


EACH PERSON MATTERS

OUR WORK DURING A
COST-OF-LIVING CRISIS

ANNUAL REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

Company Number 04333875 | Registered Charity Number 1090836



 Cardinal Hume
Centre
Each Person Matters


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Front cover: A child with her Coronation celebration castle, made with the help of volunteers at homework club in the Centre.



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



THE CARDINAL HUME CENTRE BELIEVES EACH PERSON MATTERS.

We focus our efforts on young people, children and families in need. We want to tackle homelessness, poor housing and poverty now, and break its cost and cycle into later life. We see the value in each individual and nurture potential, helping young people, children and their families to thrive.

THE CENTRE AT A GLANCE

WHO WE ARE

The Cardinal Hume Centre has supported people facing poverty and the risk of homelessness for over 35 years. We stick proudly to the ethos of our founder Cardinal Basil Hume. We provide a place of welcome, sanctuary and professional support.

Based in Westminster we respond to local need with a special focus on young people, children and their families. The latest figures show: ¹⁻⁴

- 1,840 homeless families with over 3,600 children from Westminster lived in temporary accommodation at the end of 2022. More than a 25% increase in homeless children in just two years
- Twenty-five per cent of Westminster's children live in poverty
- Proportionately, Westminster has the second highest rate of homelessness in England
- In the first nine months of the 2022-23 financial year, nearly 3,000 households in Westminster approached the Council with a housing issue, and over 1,500 made a homeless application
- Currently, Westminster City Council is housing around 18-20 homeless households in emergency accommodation every week

WHAT WE DO

The Cardinal Hume Centre strives towards a society where everyone has a safe place to live and the opportunity to reach

their full potential. We do this by enabling young people, children and their families to overcome poverty and avoid homelessness. We:

- Provide a home with support for up to 39 young people
- Support children and families in housing or other need
- Offer housing and welfare rights advice to help people keep or find a stable home and to manage their money
- Advise and coach people to find work, learning or training
- Provide immigration advice to help people secure their legal right to remain in the UK to access homes, work and benefits.

HOW WE WORK

We welcome and listen, giving clients time to work with us on the right package of support. Our breadth of services allows us to provide the bespoke and integrated help that is so often needed to help people out of poverty and to move away from homelessness.

AT THE CENTRE WE LIVE OUR VALUES TO:

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

¹ Number of households by type of temporary accommodation provided in England, 31 December 2022, Department for Levelling Up, Housing and Communities. ² Trust for London, London's Poverty Profile 2023. ³ Shelter analysis of official homelessness figures January 2023. ⁴ Provision of Temporary Accommodation to meet needs of Homeless Households, Westminster Council Committee Report, March 2023.

OUR YEAR IN NUMBERS

HOUSING

- 48** Young people lived with us in our accommodation
- 17** Moved on to independent living
- 18** Average age of someone moving into our hostel
- 75%** Percentage of residents who were in education, training or employment
- 96** Clients supported to secure successful housing outcomes including eviction prevention, solving disrepair issues and obtaining accommodation to meet immediate housing needs

MONEY AND WORK

- 97** Clients increased their income through benefit applications, the resolution of existing benefit issues and/or grants awarded
- £600,116** Financial gain for clients through assistance with benefit claims
- 45** Clients supported with a range of out-of-work and in-work advice and support, including support with job applications and work placements
- 28** Clients supported to gain or sustain employment
- 51** Clients supported into training or volunteering

BASIC NEEDS

- 380** Clients issued with foodbank vouchers
- 355** Supermarket vouchers issued
- £14,360** Supermarket vouchers issued total
- 593** Christmas gift vouchers for children, **255** people helped with food and **200** donated toys

1,362 clients supported
(12% increase on 2021/22)

560 new clients welcomed
(30% increase on 2021/22)

546 families helped

282 children and young people supported

IMMIGRATION

- 170** Clients supported to secure or extend their right to remain in the UK

WELLBEING AND LEARNING

- 14** UASCs receiving intensive language support all under 24 and including 2 children
- 1159** Number of family services places taken up during the year
- 124** Children attending regular family services programmes including holiday and homework clubs



Crafting in the Family Services play area.

OUR FINANCES

VOLUNTARY INCOME

£000's

Trusts	637
Individuals	548
Major Donors	570
Community Groups	164
Corporates	156
Legacies	326
Shop	21
Total Voluntary	2,422

NON-VOLUNTARY INCOME

Statutory Income	690
Income from Activities	436
Other Income	62
Total Non-Voluntary	1,188
Total Income	3,610

EXPENDITURE

Direct Charitable	2,955
Fundraising	510
Total Expenditure	3,465

HOW YOU GAVE YOUR SUPPORT

As a charity, over 65% 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	£326,000
Donations	£2,075,000
Charity Shop	£21,000
TOTAL VOLUNTARY INCOME	£2,422,000

OTHER CENTRE INCOME

Statutory Income	£690,000
Earned Income	£498,000
TOTAL INCOME	£3,610,000

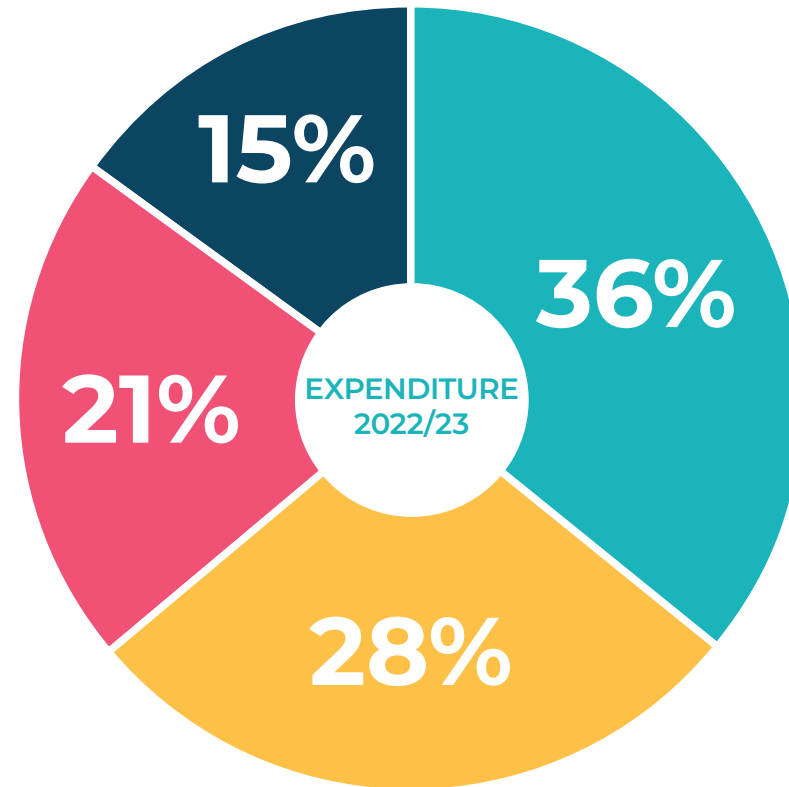
OUR DONATIONS



For every **£1 donated**, **85p is spent** on service delivery.

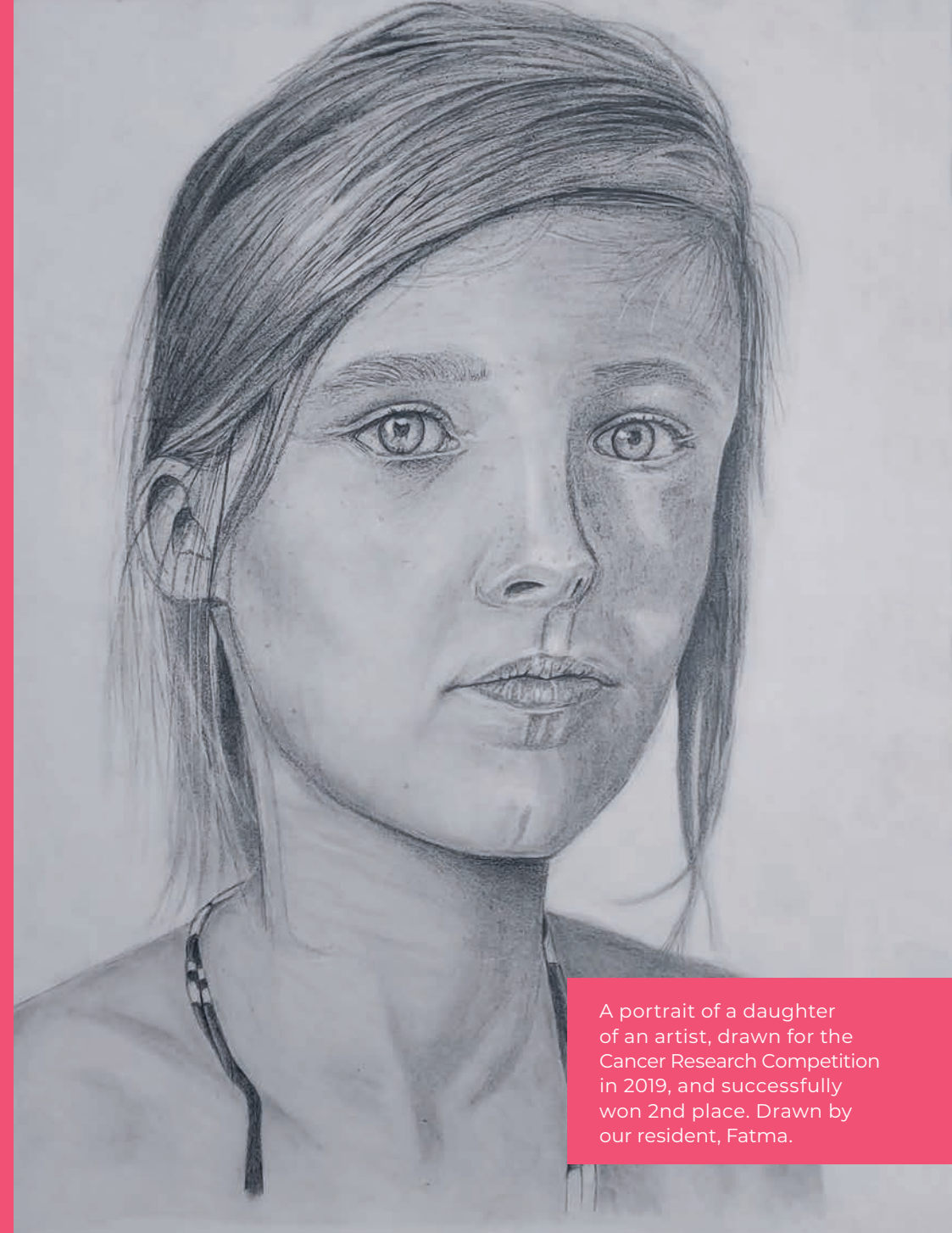
HOW YOUR MONEY IS SPENT

Our expenditure in 2022/23 was £3.5M, of which 85% was spent on delivering services. The chart below shows where this was spent across our core activities.



- Advice and Assessment
- Housing and Residential Services
- Learning, Employment and Family Services
- Raising Funds

OUR REVIEW OF 2022/23



A portrait of a daughter of an artist, drawn for the Cancer Research Competition in 2019, and successfully won 2nd place. Drawn by our resident, Fatma.

FOREWORD

At the Cardinal Hume Centre we see the value in each individual and nurture potential, helping young people, children and their families to thrive. Our aim is to tackle homelessness, poor housing and poverty at a young age, and break its cost and cycle into later life.

This ambition is rooted in an essential fact. Something our founder Cardinal Basil Hume reminded the Centre of in 1994. Speaking at an open evening he said “Each person matters. No human life is ever redundant”.

This simple but profound belief grounds every piece of the Centre’s work. The fact that each person has equal value, each person has potential. That dignity is innate, not earned nor conferred.

Yet living with dignity means living a life free from poverty. It means having a safe and secure home. It means having the opportunity to make the most of your potential.

Right now, we face a housing and child poverty challenge. It’s one exacerbated by global uncertainty and a cost-of-living crisis. Children and families are not living in dignity; their potential is being undermined.

We know around one in four Westminster children live in poverty. Around 1,800 families with 3,600 children from Westminster are homeless and living in temporary accommodation. That is more than a 25% increase in children in just two years. Thousands of children are living in insecure, substandard or overcrowded housing.

Child poverty and homelessness are inextricably linked. Homelessness and poor housing is both a cause and consequence of poverty. The biggest indicator of future homelessness risk as an adult is poverty as a child.

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.

At the Cardinal Hume Centre we’re serious about getting under the skin of the housing crisis and doing this by acting early to tackle poverty and prevent future homelessness. By focusing on young people, children and their families. By providing targeted, comprehensive support.

It is essential work, and we are determined always to improve. It is only possible through the incredible professionalism of our staff and the generous support of our volunteers, donors and funders. With this and the combined strength of our client community, we are confident we can make a difference. On behalf of our clients and their future lives, we’re hugely grateful for your support.



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

Robert Arnott,
Chair of Trustees



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

George O'Neill,
Chief Executive

TACKLING POVERTY, PREVENTING HOMELESSNESS

The evidence is clear, the biggest indicators of future risk of homelessness are childhood poverty and adverse experiences in childhood. This is a complex problem and requires a comprehensive response.

We provide support through a breadth of services, and take a trauma-informed, whole family approach. We welcome and listen to our clients, taking the time that's needed to bring about change. This year 1,362 people used our services, through them we supported 546 families and 282 children and young people.

We have high-support residential accommodation for young people and through our Family Centre provide support for parents and children. We offer advice and advocacy services in welfare rights, housing and immigration, and provide employment advice and learning support to young people, children and parents.

We work to enable our clients to stabilise their lives at times of crisis, and to build on their potential and secure strong outcomes over the longer term.

CRISIS OUTCOMES	LONG TERM OUTCOMES
<p>Housing: averting homelessness, meeting immediate needs</p> <p>Money: immediate financial position stabilised</p> <p>Immigration: stabilising and regularising status</p> <p>Basic needs: emergency food and relational support</p>	<p>Housing: suitable accommodation, manageable rents, improved security of tenure</p> <p>Money: economic stability, sustainable employment</p> <p>Learning: school readiness and support for children, enhanced literacy and employment skills for adults</p> <p>Wellbeing: strengthened family relationships, increased self-confidence and efficacy</p>

We use evidence and learning to inform our approach. We have a Theory of Change⁵ which we review regularly. We monitor our work and listen to our clients. Our aim is to evolve to meet the changing needs of clients and to continually improve to be even more effective.

⁵ See the Cardinal Hume Centre's Theory of Change for a comprehensive evidence base. <https://www.cardinalhumecentre.org.uk/about-us/what-we-do/our-approach>



A colleague in the hostel speaks to a young person.
Photo by: Fergus Burnett
Photography.

HOUSING:

AVERTING HOMELESSNESS, LONGER-TERM SECURITY

SUPPORTED ACCOMMODATION FOR YOUNG PEOPLE IN A TIME OF CRISIS

At any one time the Centre provides a home for up to 39 young people; among them young care-leavers, those with refugees' status (who arrived in the UK as unaccompanied children), and those unable to remain at home with their family.

Aged 16 -25, our residents have typically experienced trauma in their lives. This can result in significant depression, anxiety or anger. We therefore provide high levels of support 24 hours a day, drawing on both the expertise across the Centre and specialisms available through partner organisations.

Each resident has a personal key worker who co-ordinates and shapes a plan of support with each resident. Our aim is to ensure there is integrated and individual help to enable our residents to build on their strengths, achieve their goals and thrive in adult life.

As part of this, we work to help our residents to find greater confidence and independence. Significantly, we enable them to move away from the supported accommodation we provide into more independent housing.

To do this, we identify move-on options with each resident and work to ensure our residents build the foundations they

need to live more independently. Education and securing the skills to build a successful career are integral to this, and despite the many challenges our residents face, 75% of the young people we work with are in education, training or employment.

Our accommodation includes five self-contained flats, in Basil Hume House which neighbours our Centre. These provide young people with the opportunity to live more independently whilst still maintaining contact with the Centre's key workers and facilities. These flats mean residents can stay with us for around a further 12 months, during which time we support them to find suitable longer-term accommodation. When residents move into an independent home, we will provide resettlement support in the community, after they have left the Centre.

This year the Centre provided a home for 48 individuals. Their average age at the time they moved in was 18. We helped 17 to move on successfully to a more permanent home.

Comfortable, relaxed and relieved. Life has been better since I stepped foot into Cardinal Hume.

The hostel feels like my home.

JAMES'S STORY

In February 2021 James* was living at the Centre. He helped us with our 2021 Lent appeal by writing about the difficult time that had led to him living in the hostel. We're delighted to share his progress to date in his words:

"Before I came here I had been abused, so I was always on edge and didn't trust people. I didn't really look after myself because I didn't care about my life. I just thought, 'It's already bad so it can only get worse.'

For a while, because I was thinking 'Why am I in a hostel?' I was really isolating myself.

My keyworker is Malcolm. [We have] a good relationship now, we talk about things that aren't just living in the hostel. He also held me accountable for looking after my room, and it makes me feel good that someone acknowledges I'm doing better. I've been able to let go of being wary of people. Now I'm a lot more relaxed. I cut my hair, I wash clothes every couple of days and I'm bettering myself as a person."

After two years living in the main hostel, James moved into Basil Hume House (BHH) the Centre's independent-living flats. BHH is a stepping stone between the Centre's main hostel and completely independent living. Young people increase their independence while still having the consistency of support just round the corner and regular check-in's with their support worker.

"I have a studio flat with a bedroom, my own kitchen and living room, and my own toilet and shower. The only thing I share is the washing machine and dryer with four other people. I prefer the flat, it's more independent, and I've always tried to be independent."

James's key worker Malcom has seen the difference since James moved into BHH. Malcom says:

“My advice for my 19 year old self: 'Talk more.' You have to see these people you live with in a hostel everyday. So share with them and be nice to them, try to build relationships.

Don't be shy to talk to people if you need help. Accept that you might not be moving out straight away. When you come here, it's like self-discovery, learning how to do things for yourself.

"James's confidence has really grown in his time in BHH, he can practice independence while knowing support staff are around the corner, he and I still meet regularly. We recently matched him with a personal trainer and you can see the huge difference to his well-being and confidence. James now wants to find a job, so we introduced him to our employment officer Sarah and he's now working with her to take steps towards paid employment. That's what is unique about the Centre that when a young person is ready we can be there to help them with that next step."

*name changed to protect identity.



A guided trip to the countryside for young people from the hostel.

HOUSING ADVICE TO PREVENT HOMELESSNESS AND ADVOCATE FOR MORE SUITABLE HOUSING

This year we worked with 239 clients who faced serious housing issues that required our support. London is in the midst of a severe housing affordability crisis at a time when the financial

pressures on low-income Londoners has perhaps never been greater. Councils are accepting more people as homeless whilst the availability of emergency temporary accommodation is shrinking.

The problem has been made worse by rising rents, benefit shortfalls, the acute shortage of affordable housing and a sharp reduction in the supply and cost of private

rented homes. The rent for more than 95% of privately let homes in London last December, exceeded the level beyond which the Government provides benefit support.

Our advisors report long delays in Council decisions on homelessness and often situations where clients are forced to continue to live in unsuitable, poorly maintained or overcrowded homes.

The housing situation means achieving positive outcomes can be challenging. It makes things hard for our clients and hope is sometimes hard to find. Our team have sometimes been required to advocate for families who have been made homeless and have had to meet their children at the end of the school day without a home to go to. Despite all the challenges, the team have worked hard to ensure each client gets their entitlement under the law and achieved positive outcomes for 96 clients.

Our advisory team perceives an increase in the proportion of clients who are homeless, or at severe risk, as a result of violence or the threat of violence. The team support these clients through very difficult issues and through a process where housing options are severely limited.

Our housing advisors worked with 239 clients and achieved positive outcomes for 96 – including eviction prevention, solving disrepair issues and obtaining accommodation to meet immediate housing needs.

“Filling difficult forms, helped me to exchange house through housing and more importantly helping my son from being homeless and secured home for him.”

HOMELESS FAMILIES IN TEMPORARY ACCOMMODATION – TACKLING THE CAUSES AND CONSEQUENCES

This year we published our research into the lived experience of families living in temporary accommodation. We worked in partnership with Home-Start Westminster, Kensington & Chelsea and Hammersmith & Fulham, funded by the Westminster Foundation.

The research gave strong evidence of the harms flowing from the experience of being homeless and living in temporary accommodation. The recommendations for mitigation were endorsed by The Childhood Trust, Justlife, Citizens Advice Westminster and Westminster Befriend a Family.

Taking these recommendations forward will be a critical part of the Centre's focus in the coming years. We intend to pilot and develop a new model of integrated and targeted support to mitigate the harm to children from living in temporary accommodation. Also, with our partner Justlife, we are working on the creation of a local Temporary Action Group, one of a small number across the country, to lobby for local and national systemic change.

WHY DOES THE INCREASING USE OF TEMPORARY ACCOMMODATION MATTER?

- **Living in temporary accommodation is harmful.**
Its impact can be long-term. The impact spans areas such as health, education child development and a family's financial security, extending well beyond being a housing problem.
- **It is both a cause and consequence of inequality, and a cause and consequence of trauma.**
Women, black and minority ethnic families, refugees and those living with a disability are all at increased risk. Nearly a third of those we interviewed for the research cited the need to escape violence as the immediate tipping point into homelessness.
- **Homelessness and poverty is too often cyclical.**
Homelessness at a young age is frequently repeated in later life. Childhood poverty is a powerful predictor of adult homelessness. There is strong evidence of the impact of trauma or childhood difficulties on future life chances, and an emerging argument that homelessness itself should be considered an 'adverse childhood experience'.

SARAH AND ALEX'S STORY

Sarah, Alex and their two children were homeless for 17 years, sleeping at the homes of friends and helped by their church community to stay afloat.

"My name is Alexander. I met my wife Sarah when we were on the same 171 bus one evening, I was coming back from church. We married in 2009 and had our daughter and son, who are now 12 and 10. We have had a lot of challenges because we didn't have the right visa for a number of years. It was difficult. You don't have any access to work. You don't have any access to do anything."

Sarah and Alex were sofa-surfing for years, staying in different friends' homes.

"The church was our main backup. They give to the needy. We were volunteering taking care of the church, doing some handiwork, cleaning up and going to the church early and opening it up. They helped us with a stipend and a place to sleep. They knew our problems and challenges. Months and years went by".

Sarah: "Even though we had help it's not the same as when you are in control of your life: you wake up in the morning, you know what you want to do, you know what you want to get. At someone else's flat, you can't really be yourself".

Alex: "Where we were staying they just chucked us out. A friend of mine, Victor, said he knew an organisation called Cardinal Hume Centre. He heard that the organisation was very good."

Sarah: "It was August 2020 in the pandemic when I called and the Centre took our case. Fella worked on our immigration case for 18 months. The first thing she did was to get citizenship for my daughter. It took a year plus. The feeling was great. Happy relief. This one step was clear".

Alex: "We told Fella, sometimes we have no food she gave us some clothes for us and the children. She gave us supermarket vouchers".

In April 2022, immigration status was granted for the whole family. It was emotional for Sarah and Alex because the waiting had come to an end.

Sarah: "Fella got immigration status for our whole family. We felt relief. I was looking at the email, I was looking at my phone like I have gold in my hands".

But now they entered the unknown territory of how to access their new rights. Fella advised them how to access help with housing and benefits.

Alex: "Now that we have the right immigration status, we were able to approach the council and they gave us temporary accommodation. We were a bit panicked when we move in because it is temporary and we don't know when we might be moved. But my daughter is so happy that she has a room. She danced when she got her own private room and said 'This is my room.' This is just a temporary accommodation, so we are working with a local agency to help us obtain a permanent accommodation".

Sarah and Alex were also referred to the Centre's Learning and Employment team who helped them onto Health and Social Care NVQ courses to prepare for jobs in the care sector.

Alex: "At Cardinal Hume Centre it is a place where they take you as a family. They embrace you to see how [they can] help".



INCOME AND WORK:

TACKLING POVERTY, FINANCIAL STABILITY

EMERGENCY AND WELFARE RIGHTS SUPPORT

The Centre is here for anyone at a time of financial crisis. Whilst our primary aim is to support people over the longer term, we know that in an emergency we have to help people meet their own and their family's immediate needs.

Our Assessment team is on hand for all visitors to the Centre. The team takes time to meet, listen and understand the

complexity of people's problems. This work is essential to building trust with those who use our services. The Assessment team is the first to welcome clients, welcoming each person as an individual and giving them time to share their story and explore the reasons they need the Centre's support.

This year the team saw 565 clients and the Centre registered 560 new clients – a 30% increase on last year.

The team can support clients

with more straightforward benefit or advice queries, this year 29% per cent were referred to the Centre's specialist teams and others referred to partner organisations who can provide more appropriate help.

In a time of crisis the Assessment team provide emergency supermarket vouchers or refer clients direct to our local food bank. This year the Centre issued 355 emergency supermarket vouchers amounting to £14,360 and made 380 referrals to a local foodbank. The team also supports some clients to make emergency grant applications to other charities for essential household needs or furniture.

Given increasing need, the Centre expanded its Assessment team in March 2023, adding two trainee advice workers to build the Centre's capacity to provide further crisis support. This was made possible through a Westminster City Council emergency cost of living fund. These are roles we hope to sustain if suitable future financial support can be secured.

To provide more complex benefits advice, the Centre has three specialist advisors. Their work is often around challenging incorrect decisions or helping clients if their claim or circumstances are complex. Much of their work includes securing the correct entitlement for housing costs, therefore helping clients to maintain tenancies and avoid losing their home.

In the last 12 months the specialist welfare advice team helped Centre clients secure increased, additional income of over £600,000 to which they were fairly entitled.

This included increased annual entitlements of £287,000, £291,000 in awarded back payments and £22,000 in the recovery of incorrectly claimed overpayments.

“[The Centre] helped me avoid going to court for rent arrears. They negotiated my situation with the housing benefit to write off council tax I was wrongly billed for. I am very grateful.”

FINDING AND SECURING SUSTAINABLE WORK

For most people, having a steady, sustainable job is an essential part of independent life. At any one time our employment team will be working with up to 70 clients helping them to identify and secure employment or the means to improve their skills through education, training or volunteering. Our aim is to help people reach their potential through sustainable and fulfilling work.

This year the team helped 28 clients find a job and 51 secure training or a volunteering opportunity to improve their employment prospects. The team saw an increase in referrals as more people in low-paid, part-time or zero-hour contracts looked for more secure or better-paid employment. It also saw an increase in referrals from young people and therefore our advisors spent a greater proportion of their time helping with college and university applications with positive results.

In previous years, our Employment team created a fast-track mentoring scheme to match job-seeking clients with volunteer, corporate coaches. This year the programme marked its' 2nd successful year and we celebrated by inviting partner mentors from BNP Paribas, Landsec and Landbay to a summer tea. Fifteen clients were given a chance to pursue their goals and build their careers with advice from their professional mentors on tap – to support them with job-hunting, interview practice and professional scenarios. Seven clients successfully obtained work including one in analytics, another as a scientist in a laboratory and a third as a fibre-optics installer with a cable company. This 19-year old mentee explained;

“My mentor made me a better employee and professional. I am now doing a job I love in fibre-optics with a cable

company and my mentors' advice helped me not only in the interview stages but throughout my journey into work.”

A further five clients who were part of the mentoring scheme were supported into further education or vocational training. Another explained why she feels the mentoring program is so valuable;

“I will never be able to put into words how much help and support I received from my mentor. He gave me so much time and opened doors I know I wouldn't have gone through without him. The feedback I received has helped me to identify the skills I still need and the training I should undertake to progress in the future. Today, I am working for an international company and believe in myself in a way that I never did before. I love wearing a suit and being part of the 9-5 office world. Thank you so much!”

“I have taken the decision to go to university after taking time to really consider what I am passionate about and after rediscovering the excitement of learning new information. I have been inspired to take this step because I know I am ready to embrace the full university experience and have the confidence to gain a degree.

YING'S STORY

Ying* wanted to share her story for our Lent and Easter appeal this year so that others could receive the same help she has had. Ying and her three-year old son, Chen*, came to London seven years ago, supported by a charity for victims of human trafficking. Their story highlights how precarious vulnerable families' situations are.

I originally came to the UK to study Environmental Science, and I had my son in Wales, and we came to London when my son, Chen, was 3 and half supported by a charity for women who are victims of trafficking. I was homeless and so scared. I didn't know what was happening to me so when me and my son were offered a roof to stay under in 2016 I didn't know that the place I accepted was unsuitable housing. I was trapped by my benefits and housing situation. Living there made my mental health worse.

The trafficking charity knew I needed experts in housing and benefit issues and put me in touch with the Cardinal Hume Centre at the start of the pandemic. One of the first things Sarah at the Centre did was to help me show the council that my housing was bad for us. It was a painful journey. It has taken nearly two years for Westminster to accept that my housing was not suitable. Sarah was pushing and challenging them, and explaining it to me at every stage. It is the first time in my life I knew my housing rights.

So now I start the long process of bidding. It has given me some hope that one day that I might have somewhere better for me and my son.

Then Angela helped me to appeal for benefits that had been stopped. Recently, Angela went to court with me, the judge gave me PIP [Personal Independence Payment] for three years. They said these three years will help me to get through the housing challenges and give a bit of rest to me and my son.

With my housing and benefits settled a little bit I started working after the pandemic. I just started at a florists. I like it, I love flowers. It's quite physical, and you have to pay attention to make the nice end product.

It's the first time I felt a little bit of relief, but when one problem finished another problem popped up. Just before Christmas my landlords said they're going to increase the rent. Even though I work now, increasing living costs mean I have even less money than before. Sarah is going to help me negotiate with the landlord and the council.

For myself, I want to feel I can have a choice in my job or go back to study, right now there are lots of limitations. I want Chen to go to university, to keep his kind nature and be confident as a young man.

Hopefully in the future I can work in horticultural, something in nature, it gives me a sense of healing after what has happened to me. Because I feel myself and my value was broken into pieces, so to reconnect through flowers and ecology, relearn the knowledge, and give me comfort.

*name changed to protect identity.



(Ying not pictured) A family services practitioner and child playing.



Scarecrows made by children in gardening club.
Photo by: Lewis Neck, a young person who lives in our hostel.

IMMIGRATION ADVICE:

REGULARISED STATUS, CITIZENSHIP AND BELONGING

PROVIDING THE RIGHT ADVICE TO THOSE WHO NEED IT MOST

The most problematic barrier to secure housing and employment can stem from an individual's immigration status. Without Leave to Remain in the UK, individuals and children can stay 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 primarily helps undocumented migrants - people who may have lived in the UK for years but have no right to work or benefit support, a bank account or to receive NHS treatment other than for emergencies. It also helps refugees with asylum claims.

Our clients often experience significant delays in the consideration of their case by the Home Office. This has left many in limbo, unable to plan for their future and trying to manage on very low incomes, often in the worst accommodation. Many of these clients have needed us more than ever, requiring access to food and other essentials while our Immigration team worked on their cases.

Our Immigration team works in partnership with other organisations to help the Centre reach clients who may otherwise find it difficult to access the Centre's services. These include Latin American Women's Rights Service, which refers cases

where there are often domestic violence issues, Haringey Migrants Support Centre, and Housing Justice, where the Centre provides specialist advice to clients in their hosting scheme.

We also have an agreement with The Passage to supervise its specialist immigration solicitor and with the Project for the Registration of Children as British Citizens (PRCBC), to enable them to both work under our Legal Aid Contract and to extend the reach of our service further. The Legal Aid Agency this year peer reviewed the whole team, and its work was graded 'excellent', the team also achieved the London Legal Support Trust's Certificate of Excellence.

This year we extended our team to recruit a specialist advisor to work on child citizenship claims. This followed the successful outcome of a PRCBC case that led to the Home Office granting fee waivers to children with a valid citizenship case. Previously the £1,012 fee was unaffordable for our clients. The advisor has started on a backlog of cases known to the Centre. Our aim is to ensure each child secures the security of citizenship in the UK and the full ability to complete their further and/or higher education and to find secure employment in their future.

This year the Centre supported 333 clients through its specialist immigration advice, 170 were able to extend their right to remain in the UK.

ROSAPHINE'S STORY

Rosaphine* kindly shared her story for our Christmas appeal this year. She tells how rebuilding her confidence after homelessness, and coping with setbacks, means she can give back the kindness she has received.

My name is Rosaphine and in 2013 I was homeless. Social Services put me and my two year old daughter into a mixed hostel.

I had been a nurse in my home country for four years.

Migrants can't do anything in the UK without the right immigration status. At this time my confidence level was zero and I didn't believe in myself. At that time, my focus was on sorting out my problems. For me and my daughter I thought there would be no Christmas.

The Cardinal Hume Centre Immigration team took on my case. At first I got 30 months visa to stay in the UK, and they fought for me to get recourse to public funds.

After I got my immigration sorted the Centre connected me to Jeanita in the Employment team to help me get into work. Jeanita had so much confidence in me. I don't know what it is she saw in me but she really persevered to help me in my job hunt. After investigating we realised I couldn't practice as a nurse here with the immigration status I had.

So Jeanita came up with a plan so I could work in the health sector. It still wasn't easy, my first application was refused. Jeanita encouraged me to apply again and I was able to get in the NHS as a healthcare assistant.

Being a healthcare assistant in a hospital setting I get to meet different people or patients on daily basis. I help them settle down and reassure them, some of them are really nervous because they are going in for surgery. I help them with feeding, personal care and monitoring their vital signs. I get to practice kindness everyday which is really fantastic.

As a migrant in the UK with no family the Cardinal Hume Centre has made me feel very cherished. My kids came to the Cardinal Hume Centre during Christmas, normally you'd go to family for dinner, but Cardinal Hume Centre is our family. That's how special the Centre is.

Most of families really struggle during [school holidays] to take our kids to all these fancy places because it's very expensive. But no matter what it is we're always looking forwards to Christmas because of the Cardinal Hume Centre. It takes the worry off our shoulders.

Even during Covid the Cardinal Hume Centre met our needs and sent all of us vouchers to get stuff for our kids which was amazing and fantastic.

**name changed to protect identity.*



A music workshop for the Easter holiday club.



Half term visit to Crystal Palace Park.

FAMILY SUPPORT, LEARNING AND WELLBEING:

BUILDING CONFIDENCE, STRENGTHENED RESILIENCE

FAMILY SUPPORT, TRUST AND SAFETY

For many families, especially those living on low incomes, in overcrowded, poor-quality homes or hotels, the Centre is a vital place of trust and safety. The Cardinal Hume Centre provides regular support to children and their parents in its Family Centre, offering a full schedule during term time and the school holidays. Our aim is to help alleviate family stress, link families with financial and other advice or support and promote children's learning and development.

We work hard to reach those who are at greatest risk, and aim to provide help early. We remain the lead voluntary sector partner in Westminster City Council's Bessborough Family Hub in the South of the borough – a model other councils seek to replicate. We are an integral part of the Council's coordination of its early help for children in our area, participating actively in its Integrated Leadership Team, Family Panel, Children in Need meetings and also its team to support asylum-seeking families living in hotels.

The Centre's strength is its ability to respond to immediate or emerging need, and as part of this we reviewed and extended our services to provide additional support through

the cost-of-living crisis. This included extending sessions in the Family Centre to provide lunch for children and families, opening the Centre for parents to find a warm place to meet and gather with others, providing more substantial snacks and food in after school activities, and creating a new uniform bank with Bessborough Family Hub and our local youth centre partner St Andrew's Youth Club. We also host cooking sessions twice a week for families with children who currently live in hotels in bedrooms with no access to other kitchen facilities.

The Centre also provides a full programme during the school holidays, organising activities and trips for school-age children and ensuring they had access to healthy food. This year we provided additional activities for children who were transitioning to secondary school including kayaking, trapeze flying, a tour of Chelsea football stadium and drama workshops.

Currently 124 children regularly attend activities offered by the Centre's family services team, finding a place of welcome, safety and trust.

LEARNING OPPORTUNITIES AND ATTAINMENT

We know it's imperative to support children's learning in their early years. If children fall behind in their development before school, there is strong evidence that it is difficult to catch up with peers. One of our key aims is to support school readiness for children under five years through engagement with their parents, Stay and Play sessions and more dedicated support.

Our Family Services team runs homework clubs for primary school children and for the first time this year, with the help of our Employment team, a Study Club for secondary aged children – including residents living in our supported accommodation. Each student benefits from dedicated, typically 1-to-1 support with a volunteer specialist tutor, helping build their confidence and attainment at school or college. An Employment Advisor supports these sessions and is on hand for older children to offer careers advice and support when thinking through work experience or placement opportunities.

We provide bespoke English tuition for 14 young people seeking safety and asylum in the UK. We began individual and small group ESOL (English for Speakers of Other Languages) for parents in our Family Centre helping them learn English and build their confidence in a familiar and safe setting. This is vital work supporting families who are often facing unfamiliar challenges such as understanding school reports, navigating our health systems, or needing help from social workers or domestic violence support.

Our Life-Skills worker supports both residents in our accommodation and young people in the Family Centre. Helping residents with independent living skills including cooking and budgeting. She also organises trips and activities, and supports the Study Club for older children, helping young people build a path to greater independence.

WELLBEING AND RESILIENCE

Our services seek to address key barriers to wellbeing. For residents in our supported accommodation, we encourage the young people to access a local gym, sports and dance classes. Through partner agencies there is personal financial management training, support if necessary for alcohol or substance misuse, and workshops on personal relationships and mental health. We work closely with the Council's Changing Futures programme for residents facing complex and multiple needs, and who might otherwise not get the support they need to prevent longer term and more entrenched problems.

A further key part of our wrap around support is the provision of 'in-reach' psychological support to residents in our accommodation. This year we were able to extend this service – delivered by our partners in Brett Grellier Psychological Services – for a further three years. Given nearly all our residents have experienced traumatic or chaotic childhoods in their earlier lives, it provides easily accessible essential support, through the provision of

qualified psychological therapists who visit our supported accommodation twice a week.

We are building on this experience by piloting music therapy with parents, pre-school aged children and our young residents with the support of the music therapy charity Nordoff & Robbins.

Families visiting our Centre also regularly enjoy regular gardening activities, growing plants and vegetables in our small, beautiful garden. Often, we have seen children who might be timid or reluctant to go outside become excited to explore the garden and help pick the fruits of their work.

To bring essential moments of enjoyment, build confidence and develop a sense of belonging, we also organise trips and activities including family trips to Kew Gardens, Westminster Abbey, theatre and pantomime shows, the National Gallery, Broadstairs, Greenwich and Bekonscot Model Village. These trips would otherwise be unaffordable for the families we help, and open up the cultural capital in and around London to help tackle feelings of isolation or exclusion. They give children the ability to answer more confidently the question 'What did you do over the school holiday?' when they return to school.

“The fact our residents can come out of their room, turn left and the psychologists are right there is amazing. They can come as they are, they are in a safe place.”
Natasha Esprit, Deputy Manager, Supported Accommodation

National gallery workshop.



SHARON'S STORY

Sharon* tells her story of how working, caring for her son and his disabilities, and having her own health problems left her unable to take on the benefits system alone.

I'm 38, married, and have two children. One of my own children has special needs and I'm his carer. I have my own health complications, and chronic pain from a shoulder injury from carrying him around.

I work three days a week as an outreach worker for a charity for parents with kids with special needs. When I speak to people and advise them, I'm a strong person. But when it comes to myself I need help. My brain is always whizzing around, I have so much going on and I forget a lot of things.

I need encouragement from someone who knows what I'm going through. That was the most important thing for me because I could just lose everything so fast. At one point I felt like I couldn't go forward but Angela helped me to get through that.

I was trying to apply for Personal Independence Payments (PIP) for my illness and Disability Living Allowance (DLA) for my son, but the DWP said if I was carer how could I apply for PIP. And you think they are the experts so I thought they were right. But Angela at the Centre explained to me that just because I'm a carer doesn't mean I couldn't claim PIP for my own health. We started applying in January 2022 (a year ago).

I try to be as positive as possible, but the PIP and applying for DLA for my son really brings you down. My main thing is my anxiety. I get anxiety even opening letters from places like DWP. Every single post I think there's going to be bad news, and the way they word things is really upsetting. It's very blunt, no empathy, and straight away you feel embarrassed and like you can't fight it any more. I would have given up without encouragement and support.

Before the tribunal I thought I was going to back away. I couldn't even look through my PIP application form, I'd written so much and it overwhelmed me even looking at it. It went well. The DWP person wasn't there, just a doctor, the judge and someone else. I was the last person they were seeing of the day. It was emotional, when they asked how could I care for him whilst having all these conditions, I cried. I would care for my son no matter what.

*name changed to protect identity.

“When I found out that they gave me five years of PIP (£13,000). I was overwhelmed but more than anything I was relieved that it was over. I'm sleeping better now but I still worry about the review dates they've set for me in 2024.”



Families taking a trip in the school holidays.

ANNUAL CLIENT SURVEY

In May 2023 we distributed our second Annual Client Survey to over 900 clients who received support from the Centre in the last 12 months. It was made available in different languages to give everybody the opportunity to respond, and clients could complete it online or in person at the Centre.

WHO WE HEARD FROM

210 clients responded. At the time of completion 56% of the respondents were currently receiving support from the Centre. 59% first started using our services in the last three years.

WHAT WE LEARNT

96% would tell other people about the Centre if they needed help

88% felt better able to meet their own/their family's needs

84% felt less worried about their own/their family's future

87% felt their overall wellbeing has improved

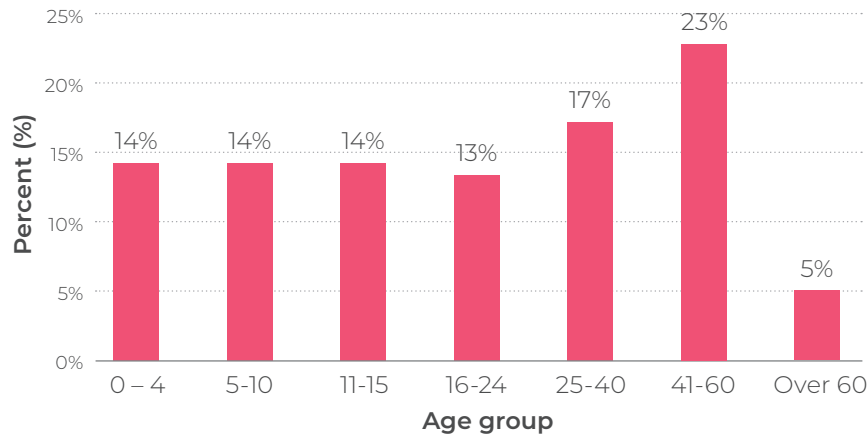
HOW WE HAVE ALREADY USED FEEDBACK FROM LAST YEAR'S SURVEY

This is the second client survey the Centre has carried out, the last one was done in March 2022. Here is a short summary of how the Centre built on the feedback:

- We are working harder to make sure more people and other organisations know about the Centre and its full range of services – including the recruitment of a specialist communications role later in 2023.
- We are working to give Centre clients a greater say in how we run our services. We created a Client Forum and involved clients in our annual staff meeting to make us more responsive to feedback.
- We continue to strengthen the Centre's ability to welcome, listen and include all our clients in shaping their support. All our staff received training to build their knowledge of taking trauma-informed approaches to their work.
- We are working to further strengthen the Centre's understanding of how it supports our clients' wellbeing. As part of this we are looking at the feedback clients can give when the support from one of our teams ends. We have also enhanced the provision of therapeutic services in our accommodation and our family services.

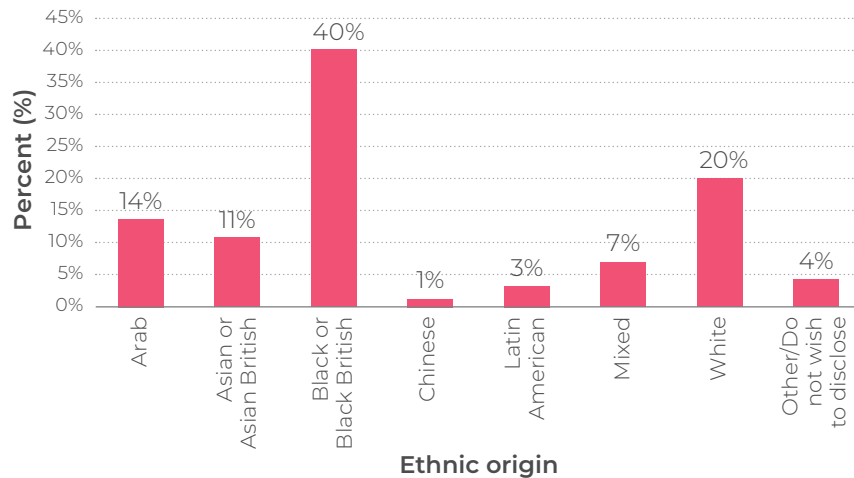
WHO WE WORKED WITH

AGE



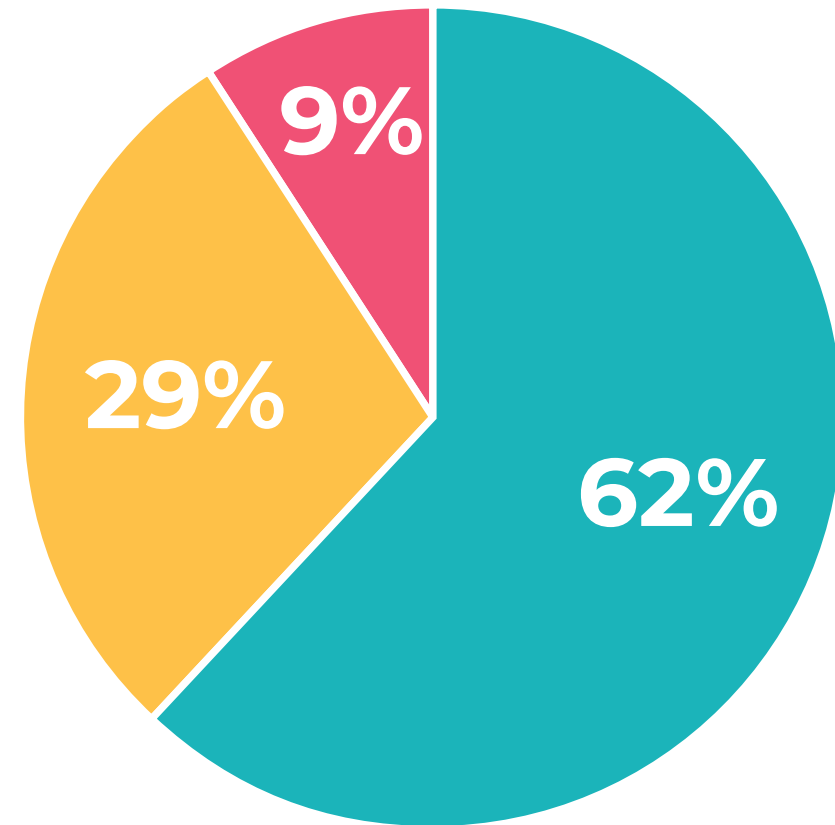
This graph is based on the data we have both for the clients we have worked with directly, as well as the children and young people (0-24) we have supported indirectly through our support of the whole family (a total of 2114 clients and their dependants).

ETHNIC ORIGIN



Based on 805 clients (66% of all clients worked with).

GENDER



● Female
 ● Male
 ● Not recorded/Unknown

Based on 1106 clients (92% of all clients worked with).

OUR VOLUNTEERS

We have a range of volunteers that work across the Centre's client services and in our shop to raise valuable funds to support our mission. For instance we have dedicated volunteers who work with some of our clients learning English in one-to-one lessons. These bespoke lessons meet the needs of the students and clients' whilst supporting the work of the employment team, advice teams and the family centre.

In family services, we regularly benefit from volunteers to help deliver our service including in our homework and study clubs. Our volunteers come from a range of different backgrounds and enjoy sharing their skills and knowledge with staff and clients. Together our volunteers provide vital time to help the Centre provide a breadth of support to help our clients. The Centre is so incredibly grateful for their help and commitment.

“*It's a real privilege to be involved in the amazing work I experience at the Cardinal Hume Centre.*
Angela, one of our family services volunteers

Helping at study club.
Photo by: Fergus Burnett
Photography.



STRATEGIC REPORT

A photograph of two young children playing in a sandpit. The child on the left is a young girl with braided hair, wearing a pink jacket with a fur-lined hood. The child on the right is a young girl with dark hair in a bun, wearing a red patterned sweater. They are both focused on playing with the sand. A blue plastic cup is partially buried in the sand in the foreground. The background shows a brick wall and a window.

Playing and learning in
the safety of the Centre's
garden.

MEASURING PROGRESS AGAINST OUR BUSINESS PLAN 2020-23: YEAR THREE

This financial year marked the final year in our three-year Business Plan, which renewed the Centre's focus on children, young people and families. Our aim is to tackle homelessness, poor housing and poverty at a young age to break its cycle into later life. We want to see the value in each individual and nurture potential, helping young people and families to thrive.

The reasons for this approach are backed by clear evidence that:

- Homelessness and poverty are experienced by a significant number of children, young people and families.
- The risks of homelessness and poverty are interrelated.
- Childhood experiences of poverty and homelessness as well as other adverse experiences play a significant part in determining one's future risk of both poverty and homelessness.
- Without access to immediate and sustained support, people may be at risk of repeated homelessness and/or long term (and potentially intergenerational) poverty.

Therefore, the Centre has three strategic goals:

1. Support young homeless 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.

The last goal was created in recognition that we want to remain a place of welcome and hospitality. While more of our work is becoming focused on children, young people and families, where capacity allows we will remain committed to provide emergency advice and crisis support for those who are in acute need and cannot be helped more effectively elsewhere.

Our strategic goals give us our external focus. But the Centre needs to constantly develop itself to improve our impact and effectiveness and so work to deliver two enabler goals:

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.

Balancing a more focused approach on young people, children and their families, while maintaining emergency support for those in acute need has been critical through the pandemic and now a cost-of-living crisis. Yet despite this challenge we continued to make steps towards achieving our Business Plan goals to deliver our mission for young people and families with children.

PERFORMANCE AGAINST OUR STRATEGIC GOALS

OUR CLIENTS – HELPING MORE CHILDREN, YOUNG PEOPLE AND FAMILIES

In 2022/23 the Centre supported 1,362 (2022: 1,208) clients in order to increase their financial security and reduce their risk of homelessness.

This included:

- 546 families (2022: 587)
- 281 children and young people who received direct support (2022: 233)
- 560 new clients (2022: 430)

Over the three year duration of our Business Plan, overall client numbers increased by 17% (1,163 in 2020-2021 – 1,362 in 2022-2023), the number of families supported by 17% (465 - 546) and the number of children and young people by 39% (202 - 281).

The outcomes we achieved this year to support our clients are detailed in page 5 of the report.

To further support our strategic aims this year:

- We increased our advice team, with an additional welfare rights advisor, two trainee assessment advisors and an immigration advisor to focus on child citizenship applications.

- We expanded our services to meet increasing needs during the cost-of-living crisis, for instance providing additional activities for families and opportunities to cook and eat together.
- Increased the opening hours and availability of drop in appointments for initial advice and assessment.
- Secured funding for embedded psychological support for our supported accommodation residents and piloted music therapy here and in our Family Centre.
- Worked with our local Home-Start partners and Justlife to build a local action group to advocate for homeless families living in temporary accommodation and build a network to generate support.
- Worked closely with our public sector partners, particularly Westminster Council, to highlight the challenge of temporary accommodation, and to strengthen links around early help for families in need and to build emergency advice provision.
- Played an active part in the Evening Standard's 'On the Breadline' cost of living Christmas appeal to support the Childhood Trust's fundraising for the Centre and other charities services.

PERFORMANCE AGAINST OUR ENABLER GOALS

HARNESS EVIDENCE AND INSIGHT TO IMPROVE LONG TERM OUTCOMES FOR VULNERABLE CHILDREN, YOUNG PEOPLE AND FAMILIES

This year we:

- Further developed our use of our Theory of Change to develop our services. Building on our use of data and monitoring to inform our work
- Used feedback from our first ever annual client survey and our new Client Forum to change and better publicise our support. Carried out a second annual survey of current clients, to enable us to better understand how our services can improve
- Further developed the Centre's understanding of what it means to offer trauma informed services through the delivery of core training to all staff
- Achieved accreditation for our housing and welfare rights services by the Advice Quality Standard, an 'excellent' rating in a Legal Aid Agency peer review of our immigration advice and were identified as a Centre of Excellence by the Legal Support Trust
- Used the recent Temporary Accommodation research to inform our own services and advocate for change. Reports by Shelter and the All Party Parliamentary Group on

Temporary Accommodation all back its key recommendation to create dedicated, wraparound support for families.

MAXIMISE THE CENTRE'S EFFICIENCY

This year we:

- Exceeded our 2022/23 budget by almost £300K
- Increased the percentage of funds spent on service delivery from 84% to 85%
- Increased donated funds by 7% whilst reducing our cost of fundraising by £3K
- Completed the upgrade to our client database
- Supported the development of staff through a £12,000 training fund, a bespoke wellbeing survey and through the creation of a new staff forum
- Strengthened the diversity of our Board through the recruitment of new trustees
- Completed an update of our client database. Developed a project focussed on cost effective improvements to moving our IT to cloud-based operations
- Developed a new fundraising strategy, with a focus on strong stewardship of our donors and an increase in multi-year support.

OUR STRATEGY: LOOKING AHEAD

It is clear that our local population faces a housing and poverty challenge. The increased demand on our services is further evidence of increasing need. The Board has considered the Centre's strategy and in July 2023 will adopt a new Strategic Framework for the next five years.

This strengthens the Centre's focus on young people, children and their families, and in particular on our ability to provide person and family centred support. We want to build on the Centre's ability to provide bespoke and integrated help that has a long term impact on the prevention of homelessness and long term poverty.

In particular we want to focus on the 3,600 homeless children from Westminster who are in temporary accommodation.

Alongside our existing services and in partnership with others, therefore we will seek to develop an enhanced and comprehensive approach to help Westminster families with children and young people living in temporary accommodation.

We believe we can do this by working through our own services and through developing close partnerships with other agencies to extend our services.

Evidence shows they are perhaps at the greatest risk of repeated homelessness and long term poverty, so we will work with partners to identify those we can most effectively support, reach out to them and help them build on their strengths. Empowering them to improve their situation and build the resilience to thrive in later life.

Hostel residents are making their marks in the shared spaces.



FEEDBACK FORM

Name: [Handwritten]

Date: [Handwritten]

Comment: [Handwritten]

Completed: [Handwritten]

Feedback: [Handwritten]

FINANCIAL STRATEGY

This report covers the final year of the Centre's three year Business Plan for 2020-23. In this Plan, the Centre set the aim to reduce its deficit and to breakeven in year one (2020-21) and use this as the basis for sustained income growth in years two to three of the Plan (2021-23). The Centre has exceeded its aims in aggregate across all three years. In the final year of the plan, forecast income was exceeded by almost £300K resulting in a £145K surplus.

These results were achieved despite the cost of living crisis and ensuing highly challenging economic circumstances and puts the Centre in a strong position to continue to deliver on service growth in the coming year.

EXPENDITURE

Expenditure this financial year was 3,465M (2022: 3.182M). Increased spending was partially driven by the economic environment but also by increased activity in our immigration department. The Centre had one significant case, which was taken to judicial review at the High Court and which we ultimately won, resulting in expenditure of over £150K. The expenditure was covered by our legal aid contract. We were still able to expand our services by providing an additional post within the Immigration team and welfare rights; in addition we were awarded funding from Westminster Council to cover two new posts within our Advice teams.

The Centre is continuing to invest in our infrastructure with full outsourcing of our IT function enabling us to increase our efficiency and simplify our back office structure.

INCOME

Total income this year was £3.61M (2022, £3.432M). This exceeded our 2022-23 budget by almost £300K and this was again partially

driven by income from the High Court case referred to above but also a legacy receipt of £180K.

Our donated income has increased this year as has our income from charitable activities with our immigration services and residential income returning to normal levels. The Centre's contract to provide supported accommodation to young people and young adults was extended until March 2023, and we are pleased that discussions are currently in progress with Westminster to extend the current contract for a further two years to March 2025.

Voluntary income receipts this year indicated that the Centre is continuing to strengthen its ability to access public funds and Charitable Trusts.

Our legacy income has again exceeded our historical average of £150K per year due to a legacy gift of £180K. The pipeline of anticipated legacies remains strong with further material sums expected over the next 24 months; in the 23-24 financial year we have anticipated a slight uplift in legacy income in our budgetary forecast and we expect to use our legacy equalization fund to smooth variations in receipts.

LOOKING AHEAD

The Board is choosing to release £0.13M from restricted and designated funds (with all funds being used for the required purposes) growing and developing our client services and setting a budget for 2023/24 forecasting income of circa £3.37M and expenditure of £3.50M allowing for investment in growth to further develop our client services.

Notwithstanding the challenging economic outlook, we are confident in our ability to fund this investment. Opportunities are opening up for additional statutory funding; we have been successful in achieving

additional statutory funding of approximately £55K from Westminster Council to support two new advisory posts. Our three year fundraising forecasts are constructed on a strong understanding of our donor base and stewardship of our supporters and we therefore believe that our targets are sustainable and achievable.

The development of our Designated Reserve Funds over the last three years continues to give the Centre ability to invest in future growth. The Covid fund has now been released and this, coupled with a stronger than expected financial performance, means that £196K remains in our Centre Growth Fund as well as £140K of restricted funds to be spent on services in the forthcoming year.

Our Client Fund was created to meet the direct needs of our clients such as support for food or other necessities. It is there to give us the confidence to respond immediately to urgent client need. The release of our Covid fund has enabled us to replenish this fund to ensure further monies are available to clients if required.

TOTAL FUNDS

Total funds at March 2023 are £3.366M which is an increase of £145K on the previous year.

AVAILABILITY OF FUNDS

General Funds are available for normal operating purposes. These are unrestricted and, at March 2023, the balance of £803K is more than three months of normal operating expenditure, in line with the trustees' reserve policy.

Designated Funds are held for specific purposes as described above. At March 2023, these totalled £2.423M. The Fixed Asset fund represents the net book value of total assets less the cost of long

term financing. These funds are not available for any other purpose and at March 2023 the value was £1.8M.

Restricted funds are donations for specific purposes. The value at March 2023 of £140K represents funds available for spending on posts in advice and employment.

Trustees, led by the Treasurer, review the reserves to ensure the organisation continues to generate the appropriate level of cash reserves.

GENERAL FUNDS

The Board retains a focus on preserving our General Fund. At the end of 2022/23 this has increased to £803K, which is £106K higher than the figure for the previous year mostly due to the release of remaining funds from the designated Covid fund. This is within the trustees' reserves target equivalent to 2-4 months operating costs, which the Board considers is an appropriate minimum level of General Funds after considering the risk factors that the organisation is exposed to and its capability to respond to these. Normal operating costs comprise total expenditure, less costs covered by statutory income and Restricted Funds at 31st March, which for 2022/23 equates to £2,634K for the year/£220K per month (2022: £2,589K/£216K).

INVESTMENT POLICY

The Centre's investment policy covers the investment of all monies held by the Centre, including those that are surplus to the immediate day-to-day operating needs. The investment policy seeks to balance financial return with security, liquidity, and ethical integrity. On 31st March 2023, invested monies were held in the form of cash deposits with several main financial institutions.

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. To support our work, the Cardinal Hume Centre raises funds 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. We ensure that the way we collect and look after personal information about our supporters complies with the UK data protection legislation. The Donor Privacy Notice, on our website, sets out how we collect, use and retain information about supporters.

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 fundraise on our behalf. We continue to develop our online fundraising offers to support the widening of our donor audience profile. The Centre uses recognised web-based giving platforms: Just Giving, Crowdfunder and Big Give.

We regulate the amount of contact with donors to protect vulnerable people and the general public from unreasonable behaviour. We do not write to former clients regarding fundraising activity without them requesting to hear about our work. Our aim is to provide an authentic and engaging supporter experience using stories from our clients and residents, and statistics and quotes gathered from our Annual Client Survey.

In 2022-23 we received five fundraising complaints. One in response to an appeal mailing to all regular givers, in this instance we apologised and changed the individual's contact preferences. One complaint expressed dissatisfaction that we were not linking the Centre more closely to our Catholic roots, challenging our data protection, wages and cost of communications and one was opposed to the Centre's links to the Catholic Church. In these two instances we provided fuller explanations to the points individuals raised and did not hear back. There were two further complaints about difficulties donating caused by the website and telephone system. We apologised to each person and tested the systems to try to identify the issues. The telephone system is to be changed when the current contract expires. We also received one Fundraising Preference Service request to suppress all communications.

STRUCTURE, GOVERNANCE AND MANAGEMENT

PUBLIC BENEFIT

The Cardinal Hume Centre meets its public benefit obligation by reaching out and giving practical help to those in greatest personal, social and economic need. After our strategic review in 2020, we continue to build our focus on services for young people, children and families. Our aim is to tackle homelessness, poor housing and poverty at a young age to break its cycle into later life.

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 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: EACH PERSON MATTERS

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 eight members (2022: 8), set out on page 66, 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 current composition of the Centre's Board of Trustees is set out on page 66. Two trustees reached the end of their term in office and one trustee resigned during the period due to other commitments. One trustee has been recruited during the year with a further trustee identified and due to be added in the 23/24 financial year.

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

- Service Development
- Finance
- Risk and Compliance
- Fundraising and Communications
- Personnel and Staffing
- 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 Finance and Operations, Director of Fundraising and Communications and Head of HR. Two new Heads of Service will be appointed to lead our client service teams in 2023. 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 organisations that provide services relating to tackling homelessness and poverty. Significant partnerships over the year are set out on pages 69-70.

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 financial 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.

The Risk and 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. With the support of its Risk and Compliance Committee the Board reviews this register and the management of key risks facing the Centre at each of its meetings.

The Centre has continued to keep its internal financial management controls under review. Cash and expense management has been strengthened and this year with additional staff being recruited to bring increased depth of experience. During the year, the Centre changed its finance management system to increase transparency, permitting improved cost control and management reporting.

All our IT systems are now cloud based or used through remote access to our server. This server and all our critical services are protected by two-factor authentication. We intend to make further changes in this coming year to strengthen our security and interoperability through the introduction of SharePoint. That will enhance our team's ability to work flexibly and from different locations, preparing us for a future where we want to be able to work effectively from different locations.

Our health and safety policy and processes are subject to external review by specialists through our insurance broker. Our Risk and Compliance Committee oversees progress on any required changes. The Centre also reviewed its safeguarding policies and processes again this December, making some minor changes. This follows a more extensive external audit, by SafeCIC, in 2020. We have commissioned an external review of our GDPR policies and practices and expect to make some changes in 2023/24.

To further assure the quality of our client services, the Centre's Immigration Team is accredited by the Legal Aid Agency's Specialist Quality Mark and we secured accreditation for our housing and welfare rights advice under the Advice Quality Standard. The Centre is also accredited by the London Youth Quality Mark.

FINANCIAL RISK

The organisation has identified the risk to its income streams, both voluntary and statutory, with regular review by its Finance Committee and the Board. A key risk identified is reductions in voluntary donations as a result of a longer term economic downturn.

Risk mitigation includes:

- A continuous process of donor relationship management
- Ensuring that effective processes and policies are in place to capture and record all income streams
- Regular budgetary reviews including:
 - Review of major contracts
 - Assessment of reserves and fund management
 - Liquidity review
 - Stress testing our reserve levels at least annually to ensure that levels are sufficient.

The reserves policy ensures the organisation has sufficient savings to ensure long-term sustainability. Quarterly financial reports are monitored by both the Finance sub-committee and the Board in order to assess performance. Service Development is closely monitored against available funding sources to ensure that any growth is sustainable.

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. This year the Centre has welcomed a new Director of Finance and Operations. Later this year we will recruit new leaders to support and manage our client service teams. Our strategy for the next five years to 2028 is based around a financially sustainable plan and a change management work plan, led by our senior team to manage the challenges we face.

CAPITAL PROJECTS

There have been no significant capital projects undertaken in 22-23. Investment is planned in our IT infrastructure and building security for 23-24.

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. We are committed to the Mindful Employer charter and Disability Confident Scheme, as well as being committed to pay the Living Wage Foundation's Living Wage.

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 staff training and development backed this year by a £19K budget. This year the Centre took active steps to build the diversity of the Centre's Board through recruitment exercises in the spring and autumn.

The Trustees would like to take this opportunity to thank the Centre's staff team for their professionalism and commitment to working with clients to achieve their goals and to ensure the Centre has the resources it needs to work effectively 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:



20/9/23.

Robert Arnott,
Chair of Trustees

FINANCIAL REPORT



Organised play and learning with Cardinal Hume Centre staff.
Photo by: Iliffe Ward Ltd.

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 2023 which comprise the statement of financial activities, the balance sheet, and 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 31 March 2023 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006

BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in

accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

CONCLUSIONS RELATING TO GOING CONCERN

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

OTHER INFORMATION

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. 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.

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 course of 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 this gives rise to a material misstatement in the financial statements themselves. 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 also 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 also 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 prepare the financial statements in accordance with the small companies regime and 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 (who are also the directors of the charitable company for the purposes of company law) 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

HOW THE AUDIT WAS CONSIDERED CAPABLE OF DETECTING IRREGULARITIES INCLUDING FRAUD

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence,

capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;

- we identified the laws and regulations applicable to the charitable company through discussions with management, and from our commercial knowledge and experience of the sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charitable company, including the Charities Act 2011, Companies Act 2006, data protection legislation, anti-bribery, employment, safeguarding and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships; tested journal entries to identify unusual transactions;

- assessed whether judgements and assumptions made in determining the accounting estimates set out in the accounting policies were indicative of potential bias; and
- used data analytics to identify any significant or unusual transactions and identify the rationale for them.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of trustee meetings;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing any available correspondence with HMRC and the company's legal advisors (although none was noted as being received by the charitable company).

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available 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.



29 September 2023

Edward Finch,
(Senior Statutory Auditor)

For and on behalf of Buzzacott LLP
Statutory Auditor
130 Wood Street
London EC2V 6DL

ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainties 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 2023 with comparative information provided in respect of the year to 31 March 2022.

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) 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 various risks 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.

In reaching this conclusion, the Trustees have considered the issues and financial strategy set out on pages 36 to 37 and drawn on modelling carried out in May 2023, and the strategic plan covering the period from April 2020 to March 2023. This showed that the Centre could sustain inflation of up to 8% per annum in addition to material reductions in voluntary income, before our reserves dropped below to the two months of normal operating expenditure minimum set by our Board. The Centre out-performed its 22-23 budget by £90K despite higher than expected inflation and is already slightly ahead of budget for the 23-24 financial year. As a result, the Centre is in a

resilient position. The creation of designated funds to support our resilience and future growth is an additional and sensible precaution. 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 of a range of considered risk as set out 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 a 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. 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, premises, 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 comprise assets with an expected useful life of three years or more and a purchase cost of over £1000. These 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

INVESTMENTS

Listed investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price. Realised gains (or losses) in investment assets are calculated as the difference between disposal proceeds and their purchase value. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value at that date. Realised and unrealised investment gains (or losses) are credited (or debited) in the year in which they arise.

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 2023

(Incorporating an Income and Expenditure Account)

	Notes	Year Ended 31st March 2023			Year Ended 31st March 2022		
		Unrestricted Funds £000's	Restricted Funds £000's	Total Funds 2023 £000's	Unrestricted Funds £000's	Restricted Funds £000's	Total Funds 2022 £000's
Income From:							
Donations and Legacies							
Donations	2	1,628	447	2,075	1,230	703	1,933
Legacies		326	-	326	537	-	537
Total Donations and Legacies		1,954	447	2,401	1,767	703	2,470
Charitable Activities	3	436	690	1,126	316	568	884
Other Trading Activities							
Sale of Donated Goods		21	-	21	6	-	6
Investments: Interest Receivable		6	-	6	-	-	-
Other Income		56	-	56	72	-	72
Total Income		2,473	1,137	3,610	2,161	1,271	3,432
Expenditure on:							
Raising Funds							
Donations and Legacies	4a	453	-	453	459	-	459
Fundraising Trading	4a	57	-	57	55	-	55
		510	-	510	514	-	514
Charitable Activities							
Housing and Residential Services	4b	482	499	981	190	736	926
Advice and Assessment	4b	888	373	1,261	737	320	1,057
Learning, Employment and Family Services	4b	562	151	713	422	263	685
		1,932	1,023	2,955	1,349	1,319	2,668
Total Expenditure		2,442	1,023	3,465	1,863	1,319	3,182
Net gains on Investments		-	-	-	9	-	9
Net income/(expenditure) and Net Movement in Funds	6	31	114	145	307	(48)	259
Reconciliation of Funds							
Total funds brought forward at 1st April		3,195	26	3,221	2,888	74	2,962
Total funds carried forward at 31st March		3,226	140	3,366	3,195	26	3,221

BALANCE SHEET AS AT 31ST MARCH 2023

	Notes	2023 £000's	2023 £000's	2022 £000's	2022 £000's
Fixed Assets					
Tangible Assets	8		2,939		3,084
Investments	14		-		21
Current Assets					
Debtors	9	429		401	
Short-Term Deposits		215		215	
Cash at Bank and in hand		1,108		927	
		<u>1,752</u>		<u>1,543</u>	
Creditors: amounts falling due within one year	10	<u>(284)</u>		<u>(366)</u>	
Net Current Assets			<u>1,468</u>		<u>1,177</u>
Total Assets less Current Liabilities			4,407		4,283
Creditors: amounts falling due after one year	11		<u>(1,041)</u>		<u>(1,061)</u>
Total Net Assets			<u>3,366</u>		<u>3,221</u>
Represented by:					
Funds and Reserves					
Unrestricted Funds					
General Funds	12	803		697	
Designated Funds	12	<u>2,423</u>		<u>2,498</u>	
			3,226		3,195
Restricted Funds	12		140		26
Total Funds			<u>3,366</u>		<u>3,221</u>

Approved by the Trustees
and signed on their behalf by:



Robert Arnott,
Chair of Trustees

20/9/23.

Charity registration no. 1090836
Company registration no. 04333875

STATEMENT OF CASH FLOWS FOR YEAR ENDED 31ST MARCH 2023

	Notes	2023 £000's	2022 £000's
Cash flows from operating activities			
Net cash provided by operating activities	A	200	414
Cash flows from investing activities			
Proceeds from sale of shares		45	35
Investment interest received		6	-
Purchase of tangible fixed assets		(16)	(138)
Net cash provided by (used in) investing activities		35	(103)
Cash flows from financing activities			
Bank Loan repaid		(21)	(19)
Interest paid on bank loan		(32)	(35)
Net cash used in financing activities		(53)	(54)
Change in cash and cash equivalents		181	257
Cash and cash equivalents at 1st April 2022	B	1,142	885
Cash and cash equivalents at 31st March 2023	B	1,323	1,142
Net income as per statement of financial activities			
		145	259
Adjustments for:			
Depreciation charge		160	163
Gifted Shares		(23)	(21)
Bank loan interest payable		32	35
Increase in debtors		(30)	(135)
(Decrease) Increase in creditors		(84)	113
Net cash provided by operating activities		200	414
Cash in hand and at bank		1,108	927
Short term deposits (less than three months)		215	215
Total cash and cash equivalent		1,323	1,142

ANALYSIS OF CHANGES IN NET DEBT

	At 1 April 2022 £000's	Cash flows £000's	Other non- cash changes £000's	At 31 March 2023 £000's
Cash	1,142	181	-	1,323
Loans falling due within one year	(20)	(20)	20	(20)
Loans falling due after more than one year	(722)		20	(702)
Total	400	161	40	601

2. INCOME FROM DONATIONS

	Year Ended 31st March 2023			Year Ended 31st March 2022		
	Unrestricted Funds	Restricted Funds	Total Funds 2023	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£000's	£000's	£000's	£000's	£000's	£000's
Donations						
Trusts	236	401	637	90	482	572
Individuals	548	-	548	572	1	573
Major Donors	570	-	570	414	58	472
Community Groups	149	15	164	141	33	174
Corporates	125	31	156	13	129	142
Total Funds	1,628	447	2,075	1,230	703	1,933

3. INCOME FROM CHARITABLE ACTIVITIES

	Year Ended 31st March 2023			Year Ended 31st March 2022		
	Unrestricted Funds	Restricted Funds	Total Funds 2023	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£'000's	£'000's	£'000's	£000's	£000's	£000's
Rent and service charges	436	-	436	316	-	316
City of Westminster Council						
Supporting People	-	411	411	-	399	399
Other Grants	-	50	50	-	42	42
Funding for Advice Services	-	229	229	-	127	127
Total Funds	436	690	1,126	316	568	884

4A. EXPENDITURE ON RAISING FUNDS

	Year Ended 31st March 2023			Year Ended 31st March 2022		
	Direct Costs	Support Costs	Total Funds 2023	Direct Costs	Support Costs	Total Funds 2022
	£000's	£000's	£000's	£000's	£000's	£000's
Raising Funds						
Donations and legacies	335	118	453	352	107	459
Fundraising trading	28	29	57	26	29	55
Total Funds	363	147	510	378	136	514

4B. EXPENDITURE ON CHARITABLE ACTIVITIES

	Year Ended 31st March 2023			Year Ended 31st March 2022		
	Direct Costs	Support Costs	Total Funds 2023	Direct Costs	Support Costs	Total Funds 2022
	£000's	£000's	£000's	£000's	£000's	£000's
Charitable Activities						
Housing and Residential Services	544	437	981	483	443	926
Advice and Assessment	771	490	1,261	562	495	1,057
Learning - Employment and Family Services	390	323	713	352	333	685
Total Funds	1,705	1,250	2,955	1,397	1,271	2,668

5. SUPPORT COSTS

		Total 2023	Total 2022
	Principal basis of allocation	£000's	£000's
Executive Management and communications	Pro-rata to staffing costs	396	357
Financial Management	Pro-rata to staffing costs	197	254
Human Resources	Pro-rata to staffing costs	123	85
Information Systems	Pro-rata to staffing costs	126	165
Premises and facilities	Pro-rata to area used	501	496
Governance costs (see below)		55	50
		1,398	1,407
Governance costs			
Management and administrative staff		37	36
Audit Fee		18	16
		55	52

6. NET INCOME AND NET MOVEMENT IN FUNDS

	Total 2023	Total 2022
	£000's	£000's
Auditors Remuneration		
Current year	13	13
Other Financial Services	1	-
Tax Advisory Services	1	-
Statutory Audit Service		
Irrecoverable VAT	3	3
	18	16
Depreciation	160	163

7. EMPLOYEES AND KEY MANAGEMENT PERSONNEL

	Total 2023 £000's	Total 2022 £000's
Staff wages during the period were as follows:		
Wages and salaries	1,931	1,952
Social security costs	202	191
Pension costs	77	79
	<u>2,210</u>	<u>2,222</u>
Locums, temporary staff and other staff costs	194	90
	<u>2,404</u>	<u>2,312</u>

Termination costs during the year were £29,788 (2022: nil).

The key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day-to-day basis the comprise the Trustees, the Chief Executive and the Senior Management Team (Page 66 trustees report).

No Trustee received any remuneration in respect of their services as Trustee (or for any other services to the charity) during the period (2022: none).

Trustee expenses reimbursed during the year were £190 (2022: £247) in respect of travel costs and subsistence.

REMUNERATION

One employee earned between £70,000 and £80,000 in the year (2022: nil). Two employees earned between £60,000 and £70,000 in the year (2022: two). Employer pension contributions for higher paid staff totalled £8,860 in the year (2022: £6,323)

The total employment costs (being employer's national insurance, pensions and termination costs) of Key Management Personnel (KMP) was £427,633 (2022: £470,743).

The average number of employees in the Centre in the year was 62 (2022: 66).

8. TANGIBLE FIXED ASSETS

	Freehold Property	Fixtures, Equipment, Furniture & IT	Total
	£000's	£000's	£000's
Cost			
At 1st April 2022	4,139	419	4,558
Additions	-	16	16
Disposals	(2)	-	(2)
At 31st March 2023	4,137	435	4,572
Depreciation			
At 1st April 2022	1,150	323	1,473
Charge for Period	112	48	160
Disposals	-	-	-
At 31st March 2023	1,262	371	1,633
Net Book Value			
At 1st April 2022	2,989	96	3,084
At 31st March 2023	2,875	64	2,939

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 £1,98M 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 any significant change in use of the property.

There is no intention to make any such change.

9. DEBTORS

	2023	2022
	£000's	£000's
Prepayments and accrued income	344	326
Other Debtors	85	75
	429	401

10. CREDITORS

	2023	2022
	£000's	£000's
Expense creditors	47	172
Other creditors	90	87
Tax and social security	100	51
Financing loan - Barclays Bank	20	20
Accruals	27	36
	284	366

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

	2023	2022
	£000's	£000's
Loan from Westminster Roman Catholic Diocesan Trust	339	339
Financing loan - Barclays Bank	702	722
	1,041	1,061

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.

See note 19 for obligations regarding the financing loan.

12. FUNDS

Year Ended 31st March 2023	At April 1st 2022	Income	Expenditure	Transfers and Net Gains on Investments	At March 31st 2023
	£000's	£000's	£000's	£000's	£000's
General Fund	697	2,328	(2,442)	220	803
Designated Funds					
Fixed Asset Funds	1,933	-	-	(120)	1,813
Centre Growth Fund	196	-	-	-	196
Covid Resilience Fund	100	-	-	(100)	-
Client Fund	29	-	-	-	29
Legacy Equalisation Fund	240	145	-	-	385
Total unrestricted Funds	3,195	2,473	(2,442)	-	3,226
Restricted Funds					
Housing & Residential Services	-	499	(499)	-	-
Advice & Assessment	26	487	(373)	-	140
Learning & Development	-	151	(151)	-	-
Total Restricted Funds	26	1,137	(1,023)	-	140
Total Funds	3,221	3,610	(3,465)	-	3,366

Year Ended 31st March 2022	At April 1st 2021	Income	Expenditure	Transfers and Net Gains on Investments	At March 31st 2022
	£000's	£000's	£000's	£000's	£000's
General Fund	620	2,161	(1,858)	(226)	697
Designated Funds					
Fixed Asset Funds	1,938	-	-	(5)	1,933
Centre Growth Fund	200	-	(4)	-	196
Covid Resilience Fund	100	-	-	-	100
Client Fund	30	-	(1)	-	29
Legacy Equalisation Fund	0	-	-	240	240
Total unrestricted Funds	2,888	2,161	(1,863)	9	3,195
Restricted Funds					
Housing & Residential Services	-	736	(736)	-	-
Advice & Assessment	67	279	(320)	-	26
Learning & Development	7	256	(263)	-	-
Total Restricted Funds	74	1,271	(1,319)	-	26
Total Funds	2,962	3,432	(3,182)	9	3,221

Designated funds - The fixed assets fund represents the net book value of tangible fixed property assets net of loans secured on those assets. The purpose of the other designated funds is set out on page 37. The brought forward balance on restricted funds represents unspent donated money still available for the period under review.

13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

2023 Total Funds	Unrestricted Funds			Restricted Funds	Total 2023
	General Funds	Designated Funds			
	£000's	£000's	£000's		
Tangible fixed assets	-	2,939	-	2,939	
Investments	-	-	-	-	
Net current assets	803	525	140	1,468	
Creditors: Amounts falling due after one year	-	(1,041)	-	(1,041)	
2023 Total funds	803	2,423	140	3,366	

2022 Total Funds	Unrestricted Funds			Restricted Funds	Total 2022
	General Funds	Designated Funds			
	£000's	£000's	£000's		
Tangible fixed assets	-	3,084	-	3,084	
Investments	21	-	-	21	
Net current assets	676	475	26	1,177	
Creditors: Amounts falling due after one year	-	(1,061)	-	(1,061)	
2022 Total funds	697	2,498	26	3,221	

14. FIXED ASSET INVESTMENTS

	Listed 2023	Total 2023
	£000's	£000's
Market Value		
As at 1st April	21	21
Acquisitions in year	45	45
Change in Value in year	-	-
Disposals in year	(66)	(66)
At 31st March	-	-

Investments held during the year comprised shareholdings in listed equities received as donations and fully disposed of during the 22-23 financial year.

15. 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.

16. 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.

17. 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 Director of the Corporate Trustee for the Westminster Roman Catholic Diocesan Trust.

During the year ended 31 March 2023, donations totaling £12,642 (2022-£6,142) were made by 6 trustees of the charity to the charity and by their connected parties (2022-2023).

18. CAPITAL COMMITMENTS

The centre was not subject to any capital commitments at 31 March 2023 or 31 March 2022.

19. OBLIGATION UNDER BANK LOAN

	2023	2022
	£000's	£000's
Loan Repayments		
Within one year	20	20
Later than one, but not later than five years	99	92
Later than five years	603	630
	722	742

The Centre took out a bank loan of £800,000 in 2019 to finance the Lower Ground Floor Building works. This loan is secured on the charity's freehold premises at 3-7 Arneway Street. Capital repayments outstanding as at 31 March 2023 in respect of the loan are shown above.

ORGANISATION DETAILS 2022/23

TRUSTEES

- Robert Arnott (Chair)
- Mark Doran
- Philomena Egan
- Rebekah Etherington
- Amelia Fitzalan Howard (until Dec 2022)
- Samantha Flanagan (appointed Dec 2022)
- Bishop Nicholas Hudson
- William van Klaveren
- Patrick Milner (until Dec 2022)
- Heather Petch (until Dec 2022)
- Andrew Rose (Treasurer)
- Tim Walsh

COMPANY MEMBERS

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

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
- Susannah Davis, Head of HR
- Helen Finely, Director of Finance and Operations (joined June 2022)
- Rachel Case, Director of Fundraising and Communications
- Louise Davies, Director of Services
- Hilary Nightingale, Head of Families (until August 2022)
- Suzanne Procter, Head of Young People (until August 2022)

During periods between appointments of permanent staff to key posts, the Centre engaged professional interim agency personnel and short term appointees, as cover.

COMPANY SECRETARY

- George O'Neill

AUDITOR

Buzzacott LLP
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BANKERS

The Royal Bank of Scotland
119/121 Victoria Street
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 @CardinalHumeCHC

 @CardinalHumeCentre

Company No: 04333875

Charity No: 1090836



The 'Compassion Tree' at our Refugee Week event, covered in the promises and reflections of our guests.



'The threads that bind us': A quilt created by clients, visitors and staff for Refugee Week.





Cardinal Hume Centre | 3-7 Arneway Street | Horseferry Road | London SW1P 2BG
Company Number 04333875 | Registered Charity Number 1090836

Cardinal Hume Centre residents on a summer hike.

 **Cardinal Hume
Centre**
Each Person Matters