

TACKLING THE CAUSES AND CONSEQUENCES OF POVERTY AND HOMELESSNESS

ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020

 Cardinal Hume
Centre
Turning Lives Around

“Every individual must be given every opportunity to live a life in which his or her basic needs are provided for, and in which so far as is reasonably possible, his or her full potential is realised. Each person matters. No human life is ever redundant.

Cardinal Basil Hume, Centre Open Evening, March 1994



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.



Helping children develop positive learning behaviours throughout their early years.



Our Assessment and Advice team offers a listening ear and expertise. The design of our 'Hub' offers clients privacy to explain difficult and sensitive matters.

WELCOME TO THE CARDINAL HUME CENTRE'S ANNUAL REPORT

Westminster is not only a centre of commerce and the seat of Government, it is an area with some of the highest levels of homelessness, it includes places where a third of children rely on free school meals and is a borough where 46% of children experience poverty and all the loss it entails.

As we write, we are only just now beginning to understand the full impact of a global health crisis. If the consequences for those on the margins are not effectively tackled, we suspect increased unemployment, higher levels of poverty, greater housing uncertainty and the risk of poorer levels of educational attainment.

It is the Centre's role to be part of this solution. Throughout our history, we have always been there for people on the margins and this year we have been a lifeline for over 1,500 people. For them, the Cardinal Hume Centre provides practical support to prevent homelessness and tackle poverty, to build skills and find employment. Our work has been developed through many years of experience.

But it is right that as well as celebrating our past, we also consider our future. Our work is always important, but it is even more so now. This year has seen the Centre take an in-depth consideration of its role and purpose. It has reminded us that the Centre has been at its best when it has mixed its values with strong professional support. When we have been willing to take risks and respond to emerging needs.

Everyone should have a full life, but poverty at a young age can steal that potential. Too often poverty and homelessness in early life is repeated and compounded into later life and now, as we look at a world emerging from the global pandemic, the risks are that its impact will be felt for many years and subsequently into later generations.

Given our history, our values and the local need, the Centre has therefore decided to return to a greater focus on young people and families. To work together to support children, families and young people to thrive. To break cycles of poverty and increase the difference we make.

Our deliberations have reinforced our belief in the Centre's strengths and our own potential. This potential is found in our staff, volunteers and the generosity of our donors, it is found most importantly, in the resilience of the people who use our services. The role of the Centre is to promote that potential, to support people to thrive. To live the lives they deserve and make the most of the potential they hold.

Whatever your role within or around the Centre, we thank you for your support.



Robert Arnott,
Chair of Trustees

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



George O'Neill,
Chief Executive

A handwritten signature in black ink, appearing to read 'George O'Neill'.

THE CENTRE AT A GLANCE

WHO WE ARE

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

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

WHERE WE WORK

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

- It is estimated that over 3,000 of Westminster's children live in temporary accommodation (Westminster Council, 2019)
- After housing costs, 46% of Westminster's children live in poverty (Trust for London, 2020)
- Westminster is the second most unaffordable borough in the UK for housing.

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 and young people's services



Learning and employment



Housing, welfare rights advice and advocacy



Immigration advice and representation

OUR FINANCES

VOLUNTARY INCOME		£000's
Trusts		453
Individuals		527
Major Donors		546
Community Groups		230
Corporates		119
Legacies		135
Shop		54
Total Voluntary		2,064
NON-VOLUNTARY INCOME		
Statutory Income		424
Income from Activities		294
Other Income		108
Total Non-Voluntary		826
Total Income		2,890
EXPENDITURE		
Direct Charitable		2,612
Fundraising		507
Total Expenditure		3,119
CARRIED FORWARD		
Net Current Assets		540
Restricted Funds		22
Free Reserves		535



Children have fun and learn through play in our bright, spacious and safe Family Services space.

MONICA'S STORY

My husband died unexpectedly a few years back when we were living with our young daughter in Italy. Having to raise my daughter all on my own led me to move to London, closer to my family and support network.

A friend told me about the Cardinal Hume Centre and with its help I found a great job in London working as a personal assistant for a design company. But then I fell ill and had to leave my position to find work appropriate both for my health and life as a single mum. I lost my income and was threatened with eviction.

I am a proud person who likes to use all my energy to find a solution on my own but, honestly, this was just too much. I returned to the Centre for advice and was given IT and employment coaching, including a Coca-Cola employer workshop. The team also helped me to secure Personal Independence Payments for my disability. Sarah, my employment adviser, introduced me to Jemila, a housing specialist at the Centre, who contacted my landlord to make sure my daughter and I weren't evicted.

Coming to the Centre meant that for the first time since my husband's death I felt as if there were someone on my side, a team, in fact, of professional people who cared about me. With their help, I understand now that it can be okay to ask for help, and that it is not shameful to need support. Sometimes, having someone from the outside helping you find solutions is very important.

“The Centre helped me and my daughter to survive in hard times.”



OUR YEAR IN NUMBERS

In 2019/20 we helped hundreds of people improve their lives

- 1,625** clients including **1,024** new to the Centre
- 61%** of young people living at the Centre were in education, employment or training
- 155** young people living in our hostel moved into more independent living, including into Basil Hume House
- 106** people helped to secure successful housing outcomes, including eviction prevention, disrepair issues solved, and accommodation obtained
- 265** people successfully helped to increase their income through resolution of benefit issues
- 46** people got a job
- 51** people enrolled on work related training
- 123** people learned English
- 211** new immigration cases opened, **217** vulnerable EU citizens supported to apply for settled status
- 339** people secured or extended their right to remain in the UK
- 203** children from **73** families attended learning and play activities
- 61** members of staff
- 304** volunteers gave us their time and expertise



Our garden in the heart of Westminster is being enjoyed by our hostel residents, children using our Family Services and visiting pollinators!

MARYAM'S STORY

I was born in London, but my father didn't want me going to secondary school here: he took my whole family abroad, the next four years involved a lot of travelling.

When we came back to the UK we had nowhere to live, we stayed in seven different places, including my granny's one-bedroom flat. She had a stroke and passed a month after we moved in.

Dad refused to let social services help us. I felt suffocated and so low. Then I was told about the Centre and was offered a room in the hostel. At first, I found living there difficult, I'd never trusted anyone before.

I loved how safe I felt. I had my own bedroom, no one could just walk into my room. With the security and having a room on the top floor, I sometimes thought this must be what it's like to live in a palace!

It helped to talk to Juliette, my employment advisor; and Giuseppe, my support worker. I'd think, "They don't even know me and still they're ready to listen." They helped prepare me for job interviews - I now work part-time at a restaurant, my job makes me feel happy and safe. I'm at college catching up with the subjects I missed. I would love to work in healthcare. A Centre volunteer has helped me to love maths!

It is amazing to have hope for the future. I now have a job, friends and the Centre helped me find a safe place of my own to live. I know the Centre can change people's lives. It did for me.

I have not had an easy time growing up: I never dared to plan for the future, now I have hope.

OUR REVIEW OF 2019/20

From its foundation in 1986, the Cardinal Hume Centre has sought to support the most vulnerable and isolated in society.

This year the Centre helped over 1,600 people. They seek our

“*The thing I saw when I came to the Centre is that you are all here in one purpose, to just help. When people have a problem, you make it your problem.*

Yasmin

support for all sorts of reasons, they may be homeless, at risk of it, or living in poor or overcrowded housing. They may be seeking a job and a route out of poverty for themselves or their family.

The Centre's aim is to prevent the causes and tackle the consequences of poverty and homelessness. Our approach is to build a relationship with each individual, to recognise everyone is different and often face complex and interrelated challenges. We take time to understand what each person wants and the barriers they face. We focus on their needs,

rights and potential and our response is multi-layered through the provision of an integrated range of services located in one place. Most of our work is one-to-one, and it is uniquely person centred, because we are able to concentrate on the areas which our clients tell us have the greatest impact on their lives.

BUILDING RELATIONSHIPS

Our welcome and assessment

Critical to our support is the welcome people receive.

We take time to meet, listen and understand the

complexity of the problems individuals face. This first line of work is essential to building trust with the people who use our services.

Based in the recently re-modelled ground-floor hub, our assessment team of three members of staff and nine volunteers are the first to welcome most of our clients. Every single one is welcomed as an individual and given time to share their story and the reason they are seeking the Centre's support. Last year the team met 850 clients, of whom 490 were new visitors. More than half of these clients were referred to one of our own specialist teams and 360 people were helped with their immediate issues or referred to external partners. This more immediate help can include support with more basic housing and welfare claims, provision of emergency foodbank vouchers or support to make a grant application to other charities for emergency support for essential items such as a fridge, a bed or school uniform for a child. The team also maintains an outreach service at Churchill Gardens Estate, in one of the poorest wards in Westminster, for those unable to make the journey to the Centre.

“*Some organisations they tick the box, but they don't really help you. This is the only organisation that really provides help and continues to support you.*

Client of the Centre



The new design of our welcoming, spacious 'Hub' has been extremely well-received by clients. The layout also enables streamlined delivery of an integrated support package.

TACKLING POVERTY, PREVENTING HOMELESSNESS

Specialist housing and welfare support, legal advice and advocacy

Our housing and welfare rights team, made up of five staff and one volunteer, took on 240 new housing cases and 229 new welfare rights cases, achieving positive outcomes for more than half the people they helped. Including clients we began to advise in the previous financial year, 106 people were helped to secure successful housing outcomes, ranging from resolving disrepair issues in accommodation to helping families avoid eviction and assisting people to successfully review local authority decisions and obtain accommodation. 265 people were successfully helped to increase their income through the resolution of benefit issues, including through the successful challenge of local and central government decisions at Tribunal. Our advisers are finding the complexity of the administration of Universal Credit is still causing difficulties for many of our clients.

One of the most problematic barriers to secure housing and employment can be an individual's immigration status. Without leave to remain in the UK, individuals and children can remain trapped in poverty and vulnerable to exploitation and abuse. Accredited by the Legal Aid Agency and the Office of the Immigration Service Commissioner, the Centre's immigration team, comprising four staff and two volunteers, advocates on behalf of the most vulnerable members of society: undocumented migrants, people who have no right to work, to government support, to have a bank account or to receive NHS treatment other than for emergencies.

In 2019/20 the immigration team saw 211 new clients and helped 123 people secure or extend their right to remain in the UK. Many of the clients we see have been exposed to the risks of deportation,

“The Centre helped me change my immigration status so I could access support, and housing and welfare rights advice helped me apply for pension credit. I got a pension and could stop begging. Gemma helped me apply for sheltered accommodation with the Council. Now I have a home for the first time in a really long time. Where I am now, I am so blessed and so happy.

Brenda

people-trafficking and forced prostitution, domestic abuse, risk of eviction, serious health conditions, lack of funds with which to apply for citizenship and even cover household costs. Our solicitors support our clients to secure better futures for themselves and their families.

Immigration law and procedure are constantly changing: in 2019/20 the big issue was Brexit, which means that European citizens and their families who live and work in the UK have had to apply for status under the EU Settlement Scheme. Initially involved in a pilot project to test new online procedures, the immigration team is now part of a consortium of charities with Home Office funding to help vulnerable people apply for status. As part of this project, we have opened 277 new cases and helped 216 vulnerable people secure their leave to remain in the UK under the EU Settlement Scheme.

KARIMA'S STORY

When my partner suddenly left me, I had no income. I feared eviction and that my children were going to be out on the streets. Because of my French citizenship, I never worried about my status in the UK, but because I'm not British, I couldn't get any welfare support.

I first came to the Centre for the homework and after-school clubs with my children. I didn't feel like my English was good enough to help my daughter with her homework. They have helped her perform better in school and made me more confident when helping with her homework.

Family services staff introduced me to the immigration team. They helped me get settled status here in the UK, so that my children and I could stay and get support until I find a job. While we waited for our status, I could not afford to buy food or pay our rent. But the assessment team gave us foodbank vouchers and negotiated with my landlord. And the welfare team successfully challenged a wrongful benefits decision. I could feed my children and pay our rent again, we were able to stay in our home. The Centre is unique, it's one place where you can get help with everything.

Now, I study ESOL at the Centre to improve my English. Soon, I will start working with the employment team to find a job. I would love to work in administration again. I have been in London for 19 years, and no one has helped me as much as the Cardinal Hume Centre. I don't feel alone anymore.

“Without the help of the Centre, my children and I would have been homeless.”



HELPING PEOPLE OVERCOME THE BARRIERS TO WORK

Employment and learning support

Over the past year the employment team of 3 staff worked with 103 clients, of whom 46 went on to find employment and 51 enrolled on training or volunteering, that is, 94% of clients achieving significant success across the year.

A key part of this success has been the six-week 'work preparation course' QEST (Quality Employment Skills Training) that started last year and is now firmly established, with 29 clients attending across the year. Most of the clients attending the programme report having experienced social isolation before attending, feeling alone and without any sense of community or support in their economic struggles and job search. In the workshops, they have met other adults in similar situations to them and started a peer to peer support group. Participants now actively mentor each other and describe friendships and support networks emerging as a result of the programme. All course completers to date are continuing to engage with our employment advisors in regular one-to-one sessions.

Our English for Speakers of Other Languages (ESOL) classes and one-to-one tuition remain popular and a gateway to other services at the Centre; of 123 new students who enrolled last year, 38 went on to work with our employment advisors and/or participate in digital inclusion training. In addition to this and funded by Westminster Council, a specialist ESOL tutor has supplied individual tuition to 19 unaccompanied asylum-seeking

children. Thanks to a community access scheme, all ESOL students were invited to a celebratory award ceremony at Kensington Palace at the end of the academic year.

The digital inclusion service worked with 56 clients last year, providing individual training as well as drop-in sessions for more informal assistance. Our efforts have been boosted by new specialist volunteers providing clients with further learning opportunities in social media and web site design.

“I feel like a completely different person than the one who arrived at the Centre. I now believe that I can and will reach my goal. I've made good friends on the QEST Training and my IT skills are so much better. I can even help my children when they are stuck! I am truly grateful for the support and direction I have received.

Helen

SUPPORTING YOUNG PEOPLE AT RISK OF HOMELESSNESS

Accommodation with 24 hour, wrap around support

The Cardinal Hume Centre provides a home for up to 37 vulnerable young people, among them asylum-seeking children, young care-leavers and those fleeing trauma or challenges at home in their families. Occupancy levels have been high last year with a permanent waiting-list in operation.

For these young residents, each assigned a key worker, the hostel is the first step on a ladder towards greater resilience and independence. Residents can engage in communal activities such as cooking, yoga, film-nights and gardening, which help to build friendships, improve confidence and well-being.

Through local partner organisations, they can access gym, music, sports and dance classes, as well as personal financial management training, counselling, psychotherapy, support on alcohol and substance abuse and workshops on personal relationships and mental health.

Our role is to help residents find a path to greater independence and a big part of this is enabling them to step down from

full-time supported accommodation. The five self-contained flats in neighbouring Basil Hume House, where there are no permanent hostel staff, help to provide a secure experience of more independent living while still maintaining contact with the Centre's key-workers and facilities. These flats were refurbished in August 2019, providing a modern and comfortable space for residents, who can stay at the Centre for a further 6-12 months and then be helped to move into suitable longer-term accommodation.

Onward transition to other accommodation has, in recent years, been slow. As the entry point into Westminster's 'Young Adults Pathway', we have seen increasing complex needs and therefore reduced hard outcomes as we concentrate on the softer outcomes. Typically, the average length of stay at the Centre is a year, but given this change, some of our current residents have been with us longer. However long they stay we encourage all our residents to make use of the Centre's full services as well as the specialist support provided elsewhere and by partner organisations coming into our accommodation. For instance, 21 of our residents have received support from one of our dedicated employment advisers and six were supported into work.

SUPPORTING FAMILIES, BUILDING RESILIENCE

Play and learning activities for families in need

Last year, 73 families and 203 children engaged in activities offered by the Centre's family services team of 4 staff and 36 volunteers. Among the regular projects are 'Stay and Play' mornings for parents and pre-school children; a homework club for primary-school children - and their parents - with language barriers; after-school sessions for families who may be unable to pay for other clubs featuring gardening, library visits and cooking. An exciting partnership with Wigmore Hall led to children spending a day immersed in music-making.

Our three-week summer programme based on the natural world, attracted 18 children, aged 5 – 13 and 26 family members who enjoyed park visits and crafting sessions. The children who participated were able to enjoy a shared lunch, green spaces and fun activities during the holidays.

The Centre was delighted to receive funding and volunteers from HSBC Bank, and support from the horticultural charity, Urban Growth, that helped us create a wellness garden in the heart of Westminster for the young people and families who use our services. This has now developed into a weekly gardening club. Supplied with gardening gloves and spades, children have enjoyed exploring the garden, learning about soil and growing tomatoes.

At one gardening workshop, families were given their own pots to plant up and take home with sunflower seeds, rosemary, thyme and mint, with one mother saying, "I think I am enjoying planting as much as my children are."

“I don't know what I would do outside of school hours if we couldn't come to the Centre. It's a safe place away from the small flat, where there is enough space for my children to play, to read, to do gardening, where there is learning material, and where the children actually think it's fun to learn! This is very important to me.

Khaltom

For many of the parents, who are often isolated and living in unsuitable housing, all these activities provide an opportunity to meet new people, make friends and find a much-needed local support network, often involving the Centre's other services.

Our Family Services is a key partner in several local networks of statutory and voluntary sector providers working with children and families. This includes the South Westminster Resilient Families Partnership, the Early Help Partnership Board and the Integrated Leadership Team of the local authority Family Hub. These networks are invaluable in connecting us with other local providers. In autumn last year, in conjunction with the Family Hub, we ran a Circle of Security 8-week parenting course at the Centre and we look forward to delivering more joint work in the coming year.

ENSURING ORGANISATIONAL EFFECTIVENESS AND IMPACT

HEARING WHAT OUR CLIENTS THINK

In May 2019, Centre volunteers sat down with 81 people who use our services. We wanted to understand how the people who come to the Cardinal Hume Centre experience the support we offer:

“It’s not cold here. You leave knowing that you will be okay.”

Welfare-rights client

A group of volunteers conducted interviews both with existing clients who have been accessing the Centre’s services for some time and new clients who had recently made their first visit to the Centre. The consultation was structured to be as client centred as possible, and by using open questions we aimed to let

people guide the conversation. We wanted to hear their thoughts: is there anything we could do better? Or anything we could offer that we don’t at the moment? It was also useful to check how aware people are of the range of services available at the Centre.

Additionally, we were interested to know if people had accessed services elsewhere, and how that experience might be different from their experience at the Centre. We ran the consultation as

a series of conversations which were then analysed to identify common themes that emerged from the answers.

Among the themes that emerged from the consultation were strong experiences of loneliness and isolation from individuals who come to us; building confidence and increasing engagement with other people was highlighted as a positive outcome of visiting the Centre. One in four clients referred directly to barriers caused by mental and physical health issues. Many clients spoke positively about their relationships with advisors, expressing an appreciation for the amount of face-to-face and one-to-one communication they had received. Perhaps most encouraging were the clients’ descriptions of the longer-term impact the Centre has had in their lives and how we have helped them prevent future crises. Most of the clients who took part in the interviews said they would like to be involved in future consultations and focus groups, so we are keen to build on this engagement, because it is so vital for our future.

“Six months ago, I didn’t know how to log in... now I have a better chance of getting a job.”

IT client

“I feel safe here, my daughter is safe here.”

Family Services Client

46%

of clients use more than one service

27%

of clients interviewed could be categorised as having complex needs

25%

of clients interviewed refer directly to barriers caused by health, mental health or disability

ADAM'S STORY

"I was driving myself mad. I had anxiety and problems sleeping. Living in a crowded flat didn't help. It felt like I was going crazy."

For as long as he can remember, Adam, 19, has been hopping between the homes of family members. When he could no longer stay on a sofa at his relative's house, he was given a home at the Centre.

"Coming to the hostel meant a lot, just having a space of my own to get away and clear my mind... What I like most is all the new stuff I'm doing, expanding my knowledge. I've made a pizza from scratch in Life Skills, I like to do gardening in the Centre's garden; it gets me doing something. If I hadn't come to the hostel, I'd probably still be like how I was before: anxious all the time, not sleeping, drinking more and doing drugs – driving myself mad. At the hostel, you have to show that you can look after yourself, prove that you can live independently so you can move on to your own place, eventually. It has motivated me to get my life on track and find work.

"If I hadn't come to the hostel, I'd probably still be like how I was before."

Local children enjoying our outdoor space and garden.

RESPONDING TO A GLOBAL PANDEMIC

OUR EMERGENCY RESPONSE

The full effects of the Covid-19 pandemic began to set in in March 2020. The Centre immediately began its emergency response. It had to work in ways it would not have imagined previously.

Our real priority was and remains to be a home for the 37 young people living in the Centre. Staff from across the Centre's team stepped in to ensure we maintained 24-hour cover, letting residents know they were supported and help was always available in a time of crisis.

Like everyone, sometimes our residents were anxious, so our team continued to do an amazing job to keep spirits up and to provide reassurance. This included activities such as yoga, basketball, table tennis, quizzes and caring for our small but well-loved garden.

For families, we moved to an outreach model rather than waiting for those who might be vulnerable to contact the Centre, we got in touch with them. We phoned to check in on how families were coping and were able to direct them to our wider support. For a small number of families facing very difficult circumstances we opened our family services space for use by one family at a time, providing respite and space for families locked down at home.

We also maintained our emergency advice services. Staff and volunteers worked hard to help new and old clients whether in virtual one-to-one meetings or in person while

maintaining a safe social distance. Conscious that not everyone has access to the internet or a reliable phone we kept our reception open as a safety net.

In the first month of the lockdown we provided advice to 220 people, among them a family fleeing domestic abuse, a homeless expectant mother and a mother struggling to secure long overdue funding for a severely disabled child. Our employment specialists provided telephone advice to people laid off work and confused by the benefits system.

In the first weeks we most often heard that access to food and family essentials such as nappies was the greatest cause of anxiety. Thanks to a successful emergency food appeal, we were able to help more than 200 individuals or families with access to our food bank or with emergency food vouchers, including 26 immigration clients – nearly all with children – with no recourse to public funds.

IN THE FIRST MONTH OF THE LOCKDOWN, THE CENTRE:

- Remained a home for 37 young people at risk of homelessness
- Provided emergency, specialist advice to 220 people
- Gave 200 individuals and families emergency food vouchers
- Maintained all advice services online or in person if necessary



Residents and staff are comfortable and safe 'at home' together in the hostel.

LOOKING AHEAD

OUR WORK FOR THE NEXT THREE YEARS – PREVENTING AND TACKLING YOUTH HOMELESSNESS

This year saw the Centre take an in-depth look at our role and future. We consulted our staff and volunteers, senior colleagues in other charities, partner organisations, donors and supporters. We interviewed 80 people who use our services, who shared their views and reminded us of the impact we make. This process helped us think through how we might improve. (See page 20)

With strong support from our Trustees, the Centre has taken time to reflect on the organisations vision and mission, and renewed our values, to better convey the Centre's distinct ethos. In March 2020, the Centre launched a new three-year business plan on these revised vision, mission and values.

Particularly at a young age, homelessness or severe poverty affects educational attainment and employment prospects. At its most acute, it can risk people being drawn into criminal justice, social care or health systems for the rest of their lives. This cycle of poverty persists through childhood, into later life and affecting subsequent generations with an immeasurable cost to society. In one survey of homeless adults with severe and complex problems, over 50% had left home before the age of 18 and 85% could point to adverse experiences in their childhood. Homelessness is not inevitable, but it can be predictable.

In London, there are co-ordinated efforts to tackle the rough sleeping crisis and these have been escalated as part of the response to the pandemic. But it must also be right that charities and society work to understand what can prevent these acute and more intractable problems in the first place.

The Cardinal Hume Centre was created with young people and families in mind. Our charitable objects state that our role is to advise and assist young people and their families to 'promote their mental, spiritual and physical welfare.' George Basil Hume, our founder, was passionate about the value and potential found in every young person or child, he knew every life is precious.

In the next three years, we will return to this emphasis in our work. We have for a long time prided ourselves on our breadth of services – our ability to listen, understand and build a future through tailored packages of support. By focusing these services on vulnerable, poorly housed or homeless young people, children and their families, we believe we can tackle the root causes of homelessness and break the cycle of poverty. We believe the global health crisis makes this work even more important. If we build on our experience and develop our impact, we can make a bigger and more longer lasting difference.

OUR GOALS 2020-23

Over the coming three years, the Centre will organise its work in support of three strategic goals:

1. Support young people to reach their full potential, equipped to thrive in adult life.
2. Prevent homelessness and improve outcomes for young people by providing tailored support to families at risk.
3. Welcome and help people in crisis to secure effective support.

These strategic goals will be backed by two enabler goals – the internal changes we need to make to help us achieve our aims:

1. Harness evidence and insight to improve long-term outcomes for vulnerable children, young people and families.
2. Maximise the Centre's efficiency and effectiveness.

The Centre has published its new Business Plan, a Financial Plan and a Monitoring and Evaluation Framework and these are available on our website – www.cardinalhumecentre.org.uk/about-us/business-plan-and-accounts. These give further details on our plans ahead and details on how we will develop our ability to monitor and improve the effectiveness of our work.

An opportunity to have fun and enjoy outdoor learning during our Summer Programme.



HOW YOU GAVE YOUR SUPPORT

As a charity, over 70% 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.

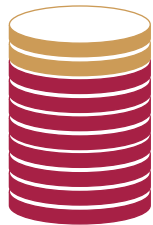
HOW YOU GAVE YOUR HELP

Legacies	£135,000
Donations	£1,875,000
Charity Shop	£54,000
TOTAL VOLUNTARY INCOME	£2,064,000

OTHER CENTRE INCOME

Statutory Income	£424,000
Earned Income	£402,000
TOTAL INCOME	£2,890,000

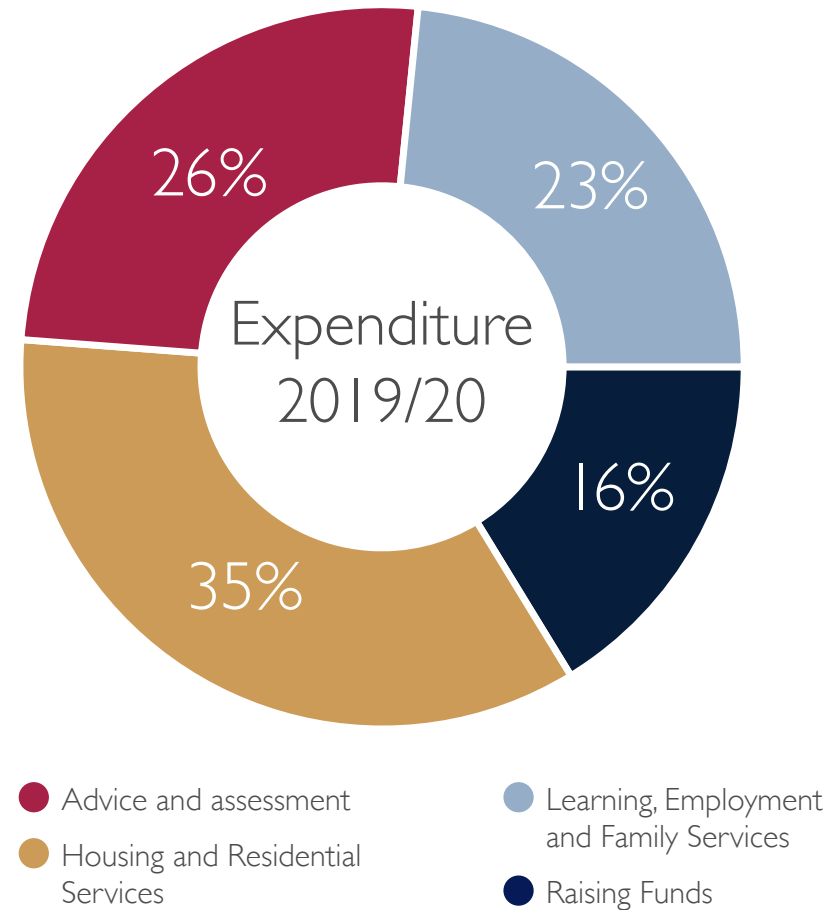
OUR DONATIONS



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

HOW YOUR MONEY IS SPENT

Our expenditure in 2019/20 was £3.1m of which 84% was spent on delivering services (NCVO Almanac data tables across the last five years shows charities spend, on average, 70.8% on charitable activities). The chart below shows where this was spent across our core activities.



OUR VOLUNTEERS

The Cardinal Hume Centre has 114 regular volunteers supporting its mission to help people overcome poverty and the threat of homelessness. Together they give on average 280 hours of their time each week. A further 12 volunteers act as our Trustees, while 184 volunteers from 10 corporate partners also helped out at the Centre throughout the year.

One of our volunteers, Nki Ogunro, has been giving our Immigration Team invaluable administrative support each week for the last 3 years, freeing up our immigration advisors to provide more support to clients.

“Nki joined the immigration team in June 2017 and since then has come in each week to help us. She has been prepared to take on the time consuming and sometimes tedious administrative work that is essential to our casework. In June 2019, she passed her OISC Level 1 accreditation and is helping us see clients as well as continuing the support she gives to the team. Nki exemplifies the crucial role played by volunteers at the Centre.

Debbie, Immigration Manager

Our volunteers are incredible. Thanks to their support, we are able to deliver high quality services and reach as many people as possible.



Our specialist advice teams of staff and volunteers, working together to support clients, so they can build better futures.



The 'Celebrating Cardinal Basil Hume Concert' on 9th July 2019 was just one of the events held to commemorate and celebrate the 20th anniversary of the death of our founder.

STRATEGIC REPORT



WHAT PEOPLE GAINED FROM THE CENTRE

	2019/20	2018/19	FURTHER DETAILS AND EXPLANATORY NOTES
New client starts	1,024	1,228	Drop due to changes in how services are delivered e.g. Digital Learning Service focussed on structured one-to-one sessions rather than a drop-in.
Approximate number of clients engaging with more than one service	343	443	
Housing Outcomes - Families prevented from facing eviction proceedings or being evicted	98	92	
Welfare Rights Outcomes: DWP or HMRC decisions changed	72	39	
Non-payment of benefits resolved	51	18	
Food bank vouchers issued	303	263	
Successful grant applications made for funds for clients	23	38	
Clients who found work	46	53	
Clients enrolled on training and/or volunteering*	51	9	
QEST (Quality Employment Skills Training) participants	29	8	Pilot started in March 2019.
Average number of clients accessing Digital Learning Service per month	53	64	
Number of ESOL students (English for Speakers of Other Languages)	123	114	
No. of ESOL clients who progressed to accessing employment and/or digital inclusion*	38	17	

	2019/20	2018/19	FURTHER DETAILS AND EXPLANATORY NOTES
Young people moving on positively	10	22	Positive move on options for clients more challenging due to increased complex needs of residents and lack of housing options.
Hostel residents in education, employment or training (ETE) at any one time	61%	68%	
Basil Hume House-move on to rented accommodation	0	5	Basil Hume House was refurbished and new residents then moved in; it was not expected that they would move on during the 2019/20.
Number of young residents engaging in life skill sessions	27	27	
New immigration cases opened	211	256	Immigration team was down a staff member for the first half of 2019.
Number of applications made in EU Settlement Scheme pilot	216	61	
People secured or extended their right to remain in the UK	339	323	Combined immigration and EUSS.
Individual children and parents:			There is now one less homework club each week. Space and resources are provided during other after school sessions for children to get help with homework.
Attending homework club	60	110	
Family Fridays	86	54	
Saturday sessions	95	59	
Holiday programmes	107	51	
Wellness Wednesdays	74	39	
After-school Club	52	59	
Total number of children	130	106	
Total number of parents (families)	76	58	

*These figures are new for this annual report.

MEASURING PROGRESS AGAINST OUR PRIORITIES

This financial year was the third and final year of the Centre's Business Plan agreed in 2017. It set the following five objectives:

1. The voices of the people we work with are being heard
2. The needs of homeless young people are met in an effective and proactive manner enabling them to take more control of their lives going forward
3. More people are prevented from becoming homeless through the provision of services that focus on early intervention

4. More people are enabled to gain the skills and experience which make them better equipped to overcome barriers they face
5. A sustainable organisation which is able to measure its impact and respond flexibly to a changing and demanding environment.

In particular the Plan set out some key people outcomes which are reported on below:

2017-20 PLANNED OUTCOMES	STATUS	NOTES WHERE PLANNED OUTCOMES WERE NOT ACHIEVED
We will welcome at least 3,300 individual clients who need our services.	Achieved	
We will house at least 200 young people giving them a comprehensive package of support to improve their life skills and work with them towards a positive move on to appropriate accommodation.	Not achieved	In the last three years, we have supported 146 young people through our supported accommodation. Numbers are lower than the planned outcome due to housing young people with more complex needs who stay at the Centre for longer.
We will see 80% of all clients on the day that they present at the Centre and clients who have an emergency will always be seen.	Achieved	
We will have seven appointments available each week for counselling, providing support for people with mental health problems. This is a new initiative that we will endeavour to build upon.	Achieved	
We aim to get 200 people into sustainable work as a minimum.	Partly achieved	147 clients gained sustainable work over the last 3 years. In addition, a further 51 clients were enrolled in training in 2019/20.

2017-20 PLANNED OUTCOMES	STATUS	NOTES WHERE PLANNED OUTCOMES WERE NOT ACHIEVED
We will provide English language support to 150 people per year including one-to-one support to unaccompanied asylum-seeking children within Westminster's pathway for homeless young people.	Achieved	
We have the capacity to see 70 people per week for support and training in using computers; we will look to increase this capacity as we further develop our digital inclusion strategy.	Achieved	
We will take on a minimum of 400 immigration advice cases over the next three years, working with 10 partner organisations to ensure we are reaching those most in need. We will achieve a minimum of 60% positive outcome in these cases.	Achieved	
By the end of the next three years, we will have made a measurable impact on a minimum of 3,000 clients and their families.	Achieved	

In March, the Board agreed a new Business Plan for the Centre for 2020-23. Key objectives and work priorities are included in a Monitoring and Evaluation Framework which accompanies it.

In addition, in this three-year period between 2017 and 2020 the Centre:

- Invested £1.2 million in a substantial refurbishment of the Centre's family, advice and learning areas.
- Changed its Chief Executive – George O'Neill became the new CEO in 2018 following Cathy Corcoran who retired after fifteen years.

- Refurbished its five self-contained flats in Basil Hume House and developed a new service model that better meets the needs of the tenants and the Centre.
- Generated £8.9m in income and spent £9.1m including £7.6m on charitable activities.

FINANCIAL STRATEGY

The Centre's financial approach to the 2020-2023 business plan is to achieve balance in 2020/21, thereby eliminating the approved deficits of recent years. Financial balance provides the bedrock for growth in years 2 and 3. During 2019/20, we started this process with a thorough review of our expenditure, which identified the first tranche of Centre-wide cost savings. This process is continuing in 2020/21 and by the end of Year 1, we expect to have reduced our expenditure base by 10% (relative to the 2019/20 starting point) – generating a saving of £300k per annum.

We are expecting modest growth in Year 2, with greater growth the following year. Growth will be approved on a case by case basis, with financial viability being just one of several indicators (others include strategic fit and service quality). We recognise that our ability to generate sustainable growth requires the Centre to be attractive to funders and able to demonstrate good outcomes so we have invested in both our Fundraising Team and strengthening partnerships – both key areas of income generation. To support our monitoring & evaluation goal, we are investing in resources which will enable the Centre to better measure impact.

Although the impact of Covid-19 is largely still to be determined, our initial financial modelling of long-term sustainability is encouraging, indicating the Centre has the financial reserves to weather a sustained period of economic downturn. Whilst we are mindful that the prognosis for the charitable sector is not favourable, we remain cautiously optimistic about the future of the Centre.

Modelling has shown that the greatest risk is to unrestricted voluntary income, which is around £1.2M per annum. This modelling shows that we can sustain a 20% decrease in this income type for two years before our reserves drop to around the two-month level approved by the Trustees. The modelling suggests that the impact of Covid-19 in 2020/21 will be relatively modest compared to

the following two years. This is due to the existence of government schemes to support organisations in 2020/21 (furlough scheme and other government support for charities), which we expect to access. We expect the greater impact to be from the long-term economic downturn, which could negatively impact on our donors in years two and three of the business plan. Previous recessions have shown that as the economy suffers, there will be greater government investment in the voluntary sector, so there will be statutory funding opportunities for the Centre.

Our financial approach has been modified due to Covid-19, but it remains our ambition to, as a minimum, break even across the next three years. Our rigorous review of expenditure over the last year should put us in a sustainable position as we face the impact of the pandemic. We will invest in new partnerships and work with other organisations to ensure the needs of our clients continue to be met. It is likely that our Hostel will continue to be central to the Westminster Council strategy for young people's homelessness. It is certainly encouraging that our significant supporters remain very engaged in the work we do and have been active participants in developing our business plan.

We remain aware of the need to continually monitor our expenditure base, not only to react to income reduction, but to create a flexible workforce that can adapt to changing client demand.

By approving a balanced plan, the Trustees have set clear goals for management of reserves and our financial strategy will be focused on reserve maintenance.

This cautious optimism is based on the fact that we have engaged our significant supporters in the new business plan, which has already allowed us to evaluate the impact of our services on the target client base, coupled with the fact that the principle of financial balance is at the heart of our financial strategy.

RESULTS FOR THE LAST TWO YEARS

	2019/20 £000'S	2018/19 £000'S
Voluntary Income	2,064	2,359
Total Income	2,890	3,144
Total Expenditure	3,119	3,103
Net Surplus / (Deficit)	(229)	41

The year-end deficit of £178k on unrestricted funds compares favourably to the £180k deficit budget approved by the Trustees.

Although total Voluntary income was down overall, the previous year included £296k raised specifically for the Lower Ground Build capital project. Excluding these non-recurrent donations, there was a £42k increase in voluntary income. Trust income was £210k down on plan but this was partially offset by increases in other areas, most notably Community Groups, which generated £100k more income than budgeted.

Our expenditure base increased by £100k this year, which was mainly due to the Lower Ground Floor project. Expenditure was carefully managed, contributing to a 37% reduction in our unrestricted deficit to £178k (2018/19: £282k). There was focus on management of non-pay costs, including review of our major contracts.

This year we have put extra focus on our working capital to preserve our cash. The Centre is managing its expense creditors more effectively and has reduced residential debtor days to five weeks (10 weeks 2018/19).

Our voluntary income remained strong due to continued support from our donors (who are listed on page 60). We wish to record our appreciation for the ongoing support from our major donors, trusts, companies, partners, and the Catholic community, and for their endorsement of the Centre's work.

RESERVES

The board of Trustees reviews the Centre's reserves policy on an annual basis.

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. The 2020-2023 business plan will increase statutory income and our voluntary income is forecast to grow in both 2022 and 2023.

At the year-end, funds backed by net current assets were £540k (2018/19: £749k). This represents 2.4 months of our operating budget for 2020/21.

With an eye to the inherent uncertainty around the medium term economic impacts from Covid-19, the Board has already directed work to grip expenditure even more tightly and to maximise financial flexibility, so as to maximise the scope for the Centre to react well to evolving circumstances.

FUNDS

Total funds at 31 March 2020 are £2.67m (2018/19: £2.90m). This is made up of three types of fund.

The designated 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 £2.12m (2018/19: £2.14m).

The unrestricted general fund represents the balance of unrestricted funds. At year end the balance on the general fund was £535k

(2018/19: £693k) which represented 2.5 months (2018/19: 2.9 months) of budgeted unrestricted expenditure for next year. The Trustees' target is to have between two and four months expenditure in the general fund.

The restricted funds represent the brought forward balance on donations that are spent over more than one year. The balance of £22k at the end of 2019/20 is made up of two restricted grants for the Immigration (£9k) and Hostel Services (£13k).

The Trustees, led by the Treasurer, continue to review 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 2020, 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 APPROACH

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, companies, schools, parishes, religious orders, 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. We email only those people who ask to receive marketing emails from us.

At the Centre, we have staff and volunteers working on fundraising activities, under the supervision of the Director of Fundraising. We do not employ third parties to fund raise on our behalf. Our online fundraising activity uses recognised web-based platforms: Just Giving and

Big Give. For public fundraising in 2019/20 we added a card payment facility through Goodbox mobile payment devices for collections, alongside cash collections 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 2019/20 we received four complaints from individual supporters about administration errors. These were all resolved by making contact with each person. We conducted a robust review of our administrative procedures. 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. The Trustees considered and reviewed this statement in 2020 and has made some slight changes which are consistent with the objects the Charity is set, the implication of the changes will be a greater emphasis on working with young people, children and their families. In making it, 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 Centre strives towards a society where every individual has a safe place to live and the opportunity to reach their full potential.

OUR MISSION

Turning lives around: The Cardinal Hume Centre enables families, children and young people to overcome poverty and avoid homelessness.

OUR VALUES

At the Centre we will:

- Value each person
- Welcome and include
- Encourage potential
- Work together
- Learn, reflect and improve

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 (2019: 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.

Covid-19 has provided greater focus on our internal controls and allowed us to test ourselves for a sustained period. Most of our financial controls remain the same with modifications to the way we do approvals (e.g. email authorisation instead of physical signatures), but the risk was already mitigated through migration of key software to cloud systems during 2019/20.

With most staff working remotely, our IT has been challenging, with a greater number of staff having work laptops and remote access to our server, which can only be accessed through two-factor authentication. When COVID impacted the Centre, we were already in the process of upgrading the Centre's telephone system. The new system has functionality through an app on smart phones, PC's as well as a phone-set. We are updating our procedures around use of telephony as part of this project. Any risk to communication from COVID has therefore been mitigated by the migration (which we brought forward).

The greatest challenge for the Centre is Health & Safety. We are mitigating this through close working with our Insurance Brokers, who conduct an annual Health & Safety Audit. The Centre will follow government advice at all times plus mitigate risk where we see fit i.e. we have worked closely with our new cleaning company to ensure there is extra cleaning in specified areas.

Our HR department is leading on ensuring that our staff remain engaged during the process. Currently there is a mixture of staff – some working at the Centre, most working at home and some either self-isolating or furloughed. Through our management hierarchy, all staff continue to have contact with the Centre.

As described above, we have continued to provide most of our services throughout the duration of COVID, so we continue to be engaged with clients, albeit on a lower level than normal. The ability to communicate through multiple options (phone, video or in person) means that the Centre has continued to provide advice and support, whilst always adhering to government rules.

FINANCIAL RISK

The organisation has identified explicitly 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
- Regular review of major contracts

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 2023 is based around a financially sustainable strategy and a proactive change management approach to the challenges we face.

CAPITAL PROJECTS

In 2019/20 we refurbished the five move-on flats in Basil Hume House. The flats were quickly filled. We completed Phase I of our PC upgrade by replacing sixty desktops which operate on Windows 365 and will give staff greater flexibility.

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:



Robert Arnott
Chair of Trustees

9 July 2020

Charity registration no. 1090836
Company registration no. 04333875



Children enjoy the books in the cosy reading area in the Family Services space.

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 2020, 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 2020 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.

EMPHASIS OF MATTER – EFFECTS OF COVID-19

We draw attention to the accounting policies on pages 47 and 48 of the financial statements and the Trustees' report, in particular the "assessment of going concern" and the Trustees' conclusion that there is no material uncertainty related to going concern notwithstanding the impact of the ongoing social and economic disruption relating to the pandemic on the charity's fundraising.

Our opinion is not modified in respect of this matter.

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/auditors-responsibilities. 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

NOTES TO THE FINANCIAL STATEMENTS

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 2020 with comparative information provided in respect of the year to 31 March 2019.

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 ESTIMATES 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;
- Estimating the amount receivable in respect of legacies where the charity has been notified of its entitlement;
- the basis on which support costs have been allocated across the various expenditure headings;
- the assumptions adopted by the Trustees and management in determining the value of any designations required from the charity's general unrestricted funds; and
- estimating the impact of Covid-19 on the charity's income and expenditure flows for the purpose of preparing cash flow forecasts and budgets to assist in the assessment of going concern.

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 of a period of one year from the date of approval of these accounts which have been prepared on the going concern basis.

Although the way of working has been adapted since the UK went into lockdown in response to the global Covid-19 pandemic (as described on page in the "responding to a global pandemic" section), the full longer term impact of the health crisis for the charity's activities, beneficiaries, funders, suppliers and the wider economy remains unknown although steps are in place to mitigate the adverse impacts, as highlighted in the "financial strategy" section. In reaching this conclusion, the Trustees have considered the ability of the Centre to absorb a fall in voluntary income of up to 20% and the level of reserves carried forward at 31 March 2020. Their assessment covered the period of the Centre's new strategic plan from April 2020 to March 2023. The Trustees therefore believe it

is appropriate for the charity to continue to prepare its financial statements on the going concern basis and that the uncertainty noted above does not cast significant doubt on that conclusion.

The Trustees believe that the charity has adequate resources to continue in operational existence for the foreseeable future and thus they continue to adopt the going concern basis of accounting in preparing the annual financial statements.

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 accrual's 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.

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 5 to 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.

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2020
(Incorporating an Income and Expenditure Account)

	Notes	Year Ended 31st March 2020				Year Ended 31st March 2019			
		Unrestricted Funds	Restricted Funds	Lower Ground Build	Total Funds 2020	Unrestricted Funds	Restricted Funds	Lower Ground Build	Total Funds 2019
		£000's	£000's	£000's	£000's	£000's	£000's	£000's	£000's
Income From:									
Donations and Legacies									
Donations	2	1,168	707	-	1,875	1,205	706	296	2,207
Legacies		135	-	-	135	101	-	-	101
Total Donations and Legacies		1,303	707	-	2,010	1,306	706	296	2,308
Charitable Activities	3	294	424	-	718	307	424	-	731
Other Trading Activities									
Sale of Donated Goods		54	-	-	54	51	-	-	51
Investments: Interest Receivable		1	-	-	1	2	-	-	2
Other Income		107	-	-	107	52	-	-	52
Total Income		1,759	1,131	-	2,890	1,718	1,130	296	3,144
Expenditure on:									
Raising Funds									
Donations and Legacies	4a	448	-	-	448	454	-	10	464
Fundraising Trading	4a	59	-	-	59	46	-	-	46
		507	-	-	507	500	-	10	510
Charitable Activities									
Housing and Residential Services	4b	468	622	-	1,090	677	440	-	1,117
Advice and assessment	4b	456	336	-	792	566	283	12	861
Learning, Employment and Family Services	4b	506	224	-	730	257	346	12	615
		1,430	1,182	-	2,612	1,500	1,069	24	2,593
Total Expenditure		1,937	1,182	-	3,119	2,000	1,069	35	3,103
Net (expenditure) / income and net movement in Funds	6	(178)	(51)	-	(229)	(282)	61	262	41
Transfers between funds		-	-	-	-	340	-	(340)	-
Reconciliation of Funds									
Total funds brought forward at 1st April		2,828	73	-	2,901	2,770	12	78	2,860
Total funds carried forward at 31st March		2,650	22	-	2,672	2,828	73	-	2,901

BALANCE SHEET AS AT 31ST MARCH 2020

	Notes	2020 £000's	2020 £000's	2019 £000's	2019 £000's
Fixed Assets					
Tangible Assets	8		3,232		3,271
Current Assets					
Debtors	9	333		321	
Short-Term Deposits		215		215	
Cash at Bank and in hand		489		421	
		<u>1,037</u>		<u>957</u>	
Creditors: amounts falling due within one year	10	<u>(497)</u>		<u>(208)</u>	
Net Current Assets			<u>540</u>		<u>749</u>
Total Assets less Current liabilities			<u>3,772</u>		<u>4,020</u>
Creditors: amounts falling due after one year	11		<u>(1,100)</u>		<u>(1,118)</u>
Total Net Assets			<u>2,672</u>		<u>2,902</u>
Represented by:					
Funds and reserves					
Unrestricted Funds					
General Funds	12	535		693	
Designated Funds	12	<u>2,115</u>		<u>2,135</u>	
			2,650		2,828
Restricted Funds	12		22		73
Total Funds			<u>2,672</u>		<u>2,901</u>

Approved by the Trustees
and signed on their behalf by:



Robert Arnott
Chair of Trustees 9 July 2020

Charity registration no. 1090836
Company registration no. 04333875

STATEMENT OF CASH FLOWS FOR YEAR ENDING 31ST MARCH 2020

	Notes	2020 £000's	2019 £000's
Cash flows from operating activities			
Net cash provided by (used in) operating activities	A	242	(1)
Cash flows from investing activities			
Bank interest received		1	2
Purchase of tangible fixed assets		(118)	(1,162)
Net cash used in investing activities		(117)	(1,160)
Cash flows from financing activities			
Payments towards finance lease		(2)	(9)
Bank Loan		-	800
Bank Loan repaid		(19)	(3)
Interest paid on bank loan		(37)	(17)
Net cash (used in) provided by financing activities		(58)	771
Change in cash and cash equivalents		68	(390)
Cash and cash equivalents at 1st April 2019	B	636	1,026
Cash and cash equivalents at 31st March 2020	B	704	636
Net (expenditure) / income as per statement of financial activities			
		(229)	41
Adjustments for:			
Depreciation charge		157	121
Bank interest receivable		(1)	(2)
Lease Interest payable		2	3
Bank loan interest payable		37	17
Decrease (Increase) in debtors		(12)	(121)
(Decrease) Increase in creditors		289	(60)
Net cash provided by operating activities		242	(1)
Cash in hand and at bank		489	421
Short term deposits (less than three months)		215	215
Total cash and cash equivalent		704	636

2. INCOME FROM DONATIONS

	Year Ended 31st March 2020			
	Unrestricted Funds	Restricted Funds	Lower Ground Build	Total Funds 2020
	£000's	£000's	£000's	£000's
Donations				
Trusts	67	386	-	453
Individuals	526	1	-	527
Major Donors	341	205	-	546
Community Groups	156	74	-	230
Corporates	78	41	-	119
Others	-	-	-	-
Total Funds	1,168	707	-	1,875

	Year Ended 31st March 2019			
	Unrestricted Funds	Restricted Funds	Lower Ground Build	Total Funds 2019
	£000's	£000's	£000's	£000's
Trusts	86	463	184	733
Individuals	495	2	63	560
Major Donors	396	157	-	553
Community Groups	121	8	-	129
Corporates	98	76	49	223
Others	9	-	-	9
Total Funds	1,205	706	296	2,207

3. INCOME FROM CHARITABLE ACTIVITIES

	Year Ended 31st March 2020			
	Unrestricted Funds	Restricted Funds	Lower Ground Build	Total Funds 2020
	£000's	£000's	£000's	£000's
Rent and service charges	294	-	-	294
City of Westminster Council	-	-	-	-
Supporting People	-	399	-	399
Other Grants	-	25	-	25
Other Income	-	-	-	-
Client Related Grants	-	-	-	-
Total Funds	294	424	-	718

	Year Ended 31st March 2019			
	Unrestricted Funds	Restricted Funds	Lower Ground Build	Total Funds 2019
	£000's	£000's	£000's	£000's
Rent and service charges	301	-	-	301
Supporting People	-	346	-	346
Other Grants	-	50	-	50
Other Income	6	25	-	30
Client Related Grants	-	3	-	3
Total Funds	307	424	-	731

4A. EXPENDITURE ON RAISING FUNDS

	Year Ended 31st March 2020			
	Direct Costs	Support Costs	Lower Ground Build	Total Funds 2020
	£000's	£000's	£000's	£000's
Raising Funds				
Donations and legacies	353	95	-	448
Fundraising trading	32	27	-	59
Total Funds	385	122	-	507

	Year Ended 31st March 2019			
	Direct Costs	Support Costs	Lower Ground Build	Total Funds 2019
	£000's	£000's	£000's	£000's
	386	68	10	464
	32	14	-	46
	418	82	10	510

4B. EXPENDITURE ON CHARITABLE ACTIVITIES

	Year Ended 31st March 2020			
	Direct Costs	Support Costs	Lower Ground Build	Total Funds 2020
	£000's	£000's	£000's	£000's
Charitable Activities				
Housing and Residential Services	598	492	-	1,090
Advice and assessment	507	285	-	792
Learning - Employment and family services	420	310	-	730
Total Funds	1,525	1,087	-	2,612

	Year Ended 31st March 2019			
	Direct Costs	Support Costs	Lower Ground Build	Total Funds 2019
	£000's	£000's	£000's	£000's
	572	545	-	1,117
	602	247	12	861
	368	235	12	615
	1,542	1,027	24	2,593

5. SUPPORT COSTS

		Total 2020	Total 2019
	Principal basis of allocation	£000's	£000's
Executive Management and communications	Pro-rata to staffing costs	214	192
Financial Management	Pro-rata to staffing costs	192	128
Human Resources	Pro-rata to staffing costs	126	114
Information Systems	Pro-rata to staffing costs	126	106
Premises and facilities	Pro-rata to area used	497	515
Governance costs (see below)		54	54
		1,209	1,109
Governance costs			
Management and administrative staff		38	39
Audit Fee		16	15
		54	54

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

	Total 2020	Total 2019
	£000's	£000's
Auditors Remuneration		
Statutory Audit Service		
Current year	13	13
Irrecoverable VAT	3	2
	16	15
Depreciation	157	121
Lease Interest Payable	2	3

7. EMPLOYEES AND KEY MANAGEMENT PERSONNEL

	Total 2020	Total 2019
	£000's	£000's
Staff wages during the period were as follows:		
Wages and salaries	1,825	1,794
Social security costs	175	175
Pension costs	79	66
	<hr/> 2,079	<hr/> 2,035
Locums, temporary staff and other staff costs	217	274
	<hr/> 2,296	<hr/> 2,309

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 (2019: none). Trustee expenses reimbursed during the year were £NIL (2019: £70) for Trustees in respect of travel costs and subsistence.

REMUNERATION

One employee received more than £60,000 in the year (in 2018/19: NIL). Employer pension contributions for higher paid staff totalled £4,122 in the year (2018/19: NIL).

The total employment costs (including employer pension and national insurance contributions) of Key Management Personnel (KMP) was £396,636 (2018/19: £323,844). This increase was due to a temporary recruitment of managers onto the SMT, which helped to strengthen the SMT following several new appointments in recent months.

The average number of employees in the Centre in 2019/20 was 60 staff (2019: 59).

8. TANGIBLE FIXED ASSETS

	Freehold Property	Fixtures, Equipment, Furniture & IT	Total
	£000's	£000's	£000's
Cost			
At 1st April 2019	3,953	567	4,520
Additions	64	54	118
Disposals	-	(275)	(275)
At 31st March 2020	4,017	346	4,363
Depreciation			
At 1st April 2019	825	424	1,249
Charge for Period	103	54	157
Disposals	-	(275)	(275)
At 31st March 2020	928	203	1,131
Net Book Value			
At 1st April 2019	3,128	143	3,271
At 31st March 2020	3,089	143	3,232

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.

9. DEBTORS

	2020	2019
	£000's	£000's
Rent and grants receivable	43	81
Tax Recoverable	25	28
Other Debtors	30	24
Prepayments and accrued income	235	187
	333	321

10. CREDITORS

	2020	2019
	£000's	£000's
Expense creditors	132	30
Other creditors	92	66
Deferred income	187	-
Obligations under finance lease for telephone system (note 18)	-	5
Tax and social security	47	48
Financing loan - Barclays Bank	17	19
Accruals	22	40
	497	208

Deferred income relates to cash received during the financial year which the funder has specified for use in 2020/21.

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

	2020	2019
	£000's	£000's
Loan from Westminster Roman Catholic Diocesan Trust	339	339
Obligations under finance lease for telephone system (note 18)	-	1
Financing loan - Barclays Bank	761	778
	1,100	1,118

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 2020	At April 1st 2019	Income	Expenditure	Transfers	At March 31st 2020
	£000's	£000's	£000's	£000's	£000's
General Fund	693	1,759	(1,937)	20	535
Designated Funds					
Fixed Asset Funds	2,135	-	-	(20)	2,115
Total unrestricted Funds	2,828	1,759	(1,937)	-	2,650
Restricted Funds					
Housing & Residential Services	63	564	(622)	11	16
Advice & Assessment	10	332	(336)	-	6
Learning & Development	-	235	(224)	(11)	-
Total Restricted Funds	73	1,131	(1,182)	-	22
Total Funds	2,901	2,890	(3,119)	-	2,672
Year Ended 31st March 2019	At April 1st 2018	Income	Expenditure	Transfers	At March 31st 2019
	£000's	£000's	£000's	£000's	£000's
General Fund	629	1,718	(2,000)	346	693
Designated Funds					
Fixed Asset Funds	1,891	-	-	244	2,135
Premises Fund	250	-	-	(250)	-
Total unrestricted Funds	2,770	1,718	(2,000)	340	2,828
Restricted Funds					
Housing & Residential Services	-	502	(439)	-	63
Advice & Assessment	12	281	(283)	-	10
Learning & Development	-	346	(346)	-	-
Capital Funds	78	296	(34)	(340)	-
Total Restricted Funds	90	1,425	(1,102)	(340)	73
Total Funds	2,860	3,143	(3,102)	-	2,901

Designated funds - The fixed assets fund represents the net book value of tangible fixed assets, net of loans secured on those assets. The brought forward balance on restricted funds represents unspent donated money still available.

13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

2020 Total Funds	Unrestricted Funds		Restricted Funds £000's	Total 2020 £000's
	General Funds	Designated Funds		
	£000's	£000's		
Tangible fixed assets	-	3,232	-	3,232
Net current assets	535	(17)	22	540
Creditors: Amounts falling due after one year	-	(1,100)	-	(1,100)
2020 Total Funds	535	2,115	22	2,672

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

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 2020, donations totalling £3,141 (2018/19: £160) were made by 6 Trustees (2018/19: 5) of the charity to the charity.

During the year ended 31 March 2019 £5,982 was paid to Bugler Consulting Ltd. The owner is related to Philomena Egan, a board member. No amounts were paid to the entity in 2019/20.

17. CAPITAL COMMITMENTS

The centre was not subject to any capital commitments at 31 March 2020 or 31 March 2019.

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 31 March 2020 in respect of the loan, representing both capital and interest are as follows:

	2020	2019
	£000's	£000's
Loan Repayments		
Within one year	17	19
Later than one, but not later than five years	79	79
Later than five years	<u>682</u>	<u>699</u>
	<u>778</u>	<u>797</u>

20. POST BALANCE SHEET EVENTS

The Centre was impacted by the government decision to take the country into lockdown on 23 March 2020, but has continued to provide a broad range of frontline services. Only 15% of staff have been furloughed, with the majority of staff able to continue to provide services from home. The Hostel remains open.

The Centre recognises the acute pressure forecast for the charity sector over the next three years and is planning scenarios for a significant impact on our unrestricted income. The Centre is mindful that there is likely to be an increase in demand for our services during this period (there is a correlation between demand for Centre services and national economic performance) and is looking at ways to strengthen services during this period.

Initial modelling assumes the biggest risk is to unrestricted voluntary income and retail income and scenario planning focuses on sustainability for the next three years through good external engagement and providing fundable projects and services.

ORGANISATION DETAILS

TRUSTEES

Robert Arnott (Chair)
Mark Doran (joined September 2019)
Philomena Egan
Rebekah Etherington (joined June 2019)
Amelia Fitzalan Howard
Bishop Nicholas Hudson
Caitlin Kennedy (resigned March 2020)
William van Klaveren
Patrick Milner
Heather Petch
Andrew Rose (Treasurer)
Tim Walsh (joined September 2019)

COMPANY MEMBERS

Cardinal Vincent Nichols
Nicholas Coulson
John Darley
John Gibbs
Catherine Hickman
Bishop Nicholas Hudson
Philip Marsden
Jocelyn Ridley
Canon Christopher Tuckwell (1945-2020, RIP)

PATRONS

Cardinal Vincent Nichols
Field Marshal, Lord Guthrie GCB LVO OBE DL
Dom Christopher Jamison OSB
Baroness Kennedy of the Shaws QC
Lord Browne of Ladyton
The Marquess of Lothian PC QC DL
Jeremy Paxman

SENIOR MANAGEMENT TEAM

George O'Neill, Chief Executive
Maureen Boughton, Director of HR
David French FCCA, Director of Finance and Operations (joined April 2019)
Mark Foster, Director of Services (resigned May 2019)
Jane Sandeman FCCA, Director of Finance and Central Services (resigned May 2019)
Margaret Tierney, Director of Fundraising

INTERIM HEADS OF SERVICES – MAY 2019 ON

Hilary Nightingale
Suzanne Procter
Phil Reynolds

COMPANY SECRETARY

Jane Sandeman FCCA – till May 2019
David French FCCA – from May 2019

AUDITOR

Buzzacott LLP
130 Wood Street
London, EC2V 6DL

BANKERS

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

Barclays Bank UK PLC
Tottenham Court Road Branch
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Charity No: 109083

MAJOR SUPPORTERS, FUNDERS, COMPANIES AND PARTNERS

Major Supporters

The following organisations and individuals gave significant support to the Centre during the year APRIL 2019 - MARCH 2020:

Margaret Ainscough and Stephen Pollard	Mark and Emma Russell	St Augustine's Church, High Wycombe
Sir George and Lady Bull	Matthews Family	St John Fisher, Chorleywood
Bruhn Family	John O'Connor	St Joseph's Church, Highgate
The Catenians	Oliver Pawle	St Luke's Catholic Church
Chapel Trust Maryton Carmel	Our Lady of Dolours, Fulham Road	St Sebastian and St Pancras, Kingsbury Green
Church of the Holy Name Esher	Our Lady Help of Christians, West Byfleet	St Saviour's Church, Pimlico
Civil Service Choir	Our Lady of Victories	St Thomas More Language College
The Congregation of La Retraite	Philip Marsden Family Charitable Trust	St Thomas More School
Convent of the Assumption, Kensington	Pimlico Academy	Syder Foundation
Generalate of the Institute of Our Lady of Mercy	Queen Mary University (Barts and The London	University of Notre Dame
Alastair and Lynwen Gibbons	Justin and Hélène Read	Verri family
Lady Sarah Gough	Salvatorian Catholic College	Ben and Catherine Warren
Hakuna Matata	Scherer Family Trust	Westminster Abbey
Holy Trinity Catholic Church, Brook Green	Sisters of the Holy Cross	Westminster Cathedral
Hickman Family	Sisters of Nazareth	Westminster Cathedral Choir School
Hutton Foundation	Sisters of the Presentation of Mary	Westminster Under School
Christopher and Frances Kemball	Society of the Holy Child Jesus, Oxford	Woldingham School
Little Company of Mary	Society of the Sacred Heart Provincialate	
Mayfield School	St Anthony's Preparatory School	

Trusts

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

Albert Hunt Trust	LandAid Charitable Trust	Strand Parishes Trust
Beaverbrook Foundation	London Community Foundation	Streets of London
Cadogan Charity	Maurice and Hilda Laing Charitable Trust	StreetSmart
City Bridge Trust	Mayor's Office - Greater London Authority	Swire Charitable Trust
EBM Charitable Trust	Northwick Trust	The Childhood Trust
Fondation Auxilium & Porticus UK	Paul Hamlyn Foundation	Trust for London
Garfield Weston Foundation	Rose Foundation	Two Magpies Fund
Holbeck Charitable Trust	Sir Harold Hood's Charitable Trust	Westminster Amalgamated Charity
Hyde Park Place Estate Charity	St Giles-in-the-Fields and William Shelton Charity	Westminster Foundation
Ironmongers' Company	Steel Charitable Trust	William Allen Young Charitable Trust

COMPANIES AND PARTNERS

The following are either companies or partner organisations which supported the Centre's work during the year APRIL 2019 - MARCH 2020:

Abbey Community Centre and Association	Glasspool Charity Trust	Pimlico Toy Library
Allen and Overy LLP	Good Things Foundation (Reboot UK)	Pret a Manger
Bessborough Family Hub	Grosvenor Estates	RAGU (Metropolitan University)
BITC	Grow Wild	Refugee Action
BNP Paribas	HRP Community Access Scheme - Kensington	Refugee Council
Briffa	Palace	Refugees into Jobs
CAP (Christians Against Poverty)	Home Instead	Ridgeway Partners
CAST (Centre for Acceleration of Social Technology)	Home-Start Westminster	Royal Academy of Arts
Coram CLC	Homeless Link	Salt Yard Group
CSAN (Caritas Social Action Network)	House of St Barnabas	SASH
Catholic Bishops Conference of England & Wales	Housing Justice	Smartworks
Celtic FC Foundation	HSBC UK Bank plc	St Andrew's Youth Club
Centre for Counselling and Psychotherapy Education	Insight Westminster – Blenheim CDP	St Gabriel's - Pimlico
Centrepoint	Intuit Quickbooks	St Stephen's with St John, Westminster
Channel 4	Kings College, London	St Vincent's Family Project
Citizens Advice Westminster	John Lewis Partnership	Suited & Booted
Coca Cola European Partners	Junior League of London	The Connection at St Martins
Connection Crew	JW Marriot Grovesnor House Hotel	The Talisman Charitable Trust
Coram CLC	Kairos Europe	The Wogen Anniversary Trust
Crisis	Landbay	UK LGIG
Department for Work and Pensions	Land Securities	Vicar's Relief Fund
Depaul UK	Latin American Women's Rights Service	Victoria BID
Dream Arts	London Sports Trust	Westminster Abbey
Dr Hickey's Surgery	Marriot Grovesnor House Hotel	Westminster Adult Education Service
Entertainment One	Mary Ward Legal Centre	Westminster Befriend a Family
ERSA (Employment Related Services Association)	Metropolitan Police - Safer Neighbourhood Team	Westminster City Council
ERASMUS	NHS Whittington Health Trust	Westminster Foodbank
Civil Service Choir	Octavia Housing	Westminster IGXU (Intergrated Gangs and Exploitation Unit)
Felix Project	One Westminster	Wigmore Hall
	The Passage	Z2K
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Turning Lives Around

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