*continued*

ACTION	ACHIEVED	NOTES
Organising a successful Sleepout at the Royal Academy on 6 November 2018.	Achieved	£91,713 raised.
Ensuring continued cross-Centre compliance with the demands of the GDPR Bill which comes into force in May 2018.	Achieved	Strong data management systems in place.
Undertaking a second staff survey on the following topics: people management, the organisation and communications, morale and work life balance, and personal development and reward.	Achieved	Staff survey findings have been shared to all staff and are informing development of new business plan 2020-23.
Refreshing staff training package in the light of the results of the staff survey (see above) alongside implementing our effective manager programme.	Partly achieved	Creation of a new 'organisational development group' (of people with management roles) to develop the Centre's collaborative leadership skills. Investment in substantive staff training package to support staff development in 2019/20, in the context of a new business plan.
Taking forward the agreed recommendations from the review of capacity in the areas of IT, Facilities, HR and Volunteering.	Partly achieved	Appointment of a full-time member of staff to support our HR and volunteer team. We recruited a new Director of Finance and Operations who will continue to lead on this area of work.
Completing the redevelopment of the lower ground floor; relocating staff and services, and ensuring we use the refreshed and extended space to improve integrated working to the maximum benefit of clients; we also expect an increase in the number of clients we can work with.	Achieved	The numbers of people coming into the hub will be monitored more accurately from 2019/20 onwards, thanks to improvements to our database.

# FINANCIAL STRATEGY

The Centre's financial strategy and reserves policy over the period of the 2017-20 business plan is to ensure that there are sufficient resources in place to support the development of the services to respond to client needs within a dynamic environment.

We are implementing this strategy by ensuring steady growth in voluntary income streams. This has been successful to date through investment in fundraising. Although there are still significant risks and challenges in the current environment, we are confident that we will continue to manage our financial sustainability through continual monitoring of income and expenditure, impact measurement and control over resource allocations through the life of the business plan.

## RESULTS FOR THE YEAR

	2018/19 £'000s	2017/18 £'000s
<i>Voluntary income (excluding legacies)</i>	2,207	1,952
<b>Total income</b>	<b>3,144</b>	<b>2,886</b>
Total expenditure	3,103	2,904
<b>Net surplus</b>	<b>41</b>	<b>(18)</b>

The major statutory funder of the charitable activities is Westminster City Council (WCC) which provides funding for our Hostel.

The Centre reported a surplus of £41,000 in the year (£18,000 loss in 17/18). The operating deficit was £221,000 (£96,000 2017/18) which was higher than the planned deficit so we will continue to keep a tight control of the cost base and are mindful that the funding environment is more challenging than ever.

Total income increased by 8.9% in 2018/19. This included £297,000 towards our Lower Ground Floor capital development project, bringing the total raised to £397,000 over the period of the capital fundraising campaign. These donations allowed us to complete this project and open up a refurbished space to support our services.

Total expenditure increased by 6.9% to £3.1m (2017/18: £2.9m). Most of the extra expenditure was spent on our direct client facing activities.

We are grateful to the many trusts and companies who supported the Centre during the year. These are set out on page 60. The Centre would like to record its appreciation for the financial and operational support offered by the Catholic community in particular and its endorsement of the Centre's work.

## PLANNED FINANCING

The Centre took out a loan of £800,000 to part fund the rebuild which cost £1.2m, and this will be financed over 25 years.

## RESERVES

The Board of Trustees reviews the Centre's reserves policy annually.

The Board seeks to retain adequate reserves determining what level they should be by reviewing (i) the sustainability of current and projected income as compared with (ii) projected expenditure required to enable the Centre to meet client need and (iii) to meet any contingent costs associated with a forced reduction in activity. Overall the Board seeks to maintain sufficient reserves to provide stability and flexibility as the economic and funding environment changes.

We have successfully stabilised statutory income for the duration of the business plan and our voluntary income continues to hold at planned levels. The Centre regularly reviews its contingency plans for how expenditure would be reduced in the event of significant shortfalls in projected income and any associated one-off costs.

At the year-end, funds backed by net current assets were £748,000 (17/18 £975,000) representing 3 months of budgeted expenditure in 2019/20. Included within unrestricted funds is the designated fund which was created to address specific risks:

The Fixed Assets Fund represents the net book value of tangible fixed assets after long-term financing to indicate these resources.

are not available for other purposes. At the end of the year this stood at £2.14m (2018: £1.89m).

The General Fund represents the balance of unrestricted funds. At the year-end the balance on the general fund was £693,000 (17/18 - £629,000) which represented 2.9 months (17/18 - 3 months) of budgeted unrestricted expenditure for next year. The Trustees' target has been to have between two and four months' expenditure in the general fund. The Trustees, led by the Treasurer, are reviewing the reserves policy to ensure it continues to generate appropriate levels of cash reserves to support the longer term business plans.

## INVESTMENT POLICY AND PERFORMANCE

The Centre's investment policy covers the investment of all monies held by the Centre that are surplus to the amounts needed to run the Centre on a day-to-day basis. The investment policy seeks to balance potential return with security, liquidity and ethical integrity. At 31 March 2019, invested monies were held in the form of cash deposits with several financial institutions.

The Centre's policy is not to hold equity investments.

## FUNDRAISING

At the Cardinal Hume Centre we are committed to raising the income we need to fulfil our founding mission in ways that are transparent, cost-effective and appropriate to our Benedictine ethos. We are registered with the Fundraising Regulator and adhere to the Fundraising Code of Practice in all our income generation activities.

The Cardinal Hume Centre raises funds to do our work from individuals, schools, parishes, companies, grant-making trusts and statutory agencies. We write to people who are already supporting us or who have expressed interest in our work between four and six times a year. We do not call or write to people who are not connected to our work. For cost-efficiency in 2018/19 we used two trusted agencies to print our magazines and when sending out a large quantity of letters. All such agencies have complied with our data privacy

requirements. We only email people who ask to receive marketing emails from us.

At the Centre, we have staff and volunteers working in-house on fundraising activities and in 2018/19 we employed a freelance fundraiser to help us raise capital income for the rebuild. All this work is supervised by the Director of Fundraising. We do not employ third parties to fundraise on our behalf. Our online fundraising activity uses recognised web-based platforms: Just Giving and Big Give. We do not canvass face to face on the street, but we hold bucket collections and awareness raising events in public places, with the help of volunteers.

We internally regulate the amount of contact with donors to protect vulnerable people and the general public from unreasonable behaviour. We do not write to former beneficiaries regarding fundraising activity without them requesting to hear about our work.

In 2018/19 we received five complaints from supporters who were concerned about some aspect of work undertaken at the Centre, the frequency of our communication to them, or concerns about the high quality of the Centre's magazine (which is produced in-house).

We ensure that the way we collect and look after personal information about our supporters complies with the Data Protection Act 2018. You can read about how we collect, use and retain information about supporters in our Donor Privacy Notice on our website.

# STRUCTURE, GOVERNANCE AND MANAGEMENT

## PUBLIC BENEFIT

The Cardinal Hume Centre meets its public benefit obligation by reaching out to and giving practical help to those in greatest personal, social and economic need. In providing access to its services, the Centre does not discriminate on the basis of religion, or any other protected characteristic. We are committed to equality of access to all our services and there is no faith bias towards the people whom we welcome and support. We do, however, enjoy close relationships with key figures in the Catholic Church and receive financial and material support from the Catholic donor community. In making this statement, the Trustees have had regard to the Charity Commission guidance on public benefit. The Centre is an independent charity as well as a company limited by guarantee.

## OUR VISION

The Cardinal Hume Centre strives towards a society where every individual will have a safe place to live and where their right to develop is respected and supported.

## OUR MISSION: TURNING LIVES AROUND

The Centre enables people to gain the skills and access the support they need to overcome poverty and homelessness.

## OUR VALUES

**Integrity:** we strive to be true to our founding ethos and to live out our vision and mission; we are accountable to all our stakeholders.

**Respect:** we seek to be non-judgemental, to listen and acknowledge each other's worth and to put people at the centre of our work.

**Inclusiveness:** we promote equality of access to our services and support each client to access the same life opportunities as everyone else.

**Compassion:** we demonstrate our care for each individual who comes to the Centre in the quality and consistency of the services we offer to them.

**Empowerment:** we provide holistic support to our clients in helping them to

identify their needs and in making informed choices about their lives.

**Collaboration:** we work together with others who share our values, seeking partnerships to augment and complement our service offer.

## ORGANISATIONAL STRUCTURE

The company is a charitable company limited by guarantee established under a Memorandum and Articles of Association. At the year-end there were nine members (2017: 10), set out on page 59 who were each liable to contribute £1 in the event of the company being wound up.

The Centre is governed by the Board of Trustees who are also the Directors for the purposes of Company Law. The Board meets up to five times annually. The Archbishop of Westminster approves the appointment of one Trustee and the remaining Trustees are elected by the Company Members at the Annual General Meeting. The Board may also appoint a Trustee to serve until the next Annual General Meeting, at which time he or she would cease to hold office but would be eligible for election.

The Board of Trustees' current composition and changes during the year are set out on page 59.

Vacancies for Trustees are normally advertised. On appointment, Trustees are encouraged to participate in an all Centre induction to become familiar with the activities of the Centre. They also receive relevant information relating to the Centre and their responsibilities as Trustees. They are invited to attend training to keep abreast of changes in charity governance that may affect the Centre. They serve on one or more of the sub-committees listed below. They are invited to form a working relationship with members of the Senior Management Team and as far as feasible they are encouraged to assign time to any service or area of operation that corresponds either to their expertise or personal interest.

The following sub-committees meet regularly to monitor the following areas:

- Service Development;
- Finance;

- Risk and Compliance;
- Fundraising and Communications;
- Personnel and Staffing; and
- Board Development

Committee membership includes Trustees, Company Members, external consultants and senior staff.

The day-to-day management of the Centre is delegated to the Chief Executive and Senior Management Team which consists of the Director of Services, the Finance Director, the Fundraising Director and the HR Director. Pay grades and scales are reviewed by the Personnel and Staffing sub-committee and ultimately the Board of Trustees.

## PARTNERSHIPS

In pursuing its aims and objectives, the Centre seeks to have collaborative relationships with local and national organisations and networks. Particularly at the service delivery level it has close connections with other like-minded organisations that provide services relating to tackling homelessness and poverty. Significant partnerships over the year are set out on page 65.

## INTERNAL CONTROL AND RISK MANAGEMENT

The Trustees have overall responsibility for the Centre's systems of internal control. There is a clear delegation of the Trustees' authority through the Chief Executive to the rest of the organisation.

The Centre operates a three-year planning cycle with annual revenue and capital budgets being approved by the Trustees. Significant changes to budget are subject to specific approval. Our financial reporting system compares results with the budget on a monthly basis together with forecasts of the expected year-end results. Budgetary responsibility is delegated to department managers and budgetary performance is regularly monitored to ensure expenditure remains in accordance with approved budgets.

The Risk & Compliance Committee oversees the organisational risk framework and ensures that the approach to risks identified in the company risk register is appropriate and safeguards the Centre's long-term sustainability. The risk register records identified risk and is a live, operational management tool. As part of the annual planning process, the key risks the Centre faces are re-assessed and evaluated by the Trustees and more regularly by the Senior Management Team.

## FINANCIAL RISK

The organisation has identified the risk to its income streams, both voluntary and statutory. These risks include reductions in voluntary donations and of not fully capturing income. Risk mitigation includes:

- A continuous process of donor relationship management
- Ensuring that processes and policies are in place to capture and record all income streams
- Continuous review of services to ensure they are aligned to funding streams
- Expenditure and budgetary management

The organisation operates a budgetary system which has operational controls to ensure managers work within allocated budgets and demonstrate good purchasing practices. Ensuring that expenditure is aligned to income is a key part of budgetary management, especially for statutory and non-recurrent income.

The reserves policy is currently under review to ensure that the organisation can operate with sufficient reserves to ensure long-term sustainability.

There are regular financial reports that are monitored by both the Finance sub-committee and the Board. There is a continuous development of services and continuing investigation as to how to align the development of services with sources of funding which are monitored by both the Service Development and the Fundraising sub-committees.

## BUSINESS RISK

The organisation recognises the need for a resilient leadership team that can approach the dynamic environment through proactive management. The recruitment and retention of key personnel able to meet the changing needs and add value to the Centre is a key factor in our long-term success. Our strategy for the three years to 2020 is based around a financially sustainable strategy and a proactive change management approach to the challenges we face.

## CAPITAL PROJECTS

In 2018/19, we completed our lower ground floor refurbishment on time and within budget. This required a bank loan which is repayable over 25 years. Our planning assumptions will meet the repayment terms of this loan.

Our capital projects are planned to ensure minimal risk to the organisation from financial overspend, cash flow and operational disruption. Risk mitigation is through robust planning and project management.

## STAFF AND VOLUNTEER RECRUITMENT AND RETENTION

The Centre is an equal opportunities employer and applies objective criteria to assess merit. It aims to ensure that no job applicant or employee receives less favourable treatment on the grounds of age, race, colour, nationality, religion, ethnic or national origin, gender, disability, marital status or sexual orientation.

Selection criteria and procedures are reviewed to ensure that individuals are selected, promoted and treated equally on the basis of their relevant merits and abilities. All employees receive equal treatment and, where appropriate and possible, special training to enable them to progress both within and outside the organisation. The Centre is committed to a staff training and development programme to take this forward.

The Trustees would like to take this opportunity to thank the Centre's staff team for their professionalism and commitment to working with the clients to achieve

their goals and to ensuring the Centre has the resources it needs to work effectively and efficiently in response to need.

## STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also Directors of Cardinal Hume Centre for the purposes of company law) are responsible for preparing the Trustees' report and 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 Centre and of the income and expenditure of the Centre for that period. 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 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);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable United Kingdom 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 Centre will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Centre 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 Centre and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Each of the Trustees confirms that:

- so far as the Trustee is aware, there is no relevant audit information of which the Centre's auditor is unaware; and
- the Trustee has taken all the steps that he/she ought to have taken as a trustee in order to make himself/herself aware of any relevant audit information and to establish that the Centre's auditor is aware of that information.

This confirmation is given and should be interpreted in accordance with the provisions of s418 of the Companies Act 2006.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the Centre's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

*Approved by the Trustees  
and signed on their behalf by:*

 7/8/19,

Robert Arnott  
Chair of Trustees

following approval by the  
board of trustees at their  
meeting on 11/7/19



# FINANCIAL REPORT

# INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF CARDINAL HUME CENTRE

## OPINION

We have audited the financial statements of Cardinal Hume Centre (the 'charitable company') for the year ended 31 March 2019, which comprise the statement of financial activities, the balance sheet, statement of cash flows, the principal accounting policies and the notes to the financial statements. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31st March 2019 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

## BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## CONCLUSIONS RELATING TO GOING CONCERN

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or

- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

## OTHER INFORMATION

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

## OPINIONS ON OTHER MATTERS PRESCRIBED BY THE COMPANIES ACT 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, which is the directors' report for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and

- the trustees' report, which is the directors' report for the purposes of company law, has been prepared in accordance with applicable legal requirements.

## MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

## RESPONSIBILITIES OF TRUSTEES

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

## AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error; and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

## USE OF OUR REPORT

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Edward Finch, Senior Statutory Auditor  
for and on behalf of Buzzacott LLP, Statutory Auditor  
130 Wood Street,  
London,  
EC2V 6DL

# STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2019

(Incorporating an Income and Expenditure Account)

	Notes	Year Ended 31st March 2019				Year Ended 31st March 2018			
		Unrestricted Funds	Restricted Funds	Lower Ground Build	Total Funds 2019	Unrestricted Funds	Restricted Funds	Lower Ground Build	Total Funds 2018
		£'000's	£'000's	£'000's	£'000's	£'000's	£'000's	£'000's	£'000's
<b>Income From:</b>									
Donations and Legacies									
Donations	2a	1,205	706	296	2,207	1,255	597	100	1,952
Legacies	2b	101	-	-	101	118	-	-	118
<b>Total Donations and Legacies</b>		<b>1,306</b>	<b>706</b>	<b>296</b>	<b>2,308</b>	<b>1,373</b>	<b>597</b>	<b>100</b>	<b>2,070</b>
Charitable Activities	3	307	424	-	731	322	388	-	710
Other Trading Activities									
Sale of Donated Goods		51	-	-	51	46	-	-	46
Investments: Interest Receivable		2	-	-	2	2	-	-	2
Other Income		52	-	-	52	58	-	-	58
<b>Total Income</b>		<b>1,718</b>	<b>1,130</b>	<b>296</b>	<b>3,144</b>	<b>1,801</b>	<b>985</b>	<b>100</b>	<b>2,886</b>
<b>Expenditure on:</b>									
Raising Funds									
Donations and Legacies	4a	454	-	10	464	451	-	22	473
Fundraising Trading	4a	46	-	-	46	43	-	-	43
		500	-	10	510	494	-	22	517
Charitable Activities									
Housing and Residential Services	4b	677	440	-	1,117	643	371	-	1,014
Advice and assessment	4b	566	283	12	861	493	296	-	789
Learning, Employment and Family Services	4b	257	346	12	615	264	321	-	585
		1,500	1,069	24	2,593	1,400	988	-	2,387
<b>Total Expenditure</b>		<b>2,000</b>	<b>1,069</b>	<b>34</b>	<b>3,103</b>	<b>1,894</b>	<b>988</b>	<b>22</b>	<b>2,904</b>
<b>Net Income / (Expenditure) and net movement in Funds</b>	<b>6</b>	<b>(282)</b>	<b>61</b>	<b>262</b>	<b>41</b>	<b>(93)</b>	<b>(3)</b>	<b>78</b>	<b>(18)</b>
Transfers between funds		340	-	(340)	-	-	-	-	-
<b>Reconciliation of Funds</b>									
Total funds brought forward at 1st April		2,770	12	78	2,860	2,863	15	-	2,878
Total funds carried forward at 31st March		<b>2,828</b>	<b>73</b>	<b>-</b>	<b>2,901</b>	<b>2,770</b>	<b>12</b>	<b>78</b>	<b>2,860</b>

## Balance Sheet as at 31st March 2019

	Notes	2019 £000's	2019 £000's	2018 £000's	2018 £000's
<b>Fixed Assets</b>					
Tangible Assets	8		3,271		2,230
<b>Current Assets</b>					
Debtors	9	320		199	
Short-Term Deposits		215		515	
Cash at Bank and in hand		421		510	
		<u>956</u>		<u>1,224</u>	
<b>Creditors: amounts falling due within one year</b>	10	<u>(208)</u>		<u>(249)</u>	
<b>Net Current Assets</b>			<u>748</u>		<u>975</u>
<b>Total Assets less Current liabilities</b>			<u>4,019</u>		<u>3,205</u>
<b>Creditors: amounts falling due after one year (note 11)</b>			(1,118)		(345)
<b>Total Net Assets</b>			<u>2,901</u>		<u>2,860</u>
<b>Represented by:</b>					
<b>Funds and reserves</b>					
Unrestricted Funds					
General Funds	12	693		629	
Designated Funds	12	<u>2,135</u>		<u>2,141</u>	
			2,828		2,770
Restricted Funds	12		73		90
<b>Total Funds</b>			<u>2,901</u>		<u>2,860</u>

Approved by the Trustees  
and signed on their behalf by:

*Robert Arnott* 7/8/19  
following approval by the board  
of trustees at their meeting on  
11/7/19.

Robert Arnott  
Chair of Trustees

Charity registration no. 1090836  
Company registration no. 04333875

## Statement of Cash Flows for the year ended 31st March 2019

	Notes	2019 £000's	2018 £000's
<b>Cash flows from operating activities</b>			
Net cash provided by operating activities	A	(1)	170
<b>Cash flows from investing activities</b>			
Bank interest received		2	2
Purchase of tangible fixed assets		(1,162)	(107)
<b>Net Cash used in investing activities</b>		<b>(1,160)</b>	<b>(105)</b>
<b>Cash flows from financing activities</b>			
Payments towards finance lease		(9)	(8)
Bank Loan		800	-
Bank Loan repaid		(3)	-
Interest paid on bank loan		(17)	-
<b>Net Cash flow from financing Activities</b>		<b>771</b>	<b>(8)</b>
<b>Change in cash and cash equivalents</b>		<b>(389)</b>	<b>57</b>
<b>Cash and cash equivalents at 1st April 2018</b>	B	1,025	968
<b>Cash and cash equivalents at 31st March 2019</b>	<b>B</b>	<b>636</b>	<b>1,025</b>

## A Reconciliation of net Income / Expenditure for the year to net cash provided by operating activities

	2019 £000's	2018 £000's
<b>Net Income / (Expenditure) as per statement of financial activities</b>	41	(18)
<b>Adjustments for:</b>		
Depreciation charge	121	94
Bank interest receivable	(2)	(2)
Lease Interest payable	5	2
Bank loan interest payable	17	-
Increase in debtors	(122)	(4)
(Decrease) / Increase in creditors	(60)	98
<b>Net cash provided by operating activities</b>	<b>-</b>	<b>170</b>

## B Analysis of Cash and cash equivalents

	2019 £000's	2018 £000's
Cash in hand and at bank	421	510
Short term deposits (less than three months)	215	515
<b>Total cash and cash equivalent</b>	<b>636</b>	<b>1,025</b>

# NOTES TO THE FINANCIAL STATEMENTS

## 1. ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are laid out below.

### BASIS OF PREPARATION

These financial statements have been prepared for the year to 31 March 2019 with comparative information provided in respect of the year to 31st March 2018.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant accounting policies below or the notes to these financial statements.

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 United Kingdom and Republic of Ireland (FRS 102) (Charities SORP FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102. The accounts are presented in sterling and are rounded to the nearest thousand pounds.

### CRITICAL ACCOUNTING AND AREAS OF JUDGEMENT

Preparation of the accounts requires the trustees and management to make significant judgements and estimates. The items in the accounts where these judgements and estimates have been made include:

- the estimates of the useful economic lives of tangible fixed assets used to determine the annual depreciation charge;
- The basis on which support costs have been allocated across the various expenditure headings; and
- The assumptions adopted by the trustees and management in determining the value of any designations required from the charity's general unrestricted funds.

### ASSESSMENT OF GOING CONCERN

The trustees have assessed whether the use of the going concern assumption is appropriate in preparing these accounts. The trustees have made this assessment in respect to a period of one year from the date of approval of these accounts which have been prepared on the going concern basis.

The trustees of the charity have concluded that there are no material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. In particular, they note satisfaction with the reserves level at the end of the reporting period. The trustees are of the opinion that the charity will have sufficient resources to meet its liabilities as they fall due.

### INCOME

Income is recognised in the period in which the charity has entitlement to the income, the amount of income can be measured reliably and it is probable that the income will be received.

Donations are recognised when the charity has confirmation of both the amount and settlement date. In the event of donations pledged but not received, the amount is accrued for where the receipt is considered probable. In the event that a donation is subject to conditions that

require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Legacies are included in the statement of financial activities when the charity is entitled to the legacy, the executors have established that there are sufficient surplus assets in the estate to pay the legacy, and any conditions attached to the legacy are within the control of the charity. Entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity or the charity is aware of the granting of probate, but the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title of the asset having been transferred to the charity.

Grants and fee income from government and other agencies have been included as income from charitable activities where these amount to a contract for services, but as donations where the money is given in response to an appeal or with greater freedom of use, for example monies for core funding.

Items donated to the Charity for resale, and sold through the shop, are included within income when sold and no value is placed on stock of such items at the period end. Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

## EXPENDITURE

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to make a payment to third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. All expenditure is stated inclusive of irrecoverable VAT. All expenditure is accounted for on an accruals basis.

Expenditure comprises direct costs and support costs. All expenses, including support costs, are allocated or apportioned to the applicable expenditure headings. The classification between activities is as follows:

- Expenditure on raising funds includes all expenditure associated with raising funds for the charity. This includes staff costs associated with fundraising, direct costs associated with the operation of the charity's shop, and an allocation of support costs.
- Expenditure on charitable activities includes all costs associated with furthering the charitable purposes of the charity through the provision of its charitable activities. Such costs include direct and support costs in respect to the provision of housing and residential services, advice and assessment, and learning and development services.

# NOTES TO THE FINANCIAL STATEMENTS *continued*

## ALLOCATION OF SUPPORT AND GOVERNANCE COSTS

Support costs represent indirect charitable expenditure. In order to carry out the primary purposes of the charity it is necessary to provide support in the form of a finance function, human resources function, premise, communication and information systems support, and the contribution of the Chief Executive and Senior Management Team. Governance costs comprise the costs involving the public accountability of the charity (including audit costs) and costs in respect to its compliance with regulation and good practice.

Support costs (including governance costs) are allocated to the above expenditure heading on a reasonable basis. This is further detailed within note 5 to the financial statements.

## TANGIBLE FIXED ASSETS

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided, once the asset has been brought into use, in order to write off the cost of each asset over its estimated useful economic life, on a straight-line basis, as follows:

- Freehold property 50 years
- Fixtures, equipment, furniture and I.T. 3 to 10 years

## DEBTORS

Debtors are recognised at their settlement amount, less any provision for non-recoverability. Prepayments are valued at the amount prepaid. They have been discounted to the present value of the future cash receipt where such discounting is material.

## CASH AT BANK AND IN HAND

Cash at bank and in hand represents such accounts and instruments that are available on demand or have a maturity of less than three months from the date of acquisition. Deposits for more than three months but less than one year have been disclosed as short term deposits. Cash placed on deposit for more than one year is disclosed as a fixed asset investment.

## CREDITORS AND PROVISIONS

Creditors and provisions are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Creditors and provisions are recognised at the amount the charity anticipates it will pay to settle the debt. They have been discounted to the present value of the future cash payment where such discounting is material.

The long term loan repayable to the Westminster Roman Catholic Diocesan Trust is not discounted in accordance with the provisions set out in section 34 of FRS 102. Interest charges do not accrue on this balance and the loan is available indefinitely and not repayable on demand. The loan has not been restated to reflect the amount which would be repayable in the event of a sale of the property. As there is no intention to sell this property at any foreseeable time, neither the amount which may be realisable, nor any discount factor can be reliably determined.

## FUND ACCOUNTING

General funds represent those monies which are freely available for application towards achieving any charitable purpose that falls within the charity's charitable objects.

Designated funds comprise monies set aside out of unrestricted general funds for specific future purposes or projects.

Restricted funds represent donations received for which the donor has prescribed how these donations may be used, and these monies are only used for those specified charitable purposes.

Where funds are received to enable the Charity to acquire fixed assets for use in the delivery of its services, the funds are held as restricted income until the assets are acquired. When assets are purchased from such funds, and the asset is available for general charitable use, the restriction is regarded as discharged and the funds are transferred to the designated fund representing tangible fixed assets.

## PENSIONS

Contributions made to employees' personal pension plans are debited to the statement of financial activities in the year to which they relate.

## LEASES

Leases are classified as finance leases whenever the terms of the lease transfer substantially all of the risks and rewards of ownership to the

charity. Assets held under finance leases are recognised initially at the fair value of the leased assets (or the present value of minimum lease payments if lower) at the inception of the lease. The corresponding liability to the lessor is recognised as a finance lease obligation. Lease payments are apportioned between finance charges and the reduction of the lease obligation in order to achieve a constant rate of interest on the remaining balance of the liability. Finance charges are charged to the statement of financial activities. Assets held under finance leases are capitalised and depreciated and assessed for impairment losses in the same way as owned assets.

## 2a. INCOME FROM DONATIONS

	<u>Year Ended 2019</u>				<u>Year Ended 2018</u>			
	Unrestricted Funds	Restricted Funds	Lower Ground Build	Total Funds 2019	Unrestricted Funds	Restricted Funds	Lower Ground Build	Total Funds 2018
	£'000's	£'000's	£'000's	£'000's	£'000's	£'000's	£'000's	£'000's
<b>Donations</b>								
Trusts	86	463	184	733	137	433	23	593
Individuals	891	159	63	1,113	887	123	49	1,059
Schools, parishes and religious orders	102	8	-	110	123	-	28	151
Corporates	117	76	49	242	102	41	-	143
Others	9	-	-	9	6	-	-	6
<b>2019 Total Funds</b>	<b>1,205</b>	<b>706</b>	<b>296</b>	<b>2,207</b>	<b>1,255</b>	<b>597</b>	<b>100</b>	<b>1,952</b>

## 2b. INCOME FROM LEGACIES

	<u>Year Ended 2019</u>				<u>Year Ended 2018</u>			
	Unrestricted Funds	Restricted Funds	Lower Ground Build	Total Funds 2019	Unrestricted Funds	Restricted Funds	Lower Ground Build	Total Funds 2018
	£'000's	£'000's	£'000's	£'000's	£'000's	£'000's	£'000's	£'000's
<b>Legacies</b>	<b>101</b>	<b>-</b>	<b>-</b>	<b>101</b>	<b>118</b>	<b>-</b>	<b>-</b>	<b>118</b>

### 3. INCOME FROM CHARITABLE ACTIVITIES

	<u>Year Ended 2019</u>			<u>Year Ended 2018</u>		
	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total Funds 2019</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total Funds 2018</b>
	<b>£'000's</b>	<b>£'000's</b>	<b>£'000's</b>	<b>£'000's</b>	<b>£'000's</b>	<b>£'000's</b>
Rent and service charges	301	-	<b>301</b>	304	-	<b>304</b>
City of Westminster Council						
Supporting People	-	346	<b>346</b>	-	310	<b>310</b>
Other Grants	-	50	<b>50</b>	-	50	<b>50</b>
Other Income	6	25	<b>31</b>	18	25	<b>43</b>
Client Related Grants	-	3	<b>3</b>	-	3	<b>3</b>
<b>2019 Total Funds</b>	<b>307</b>	<b>424</b>	<b>731</b>	<b>322</b>	<b>388</b>	<b>710</b>

## 4a. EXPENDITURE ON RAISING FUNDS

	<u>To Year Ended 31st March 2019</u>				<u>To Year Ended 31st March 2018</u>			
	Direct Costs	Support Costs	Lower Ground Build	Total 2019	Direct Costs	Support Costs	Lower Ground Build	Total 2018
	£'000's	£'000's	£'000's	£'000's	£'000's	£'000's	£'000's	£'000's
Raising Funds								
Donations and legacies	386	68	10	464	388	63	22	473
Fundraising trading	32	14	-	46	30	13	-	43
<b>Total Expenditure on raising funds</b>	<b>418</b>	<b>82</b>	<b>10</b>	<b>510</b>	<b>418</b>	<b>76</b>	<b>22</b>	<b>516</b>

During the year, expenditure on raising funds included:

- Unrestricted expenditure of £454,000 on generating donations and legacies (2017/18 - £451,000)
- Unrestricted expenditure of £46,000 on fundraising trading (2017/18 - £43,000), and
- £10,000 on restricted donations (2017/18 - £22,000)

## 4b. EXPENDITURE ON CHARITABLE ACTIVITIES

	<u>To Year Ended 31st March 2019</u>				<u>To Year Ended 31st March 2018</u>			
	Direct Costs	Support Costs	Lower Ground Build	Total 2019	Direct Costs	Support Costs	Lower Ground Build	Total 2018
	£'000's	£'000's	£'000's	£'000's	£'000's	£'000's	£'000's	£'000's
Charitable Activities								
Housing and Residential Services	572	545	-	1,117	509	505	-	1,014
Advice and assessment	602	247	12	861	543	246	-	789
Learning - Employment and family services	368	235	12	615	354	231	-	585
<b>Total Expenditure on charitable activities</b>	<b>1,542</b>	<b>1,027</b>	<b>24</b>	<b>2,593</b>	<b>1,406</b>	<b>982</b>	<b>-</b>	<b>2,388</b>

During the year, expenditure on charitable activities included:

- £1.117m on Housing & Residential Services, of which £677,000 was unrestricted and £440,000 was restricted. The comparative figures for 2017/18 were a total of £1.014m spent, of which £643,000 was unrestricted and £371,000 was restricted.
- £861,000 on Advice & Assessment, of which £566,000 was unrestricted and £295,000 was restricted. The comparative figures for 2017/18 were a total of £789,000 spent, of which £493,000 was unrestricted and £296,000 was restricted.
- £615,000 on Learning, Employment and Family Services, of which £257,000 was unrestricted and £358,000 was restricted. The comparative figures for 2017/18 were a total of £585,000 was spent, of which £264,000 was unrestricted and £321,000 was unrestricted.

## 5. SUPPORT COSTS

Many programmes achieve benefits in a number of different areas and their costs are allocated on the basis of their principal aims. Cost allocation includes an element of judgement and the Charity has had to consider the cost benefit of detailed calculations and record-keeping. The allocations shown are therefore a best estimate of attributable cost. Support costs and the basis of their allocation are as follows:

		<b>Total</b>	<b>Total</b>
		<b>2019</b>	<b>2018</b>
		<b>£000's</b>	<b>£000's</b>
Principal basis of allocation			
Executive Management and communications	Pro-rata to staffing costs	192	178
Financial Management	Pro-rata to staffing costs	128	115
Human Resources	Pro-rata to staffing costs	114	118
Information Systems	Pro-rata to staffing costs	106	103
Premises and facilities	Pro-rata to area used	515	494
Governance Costs (see below)		54	50
		<b>1,109</b>	<b>1,058</b>

## GOVERNANCE COSTS

	<b>Total</b>	<b>Total</b>
	<b>2019</b>	<b>2018</b>
	<b>£000's</b>	<b>£000's</b>
Management and administrative staff	39	36
Audit Fee	15	14
	<b>54</b>	<b>50</b>

## 6. NET INCOME / (EXPENDITURE) AND NET MOVEMENT IN FUNDS

This is stated after charging

	<b>2019</b>	<b>2018</b>
	<b>£000's</b>	<b>£000's</b>
Auditors Remuneration		
Statutory Audit Service		
Current year	13	12
Irrecoverable VAT	2	2
	<u>15</u>	<u>14</u>
Depreciation	121	94
Lease Interest Payable	3	2

## 7. EMPLOYEES AND KEY MANAGEMENT PERSONNEL

	<b>2019</b>	<b>2018</b>
	<b>£000's</b>	<b>£000's</b>
Staff wages during the period were as follows:		
Wages and salaries	1,794	1,780
Social security costs	175	174
Pension costs	66	53
	<u>2,035</u>	<u>2,007</u>
Locums, temporary staff and other staff costs	274	127
	<u><b>2,309</b></u>	<u><b>2,134</b></u>

The key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis comprise the trustees, the Chief Executive and the Senior Management Team.

No trustee received any remuneration in respect of their services as trustee (or for any other services to the charity) during the period (2018: none).

Trustee expenses reimbursed during the year were £70 (2018: £258) for trustees in respect of travel costs and subsistence.

## REMUNERATION

No employee received more than £60,000 in the year (in 2017/18 – one employee received remuneration between £60,000 and £70,000). Employer pension contributions for higher paid staff totalled £3,862 in the prior year.

The total employment costs (including employer pension and national insurance contributions) of Key Management Personnel (KMP) was £323,844. In 2017/18 the total salary costs of KMP was £297,724.

The average number of employees in the Centre in 2018/19 was 59 staff (2018: 52).

## 8. TANGIBLE FIXED ASSETS

	Freehold Property £000's	Fixtures, Equipment Furniture, & IT £000's	Assets Under Construction £000's	Total £000's
<b>Cost</b>				
At 1st April 2018	2,716	555	87	3,358
Additions	1,237	12	(87)	1,162
Disposals	-	-	-	-
<b>At 31st March 2019</b>	<b>3,953</b>	<b>567</b>	<b>-</b>	<b>4,520</b>
<b>Depreciation</b>				
At 1st April 2018	751	377	-	1,128
Charge for Period	74	47	-	121
Disposals	-	-	-	-
<b>At 31st March 2019</b>	<b>825</b>	<b>424</b>	<b>-</b>	<b>1,249</b>
<b>Net Book Value</b>				
At 1st April 2018	1,966	177	87	2,230
<b>At 31st March 2019</b>	<b>3,128</b>	<b>143</b>	<b>-</b>	<b>3,271</b>

In order to expand the Centre's work, part of its freehold building was leased to Servite Houses, a registered housing association, at a peppercorn rent for a period of thirty years from March 2004. Servite Houses developed the property into 32 individual residential units financed by a grant of £1.89 million from the Housing Corporation with the balance provided from the Centre's own resources. The Centre manages the property and receives income from licences granted in respect of the accommodation. The management is regulated by an agreement between the Centre and Servite Houses. This grant, together with certain other smaller grants, would become repayable should there be a significant change in use of the property. There is no intention to make any such change.

Included within fixtures, equipment and furniture is a telephone system acquired through a finance lease. The carrying value of the asset at 31 March 2019 was £5,226 (2018: £11,759).

Assets under construction relate to the rebuild of the lower ground floor of the Cardinal Hume Centre. The work has been completed and the assets in construction transferred to freehold property.

## 9. DEBTORS

	<b>2019</b>	<b>2018</b>
	<b>£000's</b>	<b>£000's</b>
Rent and grants receivable	81	19
Tax Recoverable	28	25
Other Debtors	24	22
Prepayments and accrued income	187	133
	<b>321</b>	<b>199</b>

## 10. CREDITORS

	<b>£000's</b>	<b>£000's</b>
Expense creditors	30	100
Other creditors	66	41
Obligations under finance lease for telephone system (note 18)	5	5
Tax and social security	48	46
Financing loan - Barclays Bank	19	-
Accruals	40	57
	<b>208</b>	<b>249</b>

## 11. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2019 £000's	2018 £000's
Loan from Westminster Roman Catholic Diocesan Trust	339	339
Obligations under finance lease for telephone system (note 18)	1	6
Financing loan - Barclays Bank (note 19)	778	-
	<b>1,118</b>	<b>345</b>

Westminster Roman Catholic Diocesan Trust has agreed that the loan, which is secured on the Charity's freehold property, should remain outstanding (indefinitely and interest-free) unless the property is sold, when 50% of the net proceeds from the sale of the property will be repayable to the Trust.

## 12. FUNDS

Year Ended 31st March 2019	At April 1st 2018 £000's	Income £000's	Expenditure £000's	Transfers £000's	At March 31st 2019 £000's
<b>General Fund</b>	629	1,718	(2,000)	346	<b>693</b>
<b>Designated Funds</b>					
Fixed Asset Funds	1,891	-	-	244	<b>2,135</b>
Premises Fund	250	-	-	(250)	-
<b>Total unrestricted Funds</b>	<b>2,770</b>	<b>1,718</b>	<b>(2,000)</b>	<b>340</b>	<b>2,828</b>
<b>Restricted Funds</b>					
Housing & Residential Services	-	439	(439)	-	-
Advice & Assessment	12	281	(283)	-	<b>10</b>
Learning & Development	-	346	(346)	-	-
Hostel Refurbishment	-	40	-	-	<b>40</b>
Volunteering	-	23	-	-	<b>23</b>
Capital Funds	78	296	(34)	(340)	-
<b>Total Restricted Funds</b>	<b>90</b>	<b>1,426</b>	<b>(1,103)</b>	<b>(340)</b>	<b>73</b>
<b>Total Funds</b>	<b>2,860</b>	<b>3,144</b>	<b>(3,103)</b>	<b>-</b>	<b>2,901</b>

Year Ended 31st March 2018	At April 1st 2017 £000's	Income £000's	Expenditure £000's	Transfers £000's	At March 31st 2018 £000's
<b>General Fund</b>	935	1,801	(1,894)	(213)	629
<b>Designated Funds</b>					
Fixed Asset Funds	1,878	-	-	13	1,891
Premises Fund	50	-	-	200	250
<b>Total unrestricted Funds</b>	<b>2,863</b>	<b>1,801</b>	<b>(1,894)</b>	-	<b>2,770</b>
<b>Restricted Funds</b>					
Housing & Residential Services	-	371	(371)	-	-
Advice & Assessment	15	293	(296)	-	12
Learning & Development	-	321	(321)	-	-
Hostel Refurbishment	-	-	-	-	-
Volunteering	-	-	-	-	-
Capital Funds	-	100	(22)	-	78
<b>Total Restricted Funds</b>	<b>15</b>	<b>1,085</b>	<b>(1,010)</b>	-	<b>90</b>
<b>Total Funds</b>	<b>2,878</b>	<b>2,886</b>	<b>(2,904)</b>	-	<b>2,860</b>

Designated funds are established for the following purposes:

- The fixed assets fund represents the net book value of tangible fixed assets, net of loans secured on these assets.
- The premises fund is set aside for the lower ground build project which is a rebuild of the lower ground floor to enhance our capacity to support our clients.  
This was released during the year following completion of the project.
- The Advice & Assessment fund was from an individual donor for an Access to Justice Fund for immigration and housing clients.
- The capital fund is for restricted funds for the lower ground floor build.

### 13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

Fund balances at 31st March 2019 represented by:

<b>2019 Total Funds</b>	<b><u>Unrestricted Funds</u></b>			<b>Total 2019 £000's</b>
	<b>General</b>	<b>Designated</b>	<b>Restricted</b>	
	<b>Funds</b>	<b>Funds</b>	<b>Funds</b>	
	<b>£000's</b>	<b>£000's</b>	<b>£000's</b>	
Tangible fixed assets	-	3,271	-	<b>3,271</b>
Net current assets	693	(18)	73	<b>748</b>
Creditors: Amounts falling due after one year	-	(1,118)	-	<b>(1,118)</b>
<b>2019 Total funds</b>	<b>693</b>	<b>2,135</b>	<b>73</b>	<b>2,901</b>

Fund balances at 31st March 2018 represented by:

<b>2018 Total Funds</b>	<b><u>Unrestricted Funds</u></b>			<b>Total 2019 £000's</b>
	<b>General</b>	<b>Designated</b>	<b>Restricted</b>	
	<b>Funds</b>	<b>Funds</b>	<b>Funds</b>	
	<b>£000's</b>	<b>£000's</b>	<b>£000's</b>	
Tangible fixed assets	-	2,230	-	<b>2,230</b>
Net current assets	635	250	90	<b>975</b>
Creditors: Amounts falling due after one year	(6)	(339)	-	<b>(345)</b>
<b>2018 Total funds</b>	<b>629</b>	<b>2,141</b>	<b>90</b>	<b>2,860</b>

## 14. TAXATION

The company is a registered charity and is therefore not liable for corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

## 15. COMPANY STATUS

The Charity is constituted as a company limited by guarantee. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

## 16. RELATED PARTY TRANSACTIONS

The Charity has a loan from the Westminster Roman Catholic Diocesan Trust, which is secured on the Charity's freehold property (see note 11). Bishop Nicholas Hudson, a Trustee of the Cardinal Hume Centre, is also a Trustee of the Westminster Roman Catholic Diocesan Trust.

During the year ended 31 March 2019 donations totalling £160 (2018: £3,000) were made by the trustees of the charity to the charity.

During the year £5,982 was paid to Bugler Consulting Ltd. The owner is related to Philomena Egan, a board member.

## 17. CAPITAL COMMITMENTS

The centre was not subject to any capital commitments at 31st March 2019. At 31st March 2018 the centre had identified a contractor for the Lower Ground Floor project (Bryan and Langley), but not entered into a contract. The building works were completed in 2018/19.

## 18. OBLIGATION UNDER FINANCE LEASE

Minimum lease payments at 31 March 2019 in respect to finance leases representing both capital and interest are as follows:

	<b>2019</b>	<b>2018</b>
	<b>£000's</b>	<b>£000's</b>
<b>Telephone System</b>		
- within one year	5	5
- Later than one, but not later than five years	1	6
	<b>6</b>	<b>11</b>

## 19. OBLIGATION UNDER BANK LOAN

The Centre took out a bank loan of £800,000 in January 2019 to finance the Lower Ground Floor building works.

Minimum payments at 31st March 2019 in respect of the loan, representing both capital and interest are as follows:

	<b>2019</b>	<b>2018</b>
	<b>£000's</b>	<b>£000's</b>
<hr/>		
<b>Loan Repayments</b>		
- within one year	19	-
- Later than one, but not later than five years	79	-
- Later than five years	699	-
	<hr/>	
	<b>797</b>	<b>-</b>

The loan is repayable over 25 years and is on a 4.77% per annum fixed rate basis for the initial ten years, followed by a floating rate.

## 20. POST BALANCE SHEET EVENTS

There were no post balance sheet events that required adjustment to the accounts or disclosure.



# ORGANISATION DETAILS

## TRUSTEES:

Robert Arnott (Chair)  
Andrew Rose (Treasurer)  
Philomena Egan  
Amelia Fitzalan Howard  
Pippa Greenslade (resigned March 2019)  
Bishop Nicholas Hudson  
Caitlin Kennedy  
William van Klaveren  
Patrick Milner  
Heather Petch  
Terry Philpot (end of office March 2019)

## COMPANY MEMBERS:

Cardinal Vincent Nichols  
Nicholas Coulson  
John Darley  
John Gibbs  
Catherine Hickman  
Bishop Nicholas Hudson  
Philip Marsden  
Jocelyn Ridley  
Canon Christopher Tuckwell

## PATRONS:

Cardinal Vincent Nichols  
Field Marshal the Lord Guthrie GCB LVO OBE DL  
Dom Christopher Jamison OSB  
Baroness Kennedy of the Shaws QC  
Jeremy Paxman

The Marquess of Lothian PC QC DL  
Lord Browne of Ladyton

## SENIOR MANAGEMENT TEAM:

Cathy Corcoran OBE (Chief Executive) April – June 2018  
George O'Neill (Chief Executive) July 2018 onwards  
Maureen Boughton (Human Resources)  
Mark Foster (Services)  
Jane Sandeman (Finance and Central Services) – to May 2019  
David French (Finance and Operations) – From April 2019  
Margaret Tierney (Fundraising)

## COMPANY SECRETARY:

Jane Sandeman FCCA – to May 2019  
David French FCCA – from April 2019

## AUDITORS:

Buzzacott LLP  
130 Wood Street  
London  
EC2V 6DL

## BANKERS:

The Royal Bank of Scotland  
119/121 Victoria Street  
London  
SW1E 6RA

## SOLICITORS:

Stone King LLP  
13 Queen Square  
Bath  
BA1 2HJ

## REGISTERED OFFICE:

3-7 Arneway Street  
Horseferry Road  
London  
SW1P 2BG  
Telephone 020 7222 1602  
Facsimile 020 7233 2513  
[Info@cardinalhumecentre.org.uk](mailto:Info@cardinalhumecentre.org.uk)  
[www.cardinalhumecentre.org.uk](http://www.cardinalhumecentre.org.uk)  
@CardinalHumeCHC (Twitter)  
@CardinalHumeCentre (Facebook)

COMPANY NO: 4333875

CHARITY NO: 109083

## MAJOR SUPPORTERS, TRUSTS, COMPANIES AND PARTNERS

### Major Supporters

The following organisations and individuals gave significant support to the Centre during the year **APRIL 2018 - MARCH 2019**:

Margaret Ainscough and Stephen Pollard	Lyon Family Trust	St Dominic's Sixth Form College
Sir George and Lady Bull	Mark and Emma Russell	St Joseph's Church, Highgate
Bruhn family	Marsden Family Trust	St Mary's School, Hampstead
The Catenians	Mayfield School	St Pius X Catholic Church, Kingston
Christ the Prince of Peace	Olivetian Benedictine Sisters, Turvey Abbey	St Saviour's Church, Pimlico
Church of the Holy Name Esher	Oliver Pawle	St Thomas More Language College
Farm Street Church	Our Lady of Dolours	St Thomas More School
Generalate of the Institute of Our Lady of Mercy	Our Lady of Victories	Syder Foundation
Alastair and Lynwen Gibbons	Pimlico Academy	University of Notre Dame
Holbeck Charitable Trust	Saints Peter and Paul, Northfields	Verri family
Holy Trinity Catholic Church, Brook Green	Scherer Family Trust	Westminster Abbey
Hutton Foundation	Sisters of the Holy Cross	Westminster Cathedral
Imperial College SU RAG	Sisters of Nazareth	Westminster Cathedral Choir School
John O'Connor	Society of the Sacred Heart Provincialate	Westminster City Council
Knights of St. Columba	St Anthony's Preparatory School	Westminster Underschool
Little Company of Mary	St Augustine's Church, High Wycombe	Woldingham School

### Trusts

The following trusts contributed **£5,000** or more during the year **APRIL 2018 - MARCH 2019**:

Albert Hunt Trust	Hyde Park Place Estate Charity	Screwfix Foundation
Alchemy Foundation	John Lyon's Charity	Sir Harold Hood's Charitable Trust
Big Lottery Fund	Kerbascoll Trust	St Giles-in-the-Fields and William Shelton Charity
City Bridge Trust	LandAid Charitable Trust	Streets Of London
Clothworkers' Foundation	Maurice and Hilda Laing Charitable Trust	StreetSmart
Drapers' Charitable Fund	Meg Roper Trust	Swire Charitable Trust
French Huguenot Church of London Charitable Trust	Mercers' Charitable Foundation	The Childhood Trust
G & E Pollitzer Charitable Settlement	Mrs L D Rope's Third Charitable Settlement	William Allen Young Charitable Trust
Garfield Weston Foundation	Oak Foundation	
Holbeck Charitable Trust	Paul Hamlyn Foundation	
	Rose Foundation	

## Partners and Companies

The following are either partner organisations or companies which supported the Centre's work during the year APRIL 2018 - MARCH 2019:

Abbey Community Centre and Association	Glasspool Charity Trust	Refugees into Jobs
Barbican Insurance	Good Things Foundation	Ridgeway Partners
Benefacto	Grocery Aid	Royal Academy of Arts
Bessborough Family Hub	Grosvenor Estates	Royal Academy of Music
BITC	Grow Wild	Salt Yard Group
BNP Paribas	Hakuna Matata Foundation	Sanctuary Housing
Consonant (previously Migrant Resource Centre)	Healthy Hearts	SASH
British Red Cross	Historic Royal Palaces Community Access Scheme	Silver Shemmings Ash LLP
CAP (Christians Against Poverty)	Home Instead	Skinners Benevolent Trust
CAST (Centre for Acceleration of Social Technology)	Home-Start Westminster	Smartworks
Coram CLC - Children's Legal Centre	Homeless Link	Springboard
CSAN (Caritas Social Action Network)	House of St Barnabas	St Andrew's Club
Caritas Westminster	Housing Justice	St Gabriel's Pimlico
Catholic Bishops Conference of England and Wales	HSBC UK Bank plc	St Pancras Welfare Trust
Celtic FC Foundation	Intuit Quickbooks	Strand Parishes Trust
Central University of Iowa / Central College in London	Kings Cross Recruit	St Stephen's with St John, Westminster
Centre for Counselling and Psychotherapy Education	John Lewis Partnership	Suited & Booted
Centrepont	Junior League of London	The Eaton Trust
Channel 4	JW Marriot Grovesnor House Hotel	The Connection at St Martins
Citizens Advice Westminster	Kairos Europe	The Retail Trust
CityWest Homes (Now Westminster)	Land Securities	The Talisman Charitable Trust
Coca Cola European Partners	Latin American Women's Rights Service	The Wogen Anniversary Trust
Connection Crew	LHA London	Transitions
Crisis	Marriot Grovesnor House Hotel	Turning Point
Department for Work and Pensions	Mary Ward Legal Centre	UK LGIG
Depaul UK	Metropolitan Police - Safer Neighbourhood Team	Vicar's Relief Fund
Dream Arts	More House School	Victoria BID
Entertainment One	NHS Whittington Health Trust	Westminster Adult Education Service
ERSA (Employment Related Services Association)	Octavia Housing CM	Westminster Amalgamated Charity
ERASMUS	One Westminster	Westminster Foodbank
Etcetera – The Civil Service Choir	The Passage	Westminster Gangs Unit
Felix Project	Peabody	Westminster Housing Solutions Service
	Pret a Manger	Westminster Jobcentre
	RAGU (Metropolitan University)	
	Redevco United Kingdom	



Cardinal Hume Centre  
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Company Number 04333875  
Registered Charity Number 1090836

