

# EACH PERSON MATTERS

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ANNUAL REPORT AND  
FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

Company Number 04333875 | Registered Charity Number 1090836

Cardinal Hume  
**Centre**  
Turning Lives Around

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

Cardinal Basil Hume, Centre Open Evening, March 1994

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Cover photo: Music in our Family Centre. Photo by a young person who lived in our hostel, Lewis Nock.



The Cardinal Hume Centre supports homeless young people, badly housed families with children, and people from the local community with little or no income. We help people identify the skills, tools and confidence they need to break out of poverty and build the lives they want.

# EACH PERSON MATTERS

The Spring of 2022 should have marked a threshold. One where we hoped we would see the country emerge strongly from the global health crisis. We hoped it might mark a moment to rebuild lives and futures as the country could begin to recover from all the problems caused by the Coronavirus pandemic.

But tragically the threshold we actually face is different. Increased global uncertainty means the country faces significantly higher inflation. There is a new and deep cost of living crisis that increases the risk to people's future and potential. At greatest hazard are those who find themselves on the margins, and without effective action the chances homelessness will increase and poverty will become further embedded are high.

The Cardinal Hume Centre is here to act. Our work starts with one simple belief. Each person matters, each person has potential. At the very root of this is the understanding that the dignity of every individual is innate and not earned. Yet living with dignity means living a life free from poverty, it means having a safe and secure home.

Right now in Westminster, thousands are homeless or living in insecure, overcrowded or substandard accommodation. Nearly thirty percent of all Westminster children live in poverty, more than 3,000 children are housed in temporary accommodation that risks their wellbeing, health, education and life chances.

We can and must do better and the Centre is here to play its part. Last year over 1,200 people secured our support – including 587 families. We want to ensure people have a suitable home, sustainable income levels, the opportunity to build their learning and improved wellbeing. Outcomes you will read more about in this report.

Our aim is to tackle homelessness, poor housing and poverty at a young age and break its cycle into later life. In short we want to see the value in each individual and nurture potential, helping young people and families with children to thrive and lead full lives.

This current set of circumstances is not easy and the demand for our services will grow. It may require us to continue to innovate and sometimes work differently. It certainly requires us to reflect and learn, to question how we can have the biggest impact. But thanks to the incredible commitment of our supporters, staff and volunteers and the strength of our community of clients, we are confident we can succeed.

With huge gratitude for all you do at the Cardinal Hume Centre,



Robert Arnott,  
Chair of Trustees

A handwritten signature in black ink.



George O'Neill,  
Chief Executive

A handwritten signature in black ink.

# THE CENTRE AT A GLANCE

## WHO WE ARE

The Cardinal Hume Centre has supported local people facing poverty and at 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 support to everyone who comes to the Centre.

Based in Westminster, we respond to need in our community with a focus on young people and families with children. The latest available figures disclose:

- 3,514 of children living in Westminster are housed in temporary accommodation
- 28% of children live in poverty in Westminster
- In 2021, young people's unemployment in London rose by 4% to 20%

## 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 families, children and young people to overcome poverty and avoid homelessness. The Centre provides advice and support with income, housing, employment, education or training, immigration and asylum issues and we have a Family Centre that offers a safe space for children to play and learn.

## HOW WE WORK

We welcome and listen, giving our clients the time needed to properly understand how we can help. The breadth of our services allows us to provide the wrap-around support that is so often needed to help people out of poverty and homelessness.

## AT THE CENTRE WE LIVE OUR VALUES TO:

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

- **1,208** clients supported
- **430** new clients welcomed
- **587** families helped
- **233** children and young people supported

# OUR FINANCES

VOLUNTARY INCOME		£000's
Trusts		572
Individuals		573
Major Donors		472
Community Groups		174
Corporates		142
Legacies		537
Shop		6
<b>Total Voluntary</b>		<b>2,476</b>
NON-VOLUNTARY INCOME		
Statutory Income		568
Income from Activities		316
Other Income		72
<b>Total Non-Voluntary</b>		<b>956</b>
<b>Total Income</b>		<b>3,432</b>
EXPENDITURE		
Direct Charitable		2,668
Fundraising		514
<b>Total Expenditure</b>		<b>3,182</b>
CARRIED FORWARD		
Net Current Assets		1,177
Restricted Funds		26
Free Reserves		697

Annual Report and Financial Statements 2021/22



Holiday club in our Family Centre.

Photo: Lewis NEECE

# OUR YEAR IN NUMBERS

In 2021/22, we supported **1,208** clients in order to increase their financial security and reduce their risk of homelessness. We welcomed **430** new clients to the Centre, including **19** young people who moved into our supported accommodation services.

## FINANCIAL AND ECONOMIC SECURITY

**550** clients were supported by our Assessment and Advice team; **300** were supported by our Welfare Rights and Employment team.

**365** outcomes were achieved to support **209** clients to improve their financial and economic security through: new benefit applications; resolving existing benefit issues; gaining recourse to public benefit; obtaining employment; or improving their employment prospects.

**213** clients received food support and **16** clients were awarded a grant or local support allowance.

**91%** of clients who responded to our Annual Survey agreed that they "feel better able to meet my own or my family's needs".

## STABLE, SUITABLE ACCOMMODATION

**293** clients were supported by our Housing Advice team and our Supported Accommodation services

**211** housing outcomes were achieved for **141** clients including: averting homelessness; supporting young people move into more independent living; improving housing suitability; or supporting clients to access statutory rights and entitlements under the Homelessness Reduction Act.

## STABLE AND REGULARISED IMMIGRATION STATUS

**306** clients, including **158** families, were supported by our Immigration team.

**65** clients (44 families) successfully secured or extended their right to remain in the UK.

## IMPROVED EDUCATIONAL OPPORTUNITIES AND ATTAINMENT

**29** Unaccompanied Asylum Seeking Children (UASC's) received intensive language support.

**22** clients have been supported to access training opportunities, and **28** children have attended our homework club.

## INCREASED WELLBEING AND RESILIENCE

**51** families and **105** children benefited from our Family Service offer; providing social, cultural and educational opportunities for all.

**84%** of clients who responded to our Annual Survey agreed that their overall wellbeing had improved since receiving support from the Centre.



# HOW YOU GAVE YOUR SUPPORT

As a charity, over 72% 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.

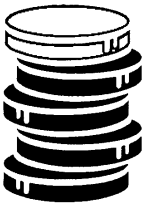
## HOW YOU GAVE YOUR HELP

Legacies	£537,000
Donations	£1,933,000
Charity Shop	£6,000
<b>TOTAL VOLUNTARY INCOME</b>	<b>£2,476,000</b>

## OTHER CENTRE INCOME

Statutory Income	£568,000
Earned Income	£388,000
<b>TOTAL INCOME</b>	<b>£3,432,000</b>

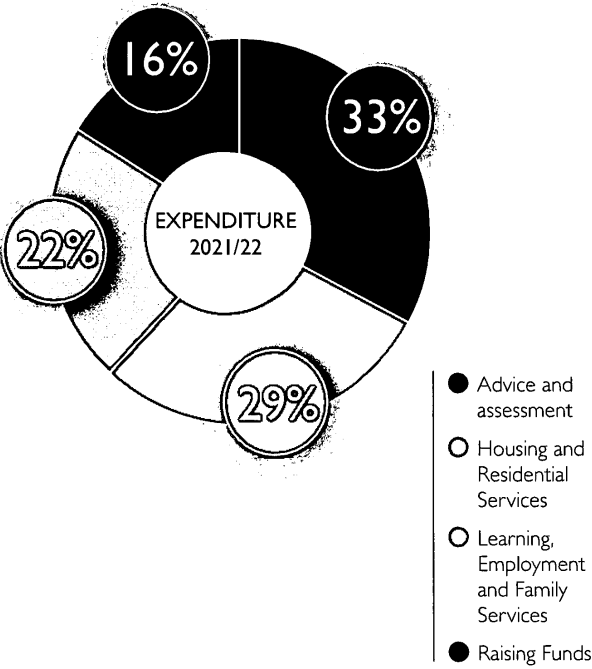
## OUR DONATIONS



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

## HOW YOUR MONEY IS SPENT

Our expenditure in 2021/22 was £3.2m, of which 84% was spent on delivering services. The chart below shows where this was spent across our core activities.



## OUR REVIEW OF 2021/22



Cooking in our hostel.

# A SECOND PANDEMIC YEAR

The country continued to bear the economic and social consequences of the pandemic in 2021/22, and while we began to feel the health benefits of the vaccine, the challenging financial climate meant demand for our services continued to grow. The country began to face a far deeper cost of living crisis that only serves to risk people's future and potential.

Given this, it was essential we kept our doors and services open. We are conscious that at greatest hazard are those who find themselves on the margins. We know there is strong evidence that homelessness at a young age is too often repeated later in life, that poverty, if not effectively tackled can become intergenerational. It was our job to remain on hand, to not only provide support at times of crisis but to enable people to build the lives they want to lead.

We were backed by our own team of staff and volunteers, but also a committed group of donors who stand alongside our community of clients. They make so much of our work possible and it is a tribute to their generosity and the strength of our clients that so much was achieved.

## BUILDING OUR IMPACT, MAKING A DIFFERENCE

The Centre remains open to everyone, but we're building our focus on young people and families with children. Our aim is to tackle homelessness, poor housing and poverty at a young age and break its cycle into later life.

The evidence is clear; the roots of homelessness are found in childhood poverty and other adverse childhood experiences. While homelessness and poverty should never be seen as inevitable it can be predictable and sadly certain groups are at greater risk. Unemployment, low pay or fragile employment; poor mental

health or trauma; relationship breakdown or domestic violence; poor educational attainment or experience; can all lead to an increased risk of homelessness. At a time of increasing need it is right the Centre does all it can to increase its impact and make a greater difference, to review our services to better achieve our goals. This year we developed a new Theory of Change to direct and monitor our work. It details not only the work we do to alleviate immediate crisis, but also the way we contribute to our clients' longer term ambitions. Our aim is to see the value in each individual, nurture potential and help young people, children and their families to thrive.

## IT'S NOT JUST WHAT WE DO, IT'S HOW WE DO IT

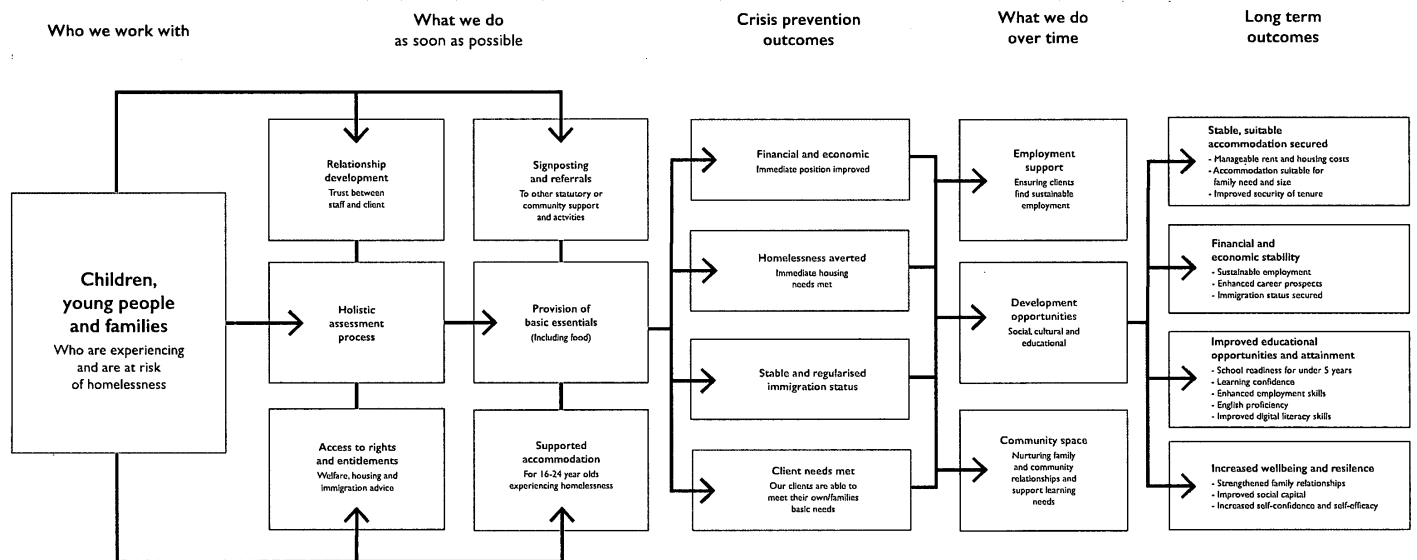
- We offer a breadth of service and specialist expertise
- We welcome and listen to our clients, and take the time that is needed to bring about change
- We seek to work in a psychologically informed way and focus on people's strength and potential
- Our building is an asset that we can use for the benefit of our clients
- We invest in effective partnerships to ensure we take account of clients' full needs
- We will use our knowledge and learning to influence the wider system for the benefit of our clients
- We are committed to continuous learning and delivering evidence informed services

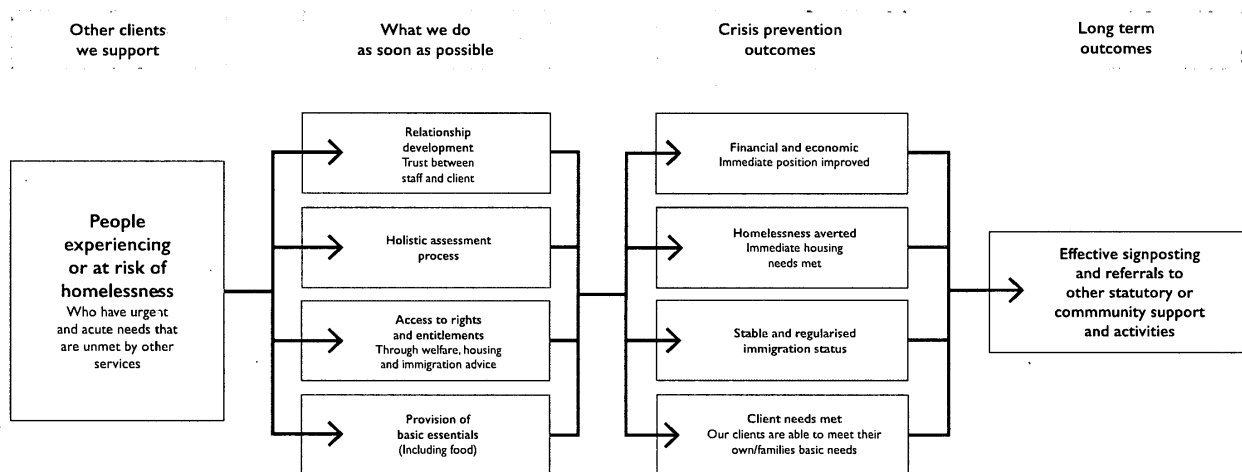
To be effective we know we have to meet people's short and long term needs. We therefore work to meet crisis prevention and long term outcomes.

The two diagrams following depict our Theory of Change, what we do and what we achieve with our client groups.

# THEORY OF CHANGE

BREAKING THE CYCLE OF POVERTY AND HOMELESSNESS FOR OUR CLIENTS





## OUR CRISIS PREVENTION WORK

### IMPROVING OUR CLIENT'S FINANCIAL POSITION

We're here for clients in financial crisis. While our aim might be to help over the longer term, we know we need to help people meet their own and their family's immediate needs. We offer a holistic needs assessment with our experienced advisors who welcome, listen and give the time needed to properly understand the root causes of the problem.

Unemployment in London rose during the lockdowns across 2020 into 2021 and the number of people needing to draw on welfare benefits tripled in 2021. At the Centre we supported many clients who never had to navigate the benefits system before. We were successful in securing £471,824 in income through benefits for our clients last year.

Our Employment and Learning team helped 26 clients into work, immediately improving their financial position by ensuring a regular income.

67 of our clients were given rights to claim public benefits following successful claims for leave to remain or settled status through the European Union Settlement Scheme (EUSS).

*The Cardinal Hume Centre has helped me so much with my finances and sorted out the mess I found myself in due to becoming very unwell.*  
Annual Client Survey 2022

*I was able to find a job and take care of my family with their help.*  
Annual Client Survey 2022

### AVERTING HOMELESSNESS AND MEETING IMMEDIATE HOUSING NEEDS

Here at the Cardinal Hume Centre we want to see all of our clients in stable and suitable accommodation but we know that achieving this can be a long journey. We help young people and families take the first step.

Last year we provided a temporary home for 47 young people in our supported accommodation hostel.

During this year we converted some of our office space into emergency bed places. It's increased our ability to offer immediately available accommodation in a safe place, with support from our specialist team. The rooms are for anyone aged 16 – 24 found rough sleeping in Westminster or who are in crisis and referred to us by partner agencies (see page 18). Whilst staying with us our team can work with young people to assess their needs and provide support through our services and referrals to other agencies.

A third of clients accessing our housing advice service came to us on the verge of losing their home. Many of them had accrued significant rent arrears because they were unaware of the benefits to which they are entitled. Our specialist advisers, often working closely with other agencies, helped these clients take control and we helped 120 to avert homelessness.

*The Cardinal Hume Centre has saved me from being evicted, has supported me without judgment.*

Annual Client Survey 2022

An advice session.



## KHALTOM'S STORY

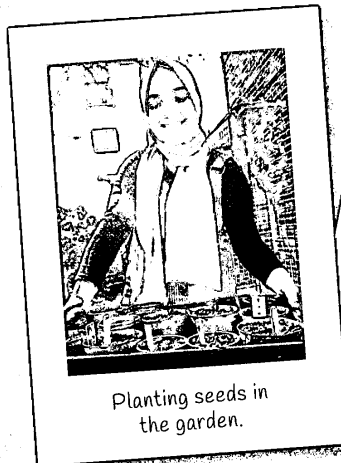
"I'm 38 years old and a mother of four. My children are 19, 10, 8 and 6 years old. My husband and I couldn't stay in Kurdistan because of the war in Iraq. In Kurdistan, life was difficult. I only had the chance to go to school for two years of my life. But I am grateful that I survived – and that my family made it to the UK.

I didn't know one word of English and my husband was working all the time in a kebab shop to make ends meet. I became isolated. When I found the Cardinal Hume Centre things started to turn around.

This year (2021), the Centre has meant everything to my family. In January and February it meant the chance to meet and talk to other parents and practice my English. My children met other children, we made friends. Coming to the Centre has also meant that we have felt safe and less isolated during the pandemic. My husband has lost many hours of work in the shop and the Centre has helped us with food and essentials. We did not have a computer at home so my two daughters would come to the Centre for one-to-one computer sessions and to get help with their homework. In autumn, the Centre donated a laptop to our family – it made a massive difference because it means they can do schoolwork from home.

The six of us share a small 2-bedroom flat. We make the most out of the limited space we have, but the Centre is a safe place away from the flat, where there is enough space for my children to play, read, and learn about gardening, how things grow and cooking. It's a place where they can access learning materials, and where the children actually think it's fun to learn! Beyond the support with food, the homework support has been the most meaningful for us. It has helped the children understand their homework and engage better with their learning at home. They need someone who speaks fluent English and knows the subjects well enough to help them.

To be honest, it means a lot for my own well-being too. The staff are so nice and supportive. I honestly don't know where I'd go if I didn't have the Centre, or what I would do if I lost it."



Planting seeds in the garden.



Climbing and playing in the outdoor play area.

Left photo: Cardinal Hume Centre  
Right photo: Leanne Hume

*This year (2021), the Centre has meant everything to my family. In January and February it meant the chance to meet and talk to other parents and practice my English.*



### HELPING PEOPLE MEET THEIR IMMEDIATE AND BASIC NEEDS

We provide immediate support with basic essentials such as nappies, clothes and food vouchers. Last year we helped over 480 clients providing £15,274 to help them feed and clothe their families. We have excellent relationships with our local foodbanks and regularly refer our clients to these supplying foodbank vouchers to 118 people.

Our work with Westminster Council's Bessborough Family Hub, where we are a lead voluntary sector partner, is key to our work. As the Government rediscovers the value of

family centres to local communities, this is an area of developing national policy. This partnership was vital throughout the pandemic and especially during lockdown when it referred the most vulnerable families to us so that we could support with some basic essentials and in-depth support.

We support many families living in local hotels, this including refugees from Afghanistan. Between November and March, we ran 17 sessions which were attended by 65 children and 30 parents living in one Central London hotel. In collaboration with other local charities Little Village and Companions of the Order of Malta we provided clothing and toiletries for families who fled Afghanistan with only the clothes they travelled in.

Refugee families have access to the Centre's kitchen each Wednesday to cook a familiar meal to take back to their hotel. We ran 10 cooking sessions at the Centre which were attended by 15 parents. This was hugely appreciated and as Manager of the Westminster Connects told us: "Being able to prepare and cook their own food has been transformative for the families."

Our Assessment Team also support people by helping them to apply for grants such as Local Support Payments. Many of our clients do not have computers or access to the internet so we provide these in our Assessment Hub for our clients to use to apply for grants online.

*Help me with toys for Elham. Help with superhero clothes for world book day. Help me with pencils paper. Help with cooker and sometimes food from their food bank.*  
Annual Client Survey 2022

*Thanks to Cardinal Hume Centre I never skipped a meal.*  
Annual Client Survey 2022

# NEW STUDIO FLATS TACKLE ROUGH SLEEPING

In response to the increase in rough sleeping as a result of the pandemic – (The London Assembly reported a 47% increase in the number of young people rough sleeping in 2020), we fundraised for and renovated two new emergency studio flats to help tackle youth homelessness.

These new rooms improve the Cardinal Hume Centre's ability to offer immediately available safe accommodation to young people who otherwise might sleep on the streets. For many young people this may be their first experience of supported accommodation, and young people with mental health issues exacerbated in shared living environments, will benefit from a private space to help them to adjust.

The two studios each have their own private bathroom and kitchenette. Residents will benefit from the 24-hour care and specialist support of our staff and a thorough assessment of each young person's support needs will ensure that suitable long-term accommodation is found for them.

Research from Depaul reports that young people continue to make up nearly half of those accessing homeless accommodation services and are very likely to experience re-traumatisation and become homeless again unless they receive support.



**Above right: One of the new emergency flats to get young people off the streets.**  
Photo: Cardinal Hume Centre



**Right: Making a bed for a new resident in our hostel.**

# HELPING MEET LONG-TERM AMBITIONS

## SECURING SAFE AND SUITABLE ACCOMMODATION

In Westminster there is a real shortage of social housing, particularly for families; average waiting times for a permanent 3-bed home is 16 years and for 4-bed properties is 34 years (Westminster Housing Needs Analysis, 2019). The costs of

renting a home privately can be prohibitive. This means that clients usually have a very long wait before they are able to move into a long-term home.

Therefore, we work with clients to help minimise the impacts of poor and insecure housing whilst advocating for change. As so many of our clients face living in temporary accommodation often for long periods we believe that we need to work to ensure that this accommodation is of an acceptable standard and people have access to the support they need from services. Last year the Cardinal

Hume Centre commissioned research into the experience of families living in temporary accommodation to better understand their needs. This report is being published later in 2022 (see page 30).

Our Housing Advice Team support over 300 people each year who need help with their housing. 40% of these clients are living in accommodation that is unsuitable. We hear accounts

of overcrowded homes in a state of extreme disrepair. We advocate for clients with their landlords to resolve these issues and 70 of our housing advice service clients took a step towards securing more suitable accommodation last year.

We refer to our hostel and move on accommodation as 'supported accommodation'.

This is because we provide wrap-around support to prepare our residents for independent living. We work closely with other agencies to help our young people move from our high support, to the next step in independence and in the longer term, more suitable accommodation.

In our hostel our Life Skills Coordinator engages residents in a wide and varied range of activities. We offer 1 to 1 support in healthy lifestyle planning which involves designing and cooking nutritious and tasty meals. Food is shared together at brunches, BBQ's and themed dinner nights. This encourages collaboration through the sharing of culinary ideas. We provide guidance in budget and wider life management.

The pandemic has left many of our residents feeling more reluctant to get involved in hobbies or activities so we spend time exploring their interests and research where they can get involved locally.

*The Cardinal Hume Centre has made my life easier in helping me deal with welfare, housing and housing repair issues. Which was a huge burden on my shoulders.*

Annual Client Survey 2022

*Yes my housing advisor helped me a lot to get a suitable accommodation for me and my children. I am really grateful to her. Thank you very much.*

Annual Client Survey 2022

Our garden space offers opportunities to plant and tend flowers and vegetables. It is also a relaxing environment where residents can socialise and build relationships.

There is also support for residents who have moved on. We keep in touch by visiting them in their new accommodation and giving more occasional and targeted support where necessary and appropriate. This support has been particularly important for two young women who became mothers last year. We provided on-going support through our Family Centre and ensured they accessed services near their new homes.

“It’s consistency... [My keyworker] has never let me down like other professionals have...”

Resident feedback  
June 2021

In the last year we have seen positive move-ons through our partnerships with other organisations such as LHA London, Centrepoint and Depaul UK and 25 of our residents were able to move on successfully last year.

We also secured stable and secure accommodation

for 23 non-residential clients. This included private rented and social housing homes.

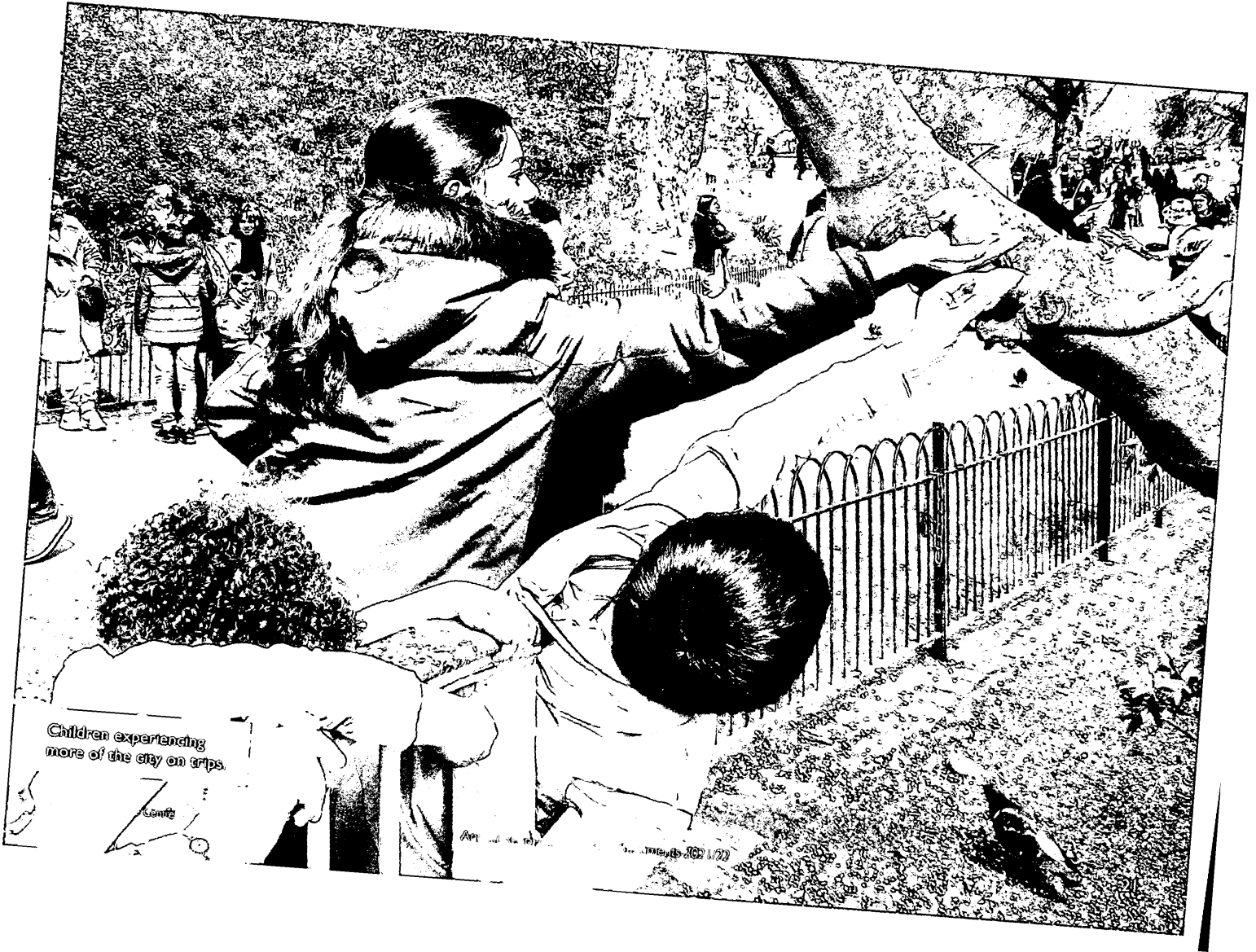
#### **BUILDING LONGER TERM FINANCIAL STABILITY**

Our team work together across our services to support clients to reach economic stability so that they can move out of poverty and escape the threat of homelessness.

Having a secure and better paid job is critical to this, and last year our Employment Team helped 31 clients to achieve financial and economic stability through supporting them to secure a pay rise or to stay in employment for six months or more. They helped another 70 clients progress towards this through volunteering and training.

“I have had a lot of help considering my future career and how to work about getting there. The extra support is very beneficial to me because after I left my job I had no idea which direction to go from there. My happiness, well-being and interests are being considered which is so important. Getting help from the Centre was one of the best decisions I have ever made.

Annual Client Survey 2022



Children experiencing more of the city on trips.



APR 10 1992

1000 1/22

When clients are unable to work we support their financial security by ensuring they have access to the benefits they are entitled. Some clients suffer with ill health or have children with medical conditions that require regular care at home. Often the process of securing the appropriate benefits is not straightforward and regularly involves disputing the level of benefit payment, its termination or suspension; our Welfare Rights advisers spent 70% of their time last year fighting wrong and unfair benefit decisions.

#### **STABLE AND REGULARISED IMMIGRATION STATUS**

Last year 49% of our immigration clients had No Recourse to Public Funds (NRPF) due to their lack of immigration status. This means they have no entitlement to the majority of benefits, including income support, housing benefit and a range of allowances and tax credits. This results in extreme hardship with many clients left unable to feed or clothe their family. Children often struggle to keep up at school because they have no access to a computer or the internet. It is therefore imperative that we help these clients to secure stable and regularised immigration status to help them move out of poverty and avoid long-term homelessness.

We are a Centre of Excellence under the London Legal Support Trust Scheme, and we provide free immigration advice to those in the most need.

In 2021/22 we secured stable and regularised status for 128 clients and helped a further 18 begin the journey towards gaining the ability to remain in the UK indefinitely, a journey that can take many years and one that we will remain with them throughout.

*CS*  
*I was undocumented, homeless, destitute, depressed, suicidal when Cardinal Hume Centre took me under its wing... Prior to that, my life was quite simply a living hell as access to employment, housing, benefits and a myriad other life essentials was closed. My mental health was clearly in depletion also, and compounded with the deep sense of failure, despair and loss of respect, it all got way too much to cope and so attempted suicide but ended up awake in hospital! Nevertheless, with the immeasurable help, love and support of Cardinal Hume Centre I am fully documented, fully qualified... and work... None of this would have been possible without the incredibly hard work, loving kindness and support of the amazing... immigration team at Cardinal Hume Centre!! Maximum Respect to you all! Thank you.*

Annual Client Survey 2022

These cases are always complex due to the many steps involved but progress was even more challenging during the pandemic due to significant backlogs at the Home Office. Last year 20% of our applications were through the European Union Settlement Scheme that required EU citizens to apply for the right to continue living in the UK.

At the Centre we are ready to find new ways of supporting those in need of our services. This year we partnered with Depaul UK and New Horizon Youth Centre providing specialist immigration advice at an emergency hotel for young homeless people. We also partnered with Housing Justice to provide legal advice to non UK nationals who need a safe space but have no right to housing and are therefore being hosted by people in their homes.

*Cardinal Hume Centre has helped me gain my independence and empowered me as a woman. The solicitor helped me regulate my immigration status and that alone took away the barriers of limitations and living in fear of not being able to provide for my family. The Centre has taken away that financial burden and worry of seeking legal advice and services to regulate my immigration requirements needs.*  
Annual Client Survey 2022





### IMPROVING EDUCATIONAL OPPORTUNITIES AND ATTAINMENT

At the Cardinal Hume Centre we offer many varied educational opportunities tailored to support young people and families to attain the skills and knowledge they need to support themselves. We seek to foster a love and appreciation of learning by continually finding innovative approaches.

Our Employment and Learning team support clients into employment by providing in-house training in job seeking skills or access to external vocational training which is often accredited and attractive to employers. During the pandemic higher redundancies particularly in the hospitality sector saw many new clients coming to us for support in re-training. We helped 41 clients in this way last year. A further 6 clients developed new skills by engaging in voluntary work secured by our team.

Once in employment we support our clients to be successful in their new roles by providing in-work coaching, some clients also work with mentors. These mentors include volunteers from our corporate partners and we are very grateful to Landsec, BNP Paribas and Landbay for this invaluable support.

*I have taken part in an employability skills group and through my employment advisor I was able to participate in a Prince's Trust course, both of which were very helpful for me in getting a better understanding of soft skills and getting to practice communication within a group which is something my autism makes difficult for me.*

Annual Client Survey 2022



## LARA'S STORY

Lara\*, a single mother from Italy living in the UK was made redundant from her job as a part-time retail assistant of 15 years.

Lara heard about the Centre through a friend, "I had a very challenging time. I was very worried about losing my job and money, and I was homeschooling during the lockdowns. Carla, my employment advisor, was always there ready to help me whenever I needed it. She always had the ability to understand my feelings and believe in me. She especially encouraged me not just to apply for any job, but to pursue what I like to do the most."

"At first, I worried about going through the redundancy process by myself. Really, I was no longer enjoying my job but it paid the bills, and I didn't believe in myself enough to try to do anything else.

With Carla's help, I was prepared for redundancy meetings, and received compensation for the termination of my job. And I was thinking about my future with a clearer mind."

Carla says: "I emotionally supported Lara by meeting face-to-face, building her confidence and preparing for the redundancy meetings. Once the redundancy process was finished, Lara started being more optimistic about her future and ready for new challenges".

"I was a dental nurse back in my home country, Italy, but I felt like I was out of practice. I was struggling with so little money, and very worried. Carla referred me to the Welfare Rights Team in the Centre and they helped me to be more financially stable."

"I always received the best service in terms of support from the centre and got help with Council tax support, Benefits advice, English lessons, food vouchers and help with my employment situation".

I kept getting turned down for dental nurse jobs because I needed flexibility for my childcare. It is so important to be able to speak to someone like Carla who understood how disheartening it could be. But finally after 20 months working with Carla, and five interviews for dental nursing jobs, I got a part-time job

*I always received the best service in terms of support from the centre and got help with Council tax support, Benefits advice, English lessons, food vouchers and help with my employment situation.*



Volunteer Kathy supporting the immigration team.

as a dental nurse assistant, with an employer who gives me flexibility for childcare and my nursing course."

"Although I am in work I am still in contact with Carla and I cannot thank her enough for what she has done for me and my child. Cardinal Hume Centre is the best helpful place I know since I am in London. Thank you all for what you are doing"

Lara\* has been part of the EQUIP programme since the project started in 2021. The employment team are delivering this programme in partnership with Paddington Development Trust. The aim of the programme is to support people onto accredited training or into paid employment.

Due to the pandemic restrictions and lockdowns, the Cardinal Hume Centre employment team had an influx of new referrals, especially from individuals who were going through redundancy.

\*Client's name has been changed to protect their identity

## BANA'S STORY

Bana\*, originally from Eritrea, moved into the Cardinal Hume Centre in May 2021. She had come to the UK a few months before seeking asylum at 18 years old. She is very shy and, because of adverse experiences, cautious with new acquaintances. Since coming to the Centre she has flourished academically and socially, and has grown considerably in confidence.

With Gail, our Life Skills co-ordinator she has learned to cook a wide range of dishes, from curry to homemade pizza and stroganoff. When she asked Gail to teach her how to roast a chicken, a memorable hostel event followed with a full roast dinner enjoyed by eight residents.

When ESOL teacher, Jenny, realised Bana was keen to learn how to cook lasagne, she arranged a lesson based around cooking vocabulary. The end result was growing trust, new English vocabulary and a delicious lasagne to fill Bana's fridge.

"Having Life skills and ESOL help in the same place is really good. Not having to travel helps and I feel they are connected."

As trust grew, Bana reached out to Jenny and asked for help with her Functional Skills English Reading exam. These exams are essential for young people preparing for studying and work. Having already failed it twice, Bana needed to pass on her third sitting.

"I was struggling to pass my functional reading exam and Jenny helped me. It was very hard for me to understand the questions. Once I had help from Jenny I felt so much more confident and passed. Also, she helped me with my assignment. She is very helpful."

With the continued support of Amy, her keyworker in the hostel, Gail and Jenny, Bana continues to push through life's challenges and gain valuable life skills along the way. "In the future I want to be a nurse, particularly a diabetic nurse. To be able to help people like me."

\*Client's name has been changed to protect their identity

*I was struggling to pass my functional reading exam and Jenny helped me. It was very hard for me to understand the questions. Once I had help from Jenny I felt so much more confident and passed. Also, she helped me with my assignment. She is very helpful.*



*Learning skills to live independently.  
(Bana not pictured).*

We provide bespoke English tuition for young people seeking safety and asylum in the UK. During lockdown this provision moved online and we are very proud of the resilience and commitment demonstrated by this group of young people. Seventeen reached their targets and a further six moved up a level at college.

When many services, including schools had to close their doors during lockdowns we stayed open; providing a space for families to come and continue to play and learn together. Due to social distancing, we would often work with one family at a time providing several sessions across the day;

*“The playgroup has helped my little one [improve in] confidence and language skills.*

Annual Client Survey 2022

intentionally focusing our attention on the most vulnerable and youngest children in order to prevent them from falling too far behind. We know how imperative it is to support children's learning in their early years, evidence shows that it is incredibly difficult for children living in poverty to ever catch up with their better off peers if they fall behind in their development before they start school. We were able to offer more than 40 families opportunities to learn

together at our group Stay and Play sessions and a further 87 in 1 to 1 sessions.

Clients have also appreciated some support improving their digital skills over the last year. We provide 1 to 1 tailored sessions so that they can receive the specific help they need whether this is helping them get online to support their child's learning or downloading and using an app needed to run their lives more easily.

## IMPROVING WELLBEING, INCREASING RESILIENCE

Our services are designed to address key barriers to wellbeing – homelessness and poverty. Our clients tell us the support we provide to help them find their way through a housing emergency or secure a job can completely change how they are feeling.

Everyone's wellbeing was challenged during the pandemic, but for our families and young people it has been an incredibly difficult period. Many of our families live in cramped accommodation often without any access to cooking facilities. Here at the Centre we have adapted the way we provide our services and use our building to do our best to support our clients' wellbeing and resilience.

In addition to opening up our kitchen for refugee families we took our family Play and Learn sessions into one of the local hotels where refugee families had been temporarily housed. These sessions gave the families a time to come together and relax a little and for the children to have the space to play, learn and laugh.

Our families really enjoy regular gardening activities. Parents are beginning to decide on what to grow and nurture and we see children who were timid and reluctant to go outside, now excited

*“Without the Centre's help and support I would have had a nervous breakdown they supported me in every way they could. I appreciate all the support I received which I know very well without them I would have not been able to do alone. Thanks so much.*

Annual Client Survey 2022

36 *The only place that parents can gather together to socialise with their children and each other is in the dining room apart from when they come to your group. It's lovely to see the parents relaxing and the children happy.*  
Westminster City Council  
Volunteer Co-ordinator

As the world opened up again, we took families on a range of trips from the Cartoon Museum, to theatres, galleries, the seaside and even Kew Gardens. It is this cultural capital that so many of our families miss out on and this can lead to feelings of isolation and exclusion. These activities would be un-affordable without the Centre and the support of our donors that make them possible. It makes the world of difference to a small child to have fun with their friends at the pantomime and be able to answer 'what did you do over the holidays' question in their diary work when back at school.

to explore the garden and help pick vegetables and herbs. Families planted wheat and later harvested it together. For refugee families in particular, this was a great success, generating much discussion and conversations about home.

We work closely with local partners to find ways to support our clients' wellbeing. For example we refer children who need access to more activities and opportunities to develop friendships to St Andrew's Youth Club. We were pleased to learn that children referred last summer are attending the club regularly, have grown in confidence and have moved up to the senior club.

Very often problems caused by unsuitable accommodation lead to a negative impact on a client's wellbeing, so when our advisers can make a change to this, the positive impact on their wellbeing follows. For example, we can support clients to argue for a review of the suitability of their accommodation if they are struggling with their mental wellbeing. We gather evidence from mental health professionals and/or social workers and provide evidence to the Council to press for improved housing.

Many young people living at the Centre have experienced multiple traumas. Some arrived in the UK alone, still children after a precarious journey from a country where they were unsafe. Others were forced from their homes by parents no longer willing or able to provide a home. Our keyworkers work with these residents to develop a support plan that is tailored to them and this includes planning a journey to wellbeing and resilience. For some this might include regular sessions with our on-site psychologist or support from the local mental health team. Others keep well and happy by taking advantage of the free gym memberships we are able to offer thanks to Westminster City Council.

We know that feeling safe and receiving a warm welcome is really important to our clients because many have experienced a range of challenges and have had to face them alone. Our team are all trained and experienced in working with trauma and we do our best to ensure that our Centre is a safe, welcoming and inclusive place for all.

87% of respondents to our Annual Client Survey agreed that support from the Cardinal Hume Centre had improved their wellbeing.

## DAN'S STORY

Dan approached the Centre in late September. He was 19 years old and struggling with his mental health, finances and housing, and he was finding living in shared accommodation very difficult. His case highlights the challenges faced by young people, who receive only £257.38 per month (£59.38 per week) in their standard allowance, and whose rent allowance only allows for a room in a shared house.

My name is Dan\*, I'm 19 and I produce music, and occasionally game. I also do martial arts.

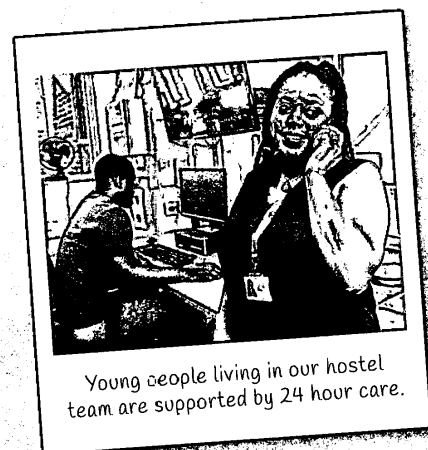
I was bullied from a really young age in school and my teachers didn't take it seriously. When I was 18, a friend of mine was stabbed and I was attacked not long after. Mine and my mum's relationship was strained and in the end she told me I had to leave.

I will never feel safe in my hometown, so I moved to London with my girlfriend at the start of 2021. It fell apart really quickly. I told my landlady that I had nowhere to go, and she felt sorry for me and let me stay in a shelter in her garden. The choice was between that or being on the street. It was only supposed to be temporary, it had no hot water or no electricity, but I ended up staying there for two and half months.

Over the next nine months I lived in flat shares. Flat sharing was really hard, for example; some of my housemates weren't following any Covid restrictions and were hosting parties at our flat. Others stayed up until 4am and I couldn't sleep. The stress unlocked all this negative stuff that I had been holding back, it just came out all at once and I started having panic attacks. I lost two jobs in the space of a month and the landlord served me with notice to leave the flat share. My mental health was at one of the lowest points then, I was close to becoming homeless.

My doctor told me to go to the Cardinal Hume Centre for help with my benefits. I mentioned to my caseworker Jenny how bad things were and she told me about the hostel. The psychotherapist who visits the Cardinal Hume

*Having Clare's help in the hostel was really good. I feel calm talking to her, and I trust that she knows how to respond to me. Lots of people aren't able to talk to me properly about what I'm going through.*



Young people living in our hostel team are supported by 24 hour care.

Centre is the main reason I wanted to come to this hostel. Mental health support is really hard to get.

Having Clare's [psychotherapist] help in the hostel was really good. I feel calm talking to her, and I trust that she knows how to respond to me. Lots of people aren't able to talk to me properly about what I'm going through.

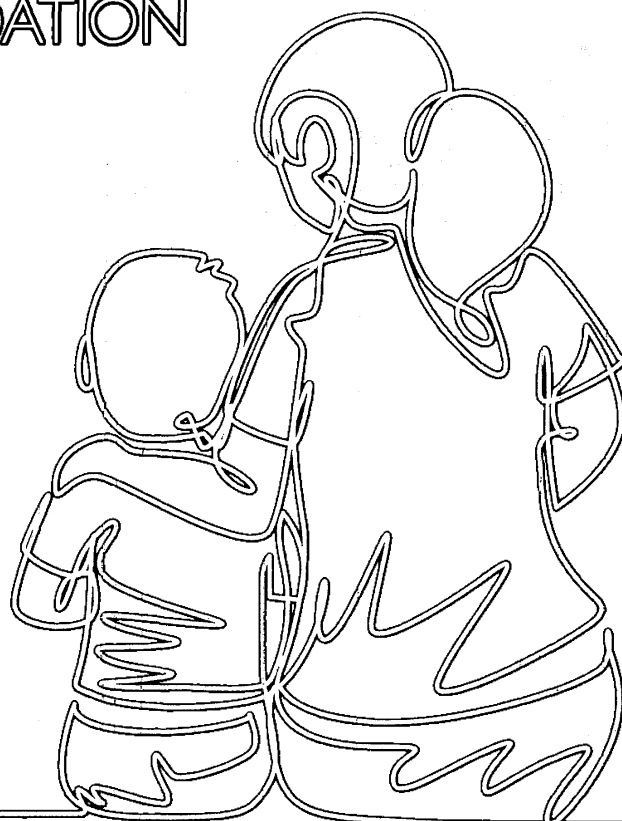
When I got help with my mental health it felt like relief.

In the short-term, I want to move towards more independence and know that I could cope if something negative happens. I'm optimistic about it.

# LIVED EXPERIENCE OF FAMILIES LIVING IN TEMPORARY ACCOMMODATION

In April 2021, we partnered with Home-Start Westminster, Kensington & Chelsea and Hammersmith & Fulham (WKCHF) and the Westminster Foundation to commission a piece of research exploring the lived experience of families living in temporary accommodation.

Over 3,000 children live in temporary accommodation provided by Westminster City Council. We wanted to better understand the impact this has on their lives.



Sadly, our findings confirm a growing evidence base that demonstrates the harmful impact that living in temporary accommodation can have on children and families. It is far more than a housing problem; it impacts on health, education and child development. It adds financial pressures and it is a cause and consequence of inequality. During the research, we heard about the upheaval and trauma that so often accompanies moving into temporary accommodation, and we heard how families lacked a plan or realistic hope of moving out of this extremely challenging situation. As such, we learnt that the experience is, very often, not 'temporary' and it prevents families from realising their idea of home.

*We are living a very unsettled life and not enjoying [it]. I try to look for a better job but I don't know where to apply. It's disorganising mentally and emotionally in every way. I hope to get out [of temporary accommodation] as soon as possible.*

#### RECOMMENDATIONS AND NEXT STEPS

Over the coming year, we intend to act on the four key recommendations that came out of the research.

1. Develop a targeted support offer for families moving into, and living in, temporary accommodation

2. Work collaboratively with statutory and voluntary sector partners to ensure the best use of our collective resources
3. Continue to invest in our trauma-informed service provision
4. Find ways to use our voice at a local and national level to amplify the experiences of families living in temporary accommodation.

The research, which was carried out by Becky Rice an independent researcher, will be published later in 2022.

*A home which is for you... you feel like living in this home forever. You don't need to change and move again. You get familiar; you make local connection to that place without fear of moving and make your home... the most suitable place for you and your needs*

## ELLIE'S STORY

My name is Ellie and I'm the mother of three beautiful children, they're nine, six and three.

I came to London with my husband in 2016, when we only had two of the children. I was working as a hairdresser but things were tough. I left my husband because he was violent.

When I left him, I didn't have a penny, and no family I could ask for help. Things were very, very tough on us. I don't know where to start. Some nights I would go to sleep so I could forget how hungry I was.

We would often go to bed without food. All I could think about was my kids: 'What can I feed them? How can I dress them? Where can we live?' It hurts me to remember this time.

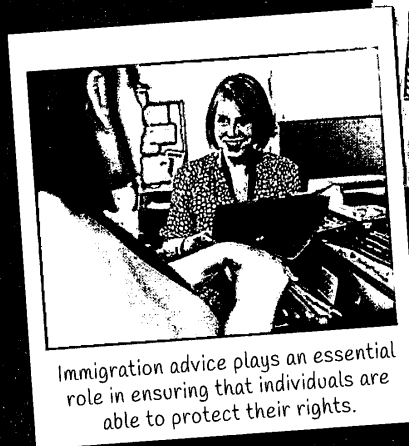
Coming to the Centre changed everything for us. I gave my documents for help with my immigration status, and I also asked, 'Can we have some food?' She (the advisor) took me to the food bank and she said I could take as much as we want. Then she arranged food vouchers for us.

I can remember the day of my court hearing, again the Centre helped me with the money for transport there. Debbie (the advisor) managed to get me leave to remain with my kids and we were entitled to benefits which we were not before. I could open a bank account. We now have food. I can afford to buy them clothing.

Once my immigration status was sorted out, I was talking to a lady, she opened up to me and she also had three kids. I said to her, 'I know a place for you, when you go there you forget about all your problems.' And she came to the Centre too.

Every family has a different story but each knows the fear of not being able to put food on the table and a roof over your head. My hope for my children is for a better life and that we never go back to those days where there's no food on the table. If not for Debbie and the Centre, we would still be in that mess.

*"All I could think about was my kids: 'What can I feed them? How can I dress them? Where can we live?' It hurts me to remember this time.*



*Immigration advice plays an essential role in ensuring that individuals are able to protect their rights.*



Ellie as depicted in our Christmas 2021 appeal.



# VOLUNTEERING

Klair has volunteered at the Centre for five years teaching English. She's helped clients to pass assessments and exams, and now teaches an informal class, for mums whose children can play in the safety of the Centre at the same time.

[Klair]: My name is Klair I have been at Cardinal Hume Centre for the past five years doing voluntary teaching.

I now work at Medway Council teaching in the Adult Centre. I volunteer because both my parents were very giving people. I was brought up in a religious background and giving has stuck with me.

Sometimes there's no reason, it's just as my mum would say, 'step out in faith'.

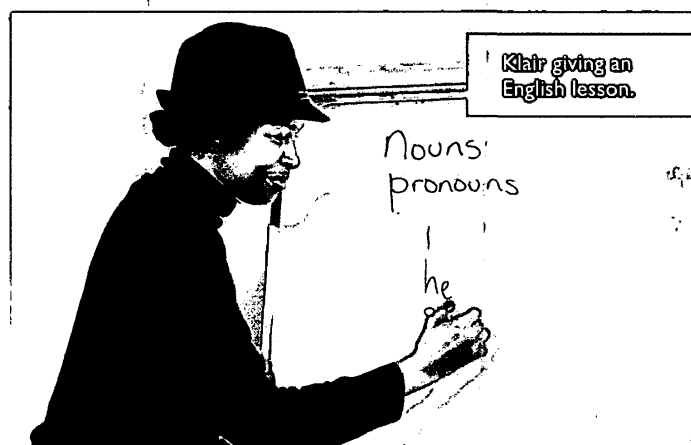
Volunteering was good for me too. I wanted a job teaching for a while, but until recently I was a cook. So it kept my skills up-to-date. I knew the core curriculum, what is to be expected and more about learners in their different forms. It gives me that flexibility to accommodate whatever is needed.

I have to really admire people that I teach here. They come from all walks of life, I've had a number of learners who are on the streets. For people to come in and to want to further themselves even though they haven't got a stable place, for me that is really admirable.

Cardinal Hume Centre have the added touch that if they think if you're capable of a particular role they will ask you. For example, they asked me to speak at one of their annual conferences in front of everyone. And they asked if I could sit in on an interview. They were interviewing for a particularly high role and they wanted input from all sectors of the centre not just management. I thought that was really, really astonishing because I would never dream that an organisation would say 'you're a volunteer, come on sit on a panel and have your view heard'. I'm glad as well it makes you think they actually thought of me beyond the volunteering. It's a feeling of worth they make you feel valuable.

Volunteering is about all the things that come with it. It opens up your eyes to a whole new different world that you would not think about the people that you meet whether it's staff or the people you're volunteering with.

When you see that you help somebody it's a reward that you can't really put into words, it's a satisfying feeling more than anything I will go home and think I've done my good deed for the day. I'm happy.

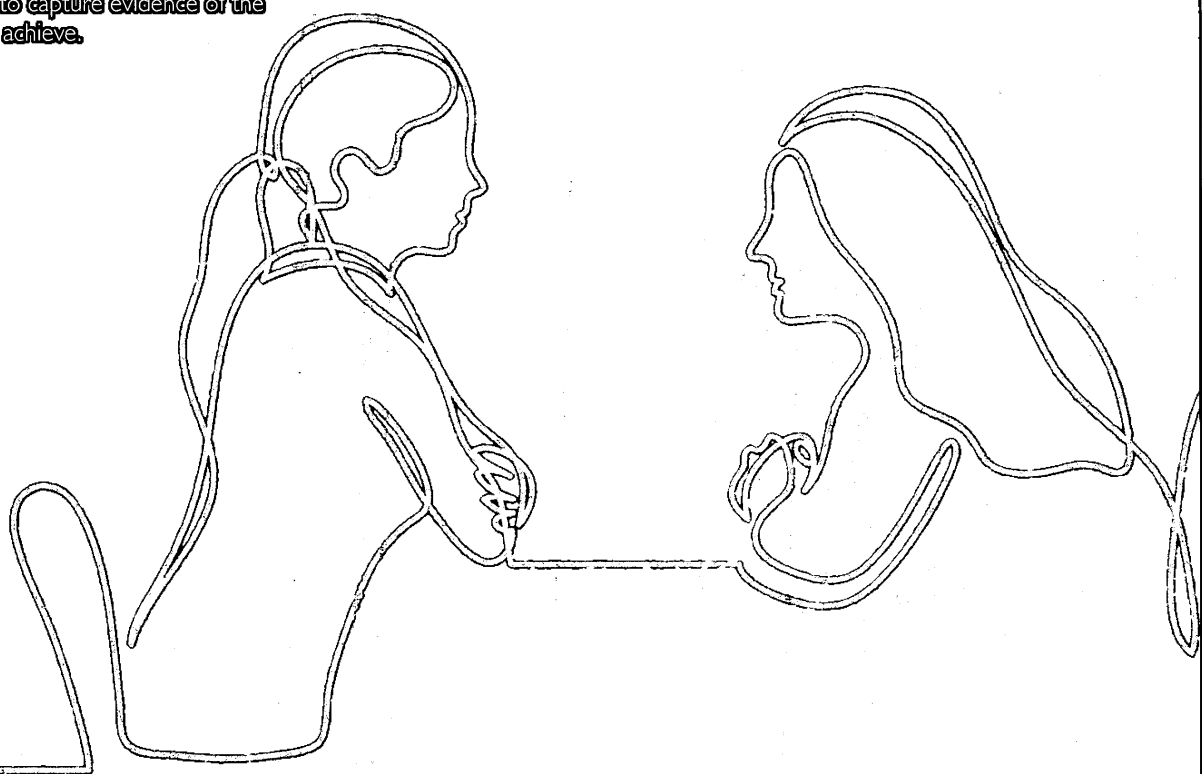


Klair giving an English lesson.

*The sessions are always very lively and numbers have gone up since they started. Klair is always really enthusiastic about her sessions and committed to helping people learn in a creative way and this has a very positive effect on the women who attend.*  
Jan Lemmen, Manager of Employment and Learning

## LISTENING TO OUR CLIENTS' VOICE

**This year we reviewed our client feedback processes to ensure we continue to improve our services and to capture evidence of the outcomes clients achieve.**



#### ANNUAL CLIENT SURVEY MARCH 2022

In March 2022, we distributed our Annual Client Survey to over 1,500 clients who had accessed our support since April 2019. It was available in English, Arabic, French, Spanish and Tigrinya to ensure that everyone had an opportunity to respond, and clients could complete it online or by hand in the Centre.

#### WHO WE HEARD FROM

336 clients responded. At the time of completion, 53% of respondents were currently receiving support from the Centre, whilst 47% had used the services at some point in the last 3 years. We received responses from a diverse range of clients and 36% had received support from more than one service area.

*... They have been a lifeline for me at a time when I was most vulnerable... Their services are absolutely essential.*

#### WHAT WE LEARNT

- **96%** would tell other people about the Centre, if they needed help.
- **94%** or more agreed that our staff listen, make them feel welcome and take enough time to fully understand their needs.
- **Over 80%** agreed that their overall wellbeing has improved and that they feel clearer about the options they have for their future.

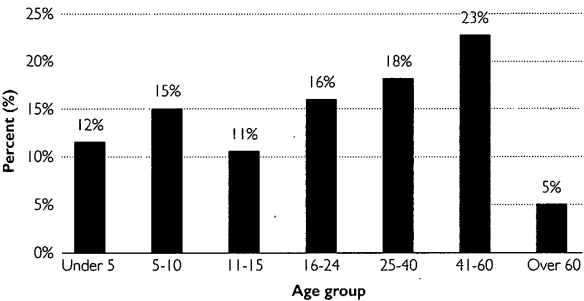
#### OUR CENTRE FORUM FOR CLIENTS

We not only want to help our clients move on from the problems that caused them to come to us for help, we also want them to work with us to improve and develop our services. So we include our clients wherever possible in our work. We are now setting up a more formal way for clients to do this; through our Centre Forum for Clients and Residents. This group will work closely with our team, providing us with insight into the proposals for projects and services. It will meet quarterly and help guide the decisions that we take as an organisation.

*Cardinal Hume Centre has made my life easier in helping me deal with welfare, housing and housing repair issues, which was a huge burden on my shoulders. The Centre helped me with... getting benefits for my unwell son and helped me with trying to deal with my child's schooling issues... Where they haven't been able to help, they referred me to external services...*

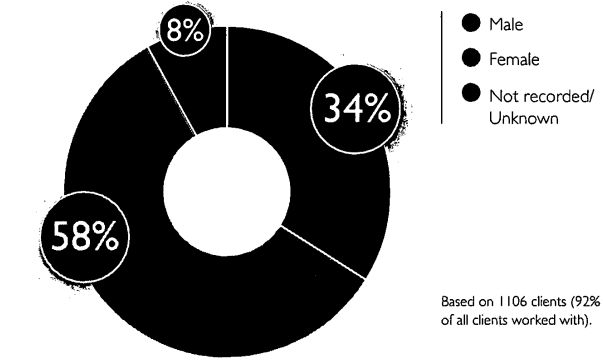
# WHO WE WORKED WITH

AGE



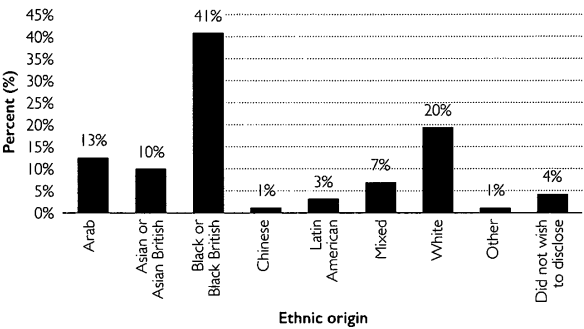
This graph is based on the data we have both for the clients we have worked with directly, as well as the children and young people (0-24) we have supported indirectly through our support of the whole family (a total of 2114 clients and their dependants).

GENDER



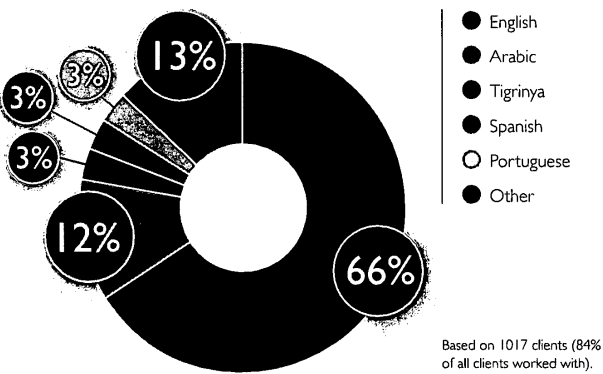
Based on 1106 clients (92% of all clients worked with).

ETHNIC ORIGIN



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

PREFERRED LANGUAGE



Based on 1017 clients (84% of all clients worked with).

## OUR VOLUNTEERS

Our volunteering programme is coming back to life, and we are so fortunate to have many of our volunteers return and continue supporting our work. From greeting clients in the Hub, helping children with their homework, raising essential funds in our shop to supporting clients to improve their English and their work prospects, it's been wonderful to welcome them back.

We are also grateful to our corporate partners for their volunteering support over the last year. Activities have included a craft workshop with children in family services, Christmas decorating, clearing and planting in our community garden and support of our professional mentoring programme. A special thanks to Landbay, Landsec and BNP Paribas for their ongoing volunteering support.



Volunteers bring a diversity of experiences to help improve educational opportunities and attainment.

# STRATEGIC REPORT



We use our community space to help nurture family and community relationships.

# MEASURING PROGRESS AGAINST OUR BUSINESS PLAN 2020-23: YEAR TWO

This financial year marked the second 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.

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 during the second year of the global pandemic. Yet despite the ongoing challenge of the global health and economic crisis, 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 2021/22 the Centre supported 1,208 (2021: 1,163) clients in order to increase their financial security and reduce their risk of homelessness. This included:

- 587 families (2021: 465)
- 233 children and young people age received direct support (2021: 202)
- 93 were between 0-15 years old and 140 age 16-24
- 388 other individuals requiring emergency support

In addition, 942 children and young people indirectly benefited from the Centre's support through help provided to other members of the family or household.

72% of new cases opened were from the Centre's 'target' group and 43% of clients benefited from the support of more than one of the Centre's services in the financial year.

## IMPROVING OUR UNDERSTANDING OF NEED:

The Centre is improving its capturing of data of the main presenting needs of its clients and by way of illustration:

- 73% of our Welfare Rights actions (since October 2021) have been around disputing or resolving benefit issues.
- 50% of new Welfare Rights cases (since October 2021) have been related to Insufficient Income as the main presenting need.
- 52% of our new Immigration cases have been around applying for an extension to leave.

- Over a third of new Housing cases (since October 2021) have been related to Unsuitable Accommodation; a third have been related to clients being at risk of homelessness.
- 51% of residents in our Supported Accommodation services have mental health support needs; 60% were in Care or Care Leavers; 45% had substance misuse needs; over a third (36%) were classed as Not in Education, Employment or Training (NEET).
- 63% of our new employment cases are with clients who have been unemployed for 6 or more months

This year the Centre developed a new Theory of Change identifying outcomes around housing, economic security, learning and wellbeing as a means to monitor the achievement of our strategic objectives. The table opposite details the Centre's achievement of these.



CLIENT OUTCOMES	CHILDREN, YOUNG PEOPLE AND FAMILIES		VULNERABLE ADULTS	
	TOTAL NUMBER OF OUTCOMES ACHIEVED*	TOTAL NUMBER OF HOUSEHOLDS WE ACHIEVED OUTCOMES FOR*	TOTAL NUMBER OF OUTCOMES ACHIEVED	TOTAL NUMBER OF HOUSEHOLDS WE ACHIEVED OUTCOMES FOR
<b>Stable, suitable accommodation</b>				
Immediate housing need met/risk of homelessness averted <sup>1</sup>	121	104	21	16
Step towards stable accommodation (e.g. accepted on Council Waiting List)	9	9	4	4
Housing secured/ housing situation improved or sustained <sup>2</sup>	45	43	11	11
<b>Financial and Economic Security</b>				
Employment obtained	13	13	7	7
Employment situation improved (e.g. increased hourly rate; accessed training)	47	19	23	12
Benefit decisions successfully resolved/amended	112	58	52	24
New benefits awarded / Recourse to public benefit granted	68	53	13	22
Total financial gain per year:	£180,610	29	£61,589	15
Total backdated money awarded:	£164,603	45	£65,022	19
Grants awarded (including LSP, DHP)	22	17	7	6
<b>Stable, regularised immigration status</b>				
Secured or extended the right to remain in the UK <sup>3</sup>	103	50	25	15
<b>Improved educational opportunities and attainment</b>				
Educational support (e.g. 121 language support; homework club)	80	80	/	/
Child development support (e.g. Stay & Play, Family Friday's & Saturday's)	63	63	/	/
Training secured	15	9	6	4
<b>Increased wellbeing and resilience</b>				
Food support (e.g. foodbank or supermarket vouchers issued)	307	124	174	80
Access to social & cultural activities (e.g. family outings; school holiday programme)	75	75	/	/
% of clients <sup>4</sup> who agree we have had a beneficial impact on their wellbeing	85%		84%	
% of clients who feel better able to meet their own/their family's needs	83%		78%	

\* The Centre often achieves more than one outcome for each household or individual. <sup>1</sup> This figure includes supported accommodation provided. <sup>2</sup> This figure includes positive move on's from our Supported Accommodation Services.

<sup>3</sup> This figure includes Biometric Residents Permit received. <sup>4</sup> This is based on our Annual Survey; a total of 336 clients responded.

# PERFORMANCE AGAINST OUR ENABLER GOALS

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

### **This year we:**

- Completed our Theory of Change, using this to further develop our client services.
- Agreed a new monitoring framework to both evidence and improve understanding of our impact.
- Developed our first ever client survey and created a process for client feedback to be fed directly to the Board.
- Further developed the Centre's understanding of what it means to offer trauma informed services, began implementation of a development plan.
- Achieved re-accreditation of our immigration services by the Legal Aid Agency's Specialist Quality Mark (SQM). Began the process to achieve accreditation for our housing and welfare rights services by the Advice Quality Standard.
- Commissioned and completed research on the lived experience of families living in temporary accommodation.

### **Activity planned for the next financial year:**

- Continue to further develop our use of data, including improvements to help us better understand the presenting needs of our clients.
- Achieve accreditation by the Advice Quality Standard.
- Roll out trauma informed training. Build on this in the development of our services and use of our building.
- Use the findings of the temporary accommodation research to develop our services to families further.

## MAXIMISE THE CENTRE'S EFFICIENCY

### **This year we:**

- Exceeded our stated aim to achieve financial balance securing a surplus for re-investment into client services.
- Increased financial support for staff development. This was backed up by a new annual Personal Development Plan completed by employees in consultation with their line manager.
- Strengthened the diversity of our governance and leadership.
- Started a project to update our client database.
- Invested further in our IT systems to enable secure but flexible working.
- Converted two offices to provide two emergency en-suite rooms. Improving the Centre's ability to give immediate and crisis access to our accommodation.

### **Activity planned for the next financial year:**

- Achieve financial balance at the end of the next financial year.
- Further development of our IT systems. Complete upgrade to our client database. Potentially move our day-to-day IT systems to SharePoint.
- Review and further development of the Centre's Personal Development Plan for staff. Review and renewal of critical HR policies.
- Develop a new fundraising strategy, building on the opportunity of Cardinal Hume's centenary in 2023.
- Review and modify the use of some of our building given increased hybrid working to maximise the potential use for and by clients.

# LOOKING AHEAD

It is clear that the country is entering another and perhaps more difficult economic period. There is strong evidence to suggest increased risks of homelessness and poverty. If this is not effectively tackled the impact might be felt for generations.

We strongly believe that our integrated offer of support across a range of services has the potential to make a more meaningful impact and it feels right that the Centre should consider how it might grow to meet this client need.

We also want to protect the sustainability of the Centre in the long term. We want to maintain our breadth of funding and resource our client work better.

In the second half of 2022 the Centre's Board will begin consideration of the Centre's future and long term impact. It has set the following criteria for this work to ensure it is:

- Grounded in client need
- Shaped by our values
- Strengthening of our long-term sustainability.

The Board expects to agree a new Business Plan during 2022/23 to develop this strategy further, and this is backed by a strengthened financial position as outlined ahead in our Financial Strategy.

# FINANCIAL STRATEGY

## FINANCIAL STRATEGY

This report covers the second 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). This Business Plan forecast income in this second financial year at £3.01m and expenditure £2.91m. The Centre has exceeded its aims in both this and the previous financial year.

While the pressure of the global health crisis has continued to challenge the Centre and its clients, this financial performance has enabled us to develop our services and improve our financial reserves. While the economic outlook is incredibly challenging, we are confident we will achieve a financial balance in 2022/23 and believe such a forecast is consistent with our overall Business Plan aims.

The Centre intends to develop a new Business Plan from April 2023. We want to increase our client impact further. Our aim is to consider how the Centre can grow its services as the country enters a new and deeper period of economic uncertainty. We believe our financial performance in the last two years gives us a strong basis to do this planning with confidence.

## EXPENDITURE

Expenditure this financial year was £3.182m (2021: £3.17m). Increased spending helped the Centre make improvements to its provision for clients, and capital expenditure included the conversion of two offices into two self-contained studios to enable the Centre to provide immediately accessible emergency accommodation for young people. There was increased expenditure to cover expansion in our immigration, housing advice and employment team, which was implemented to meet increasing client need. We also decided to further expand our welfare rights provision and increase our family services team.

The Centre has made further improvements to some of our systems. Included in this is continued investment in some IT systems to strengthen our ability to work more flexibly and to reduce time spent on some simpler back office functions. We are progressing a programme to update our client database and monitoring systems to further enhance our ability to demonstrate our impact. With the help of some pro-bono support we also updated and relaunched our website, significantly improving donor processing.

We will continue to invest in our plans for growth in the future, reviewing existing systems and processes to help us to be fit for purpose as we shape the way in which we go forward. We expect to make further investments in some of our IT and professional services to enable us to become an efficient, effective and impactful organisation.

## INCOME

Total income this year was £3.441m (2021: £3.46m) including the money we raised to cover the new hostel rooms. This exceeded our 2021/22 budget by approximately £480k.

Historic overpayments by Westminster City Council were agreed at £100k and written down and the contract to provide supported accommodation to young people and young adults has been extended until March 2023. We expect to be asked to tender for a further three (or more) year period later in 2022.

On voluntary income, evidence suggests the Centre is strengthening its ability to access public funds, and our improvements in evidencing and describing our impact are making us more attractive to Charitable Trusts to cover some of our client service costs. However, much of the income increase was this year derived through legacy income. Such income is becoming a more regular component of our funding profile and over the

past seven years it has averaged over £150k per year. Last year it was £191K and this year an exceptional £537K.

In recent years the centre has not included legacy income in its budgetary forecast assumptions in order to remove volatility from its income forecasting. We have reviewed our funding pipeline and this indicates a number of legacies to be expected although the timing of receipt of such funds cannot be easily determined due to long probate and tax protocols.

From 2022/23 we have decided to assume some legacy income in our budget forecasts to allow us to commit to a higher spending programme. This income will be allocated to non-recurrent expenditure. We have also established a Legacy Equalisation Fund to smooth the income volatility. The fund has been established at £240,000 and forms part of our Designated Funds in note 12 to the accounts.

#### LOOKING AHEAD

The Board has agreed a budget for 2022/23 that forecasts income at £3.17m and expenditure at £3.296m. The difference is budgeted to be met through the use of restricted funds and through use of some of our designated growth and client funds.

Whilst there is a challenging economic outlook we are confident, due to a thorough understanding of our funding pipeline, that such a breakeven position is achievable.

We consistently monitor our available reserves and liquidity against potential stresses to income and costs and, having modelled for inflation of 8% on all costs and a risk of 15% reduction each year in total donations and legacies, are confident we are able to operate within available reserves and resources for the next two years.

#### TOTAL FUNDS

Total funds at 31 March 2022 are £3.221m which is an increase on the previous year of £259k.

#### AVAILABILITY OF FUNDS

General Funds are available for normal operating purposes. These are unrestricted and at 31 March 2022 the balance of £697k is more than three months of normal operating expenditure.

Designated Funds totalled £2.498m at March 2022. These funds are designated as follows:

Growth and Development Fund (2022 196k; 2021 200k) provides the Centre with the capacity to invest in the future growth of our services.

Covid Resilience Fund (2022 100K; 2021 100k) was set up to provide some resilience against the unpredictable consequences of the pandemic.

The Client Fund (2022 29k; 2021 30k) was established to meet the direct needs of our clients such as support for food or other necessities. Given the significant cost of living pressures it is most likely more of these funds will be required in 2022/23.

Legacy Equalisation Fund (240K) as described above.

Fixed Asset Funds (2022 1,933k; 2021 1,938k) represent the net book value of total assets less the cost of long term financing. These funds are not available for any other purpose.

Restricted funds are donations for specific purposes. The value at March 2022 of £26k 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 2021/22 we have built this to £697K, which is £77K higher than the figure for the previous year. This represents over three months of normal operating costs, which is within the target the Centre sets itself to hold general reserves of between two and four months, 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 Restrictive Funds at 31st March, which for 2021/22 equates to £2,589k for the year/£216K per month (2021: £2,679K/£223K).

The Board is confident that this level of General Fund is sufficient, particularly given the existing Designated Growth, Covid and Client Funds, the creation of the Legacy Equalisation Fund and the agreement of a balanced budget for 2022/23.

### 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 2022, invested monies were held in the form of cash deposits with several main financial institutions.

It is the Centre's policy not to hold equity investments. On 31st March 2022 the Centre held investments with a value of c£21K which were donated in the year and were sold in April 2022.

# FUNDRAISING APPROACH

At the Cardinal Hume Centre we are committed to raising the income we need to fulfil our founding mission in ways that are transparent, cost-effective and appropriate to our Benedictine ethos. We are registered with the Fundraising Regulator and adhere to the Fundraising Code of Practice in all our income generation activities. The Cardinal Hume Centre raises funds to do our work from individuals, companies, schools, parishes, religious orders, grant-making trusts and statutory agencies.

We write to people who are already supporting us or who have expressed interest in our work, between four and six times a year. We do not call or write to people who are not connected to our work. We email only those people who ask to receive marketing emails from us. We ensure that the way we collect and look after personal information about our supporters complies with the Data Protection Act 2018. You can read about how we collect, use and retain information about supporters in our Donor Privacy Notice on our website.

At the Centre, we have staff and volunteers working on fundraising activities, under the supervision of the Director of Fundraising and for the early part of 2020-2021, with a gap before recruitment of a new Director of Fundraising, under the guidance of the CEO. We do not employ third parties to fundraise

on our behalf. Our online fundraising activities continued to grow as Covid restrictions and social distancing meant that fewer in person events were taking place. The Centre uses recognised web-based giving platforms: Just Giving, Virgin Money, 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. During 2021-22 we reviewed our welcome and stewardship of new and existing donors to ensure we were providing an authentic and engaging supporter experience.

In 2021-22 we received four fundraising complaints. Two of those were in response to appeal mailings when those donors should not have been contacted. There were two further complaints about administrative errors in December and March. We apologised to them, tightened selection processes for mailings, altered donation reports to reduce human error interpreting the data, and reconfirmed the process of noting any contact details directly into the CRM system when taking calls from supporters with the staff team. 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.

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: TURNING LIVES AROUND

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

## OUR VALUES, AT THE CENTRE WE WILL:

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

## ORGANISATIONAL STRUCTURE

The company is a charitable company limited by guarantee established under a Memorandum and Articles of Association. At the year-end there were eight members (2021: 8), set out on page 74 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 74. At the end of 2022 two trustees will reach the end of their term of office. In preparation for this, in 2021 the Board commissioned an external review to consider if greater diversity in its membership would make it stronger. As a result of this a process has begun to recruit more members from minoritised groups and to secure better representation of those with lived experience of the challenges the Centre's clients face.

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 Services, Director of Finance and Operations, Director of Fundraising and Communications, Head of HR and two Heads of Service. Pay grades and scales are reviewed by the Personnel and Staffing sub-committee and ultimately the Board of Trustees.

## PARTNERSHIPS

In pursuing its aims and objectives, the Centre seeks to have collaborative relationships with local and national organisations and networks. Particularly at the service delivery level it has close connections with other like-minded organisations that provide services relating to tackling homelessness and poverty. Significant partnerships over the year are set out on page 78.

## INTERNAL CONTROL AND RISK MANAGEMENT

The Trustees have overall responsibility for the Centre's systems of internal control. There is a clear delegation of the Trustees' authority through the Chief Executive to the rest of the organisation. The Centre operates a three-year planning cycle with annual revenue and capital budgets being approved by the Trustees. Significant changes to budget are subject to specific approval. Our financial reporting system compares results with the budget on a monthly basis together with forecasts of the expected year-end results.

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. The key risks the Centre faces are reviewed at every meeting of the Board and regularly by the Senior Management Team.

Covid-19 has made greater demands for a stronger focus on some of our internal controls and allowed us to test ourselves for a sustained period. Some of our financial controls have been reviewed and strengthened with small modifications to our management of cash. There has also been a review of our mandates and approvals process and steps to ensure our hostel management systems effectively reconcile with the Centre's main accounting systems.

Throughout this year, many of our staff continued to work remotely. All our 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 enhance our team's ability to work flexibly and from different locations, preparing us for a future where we want to be able to increase our client reach.

We have managed the health and safety challenges that Covid has presented to our working practices, and our health and safety policy and processes are regularly subject to external review by specialists through our insurance broker.

The Centre reviewed its safeguarding policies and processes again this December, making some minor changes. This follows a more extensive external audit in 2020. We also commissioned an external review of our GDPR policies and practices and expect to make some changes in 2022/23. The Centre's Immigration Team were successful in achieving reaccreditation by the Legal Aid Agency's Specialist Quality Mark and we began a process to secure accreditation for our housing and welfare rights advice under the Advice Quality Standard. The Centre was also awarded the London Youth Quality Mark.

As described in this report, we continued to provide most of our services throughout the duration of COVID, so we continue to be engaged with clients. The ability to communicate through multiple options (phone, video or in

person) means that the Centre has continued to provide advice and support, whilst always adhering to government rules. Our recent client survey demonstrates that many of our clients appreciate the ability to receive a combination of support in person and online or over the phone. We intend to maintain the ability to provide this hybrid support, albeit with increasing the return to more in-person as the pandemic subsides.

#### **FINANCIAL RISK**

The organisation has identified explicitly the risk to its income streams, both voluntary and statutory (see page 45). These risks include 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 processes and policies are in place to capture and record all income streams
- Continuous review of services to ensure they are aligned to funding streams
- Expenditure and budgetary management
- Regular review of major contracts
- Setting an annual budget that matches expenditure to forecast income
- Reserve and fund management
- Stress testing our reserve levels to a number of scenarios, to ensure the Centre can be confident they are held at a sufficient level.

The reserves policy ensures the organisation can operate with sufficient savings to ensure long-term sustainability. There are regular financial reports that are monitored by both the Finance sub-committee and the Board. There is a continuous development of services and continuing investigation as to how to align the development of services with sources of funding which are monitored by both the Finance and the Fundraising and Communications sub-committees.

#### **BUSINESS RISK**

The organisation recognises the need for a resilient leadership team that can approach the dynamic environment through proactive management. The recruitment and retention of key personnel able to meet the changing needs and add value to the Centre is a key factor in our long-term success. This year the Centre has welcomed a new Director of Fundraising and Communications and Head of HR. The economic climate has made it harder to recruit to some other roles, and the Centre welcomed an experienced Finance and Operations Director in June 2022. Our strategy for the three years to 2023 is based around a financially sustainable strategy and a proactive change management approach to the challenges we face.

#### **CAPITAL PROJECTS**

In 2021/22 we invested £138k into remodelling two existing offices into self-contained en-suite accommodation to increase capacity in our hostel, and on IT equipment as part of our ongoing IT infrastructure upgrade to support greater flexibility in working.

#### **STAFF AND VOLUNTEER RECRUITMENT AND RETENTION**

The Centre is an equal opportunities employer and applies objective criteria to assess merit. It aims to ensure that no job applicant or employee receives less favourable treatment on the grounds of age, disability, gender reassignment, marriage and civil partnerships, pregnancy and maternity, race, religion or belief, sex, sexual orientation.

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

number of the team have attended specialist leadership training and all managers were enrolled on ACAS led management training. This year the Centre took active steps to encourage more individuals from UK minority ethnic backgrounds to apply for senior staff roles and completed a review of the diversity of its Board.

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:



Robert Arnott,  
Chair of Trustees

6 July 2022

## FINANCIAL REPORT



Through our support,  
advocacy, casework and  
legal representation,  
we aim to raise clients'  
awareness of their rights.  
(Member of staff pictured)

# 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 2022 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 2022 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](http://www.frc.org.uk/auditors-responsibilities). This description forms part of our auditor's report.

#### USE OF OUR REPORT

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

other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Edward Finch  
(Senior Statutory Auditor)  
For and on behalf of Buzzacott LLP, Statutory Auditor



12 July 2022

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 2022 with comparative information provided in respect of the year to 31 March 2021.

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 44 - 46 and drawn on modelling carried out in May 2022, and the strategic plan covering the period from April 2020 to March 2023. This showed the Centre could sustain a 15% loss across all of its voluntary income streams over two years and absorb the impact of a steep inflationary rise in its costs over the same period, before our reserves dropped to below the two months of normal operating expenditure minimum set by our Board. Since that Business Plan was drawn up, as our accounts show, our financial performance in 2020/21 and 2021/22 has significantly improved upon that plan, and in both years was better than predicted at the start of the 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 accruals 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 2022  
(Incorporating an Income and Expenditure Account)

Year Ended 31st March 2022					Year Ended 31st March 2021				
	Notes	Unrestricted Funds £000's	Restricted Funds £000's	Total Funds 2022 £000's		Unrestricted Funds £000's	Restricted Funds £000's	Total Funds 2021 £000's	
<b>Income From:</b>									
Donations and Legacies									
Donations	2	1,230	703	1,933		1,616	601	2,217	
Legacies		537	-	537		191	-	191	
<b>Total Donations and Legacies</b>		<b>1,767</b>	<b>703</b>	<b>2,470</b>		<b>1,807</b>	<b>601</b>	<b>2,408</b>	
Charitable Activities	3	316	568	884		401	417	818	
Other Trading Activities									
Sale of Donated Goods		6	-	6		-	-	-	
Other Income		72	-	72		231	-	231	
<b>Total Income</b>		<b>2,161</b>	<b>1,271</b>	<b>3,432</b>		<b>2,439</b>	<b>1,018</b>	<b>3,457</b>	
<b>Expenditure on:</b>									
Raising Funds									
Donations and Legacies	4a	459	-	459		436	-	436	
Fundraising Trading	4a	55	-	55		55	-	55	
		514	-	514		491	-	491	
Charitable Activities									
Housing and Residential Services	4b	190	736	926		402	601	1,003	
Advice and assessment	4b	737	320	1,057		781	240	1,021	
Learning, Employment and Family Services	4b	422	263	685		530	125	655	
		1,349	1,319	2,668		1,713	966	2,679	
<b>Total Expenditure</b>		<b>1,863</b>	<b>1,319</b>	<b>3,182</b>		<b>2,204</b>	<b>966</b>	<b>3,170</b>	
Net gains on Investments		9	-	9		3	-	3	
<b>Net income/(expenditure) and Net Movement in Funds</b>	<b>6</b>	<b>307</b>	<b>(48)</b>	<b>259</b>		<b>238</b>	<b>52</b>	<b>290</b>	
Transfers between funds		-	-	-		-	-	-	
<b>Reconciliation of Funds</b>									
Total funds brought forward at 1st April		2,888	74	2,962		2,650	22	2,672	
<b>Total funds carried forward at 31st March</b>		<b>3,195</b>	<b>26</b>	<b>3,221</b>		<b>2,888</b>	<b>74</b>	<b>2,962</b>	

# BALANCE SHEET AS AT 31<sup>ST</sup> MARCH 2022

	Notes	2022 £000's	2022 £000's	2021 £000's	2021 £000's
<b>Fixed Assets</b>					
Tangible Assets	8		3,084		3,109
Investments	14		21		35
<b>Current Assets</b>					
Debtors	9	401		266	
Short-Term Deposits		215		215	
Cash at Bank and in hand		927		670	
		<u>1,543</u>		<u>1,151</u>	
<b>Creditors:</b> amounts falling due within one year	10	<u>(366)</u>		<u>(254)</u>	
<b>Net Current Assets</b>			<u>1,177</u>		<u>897</u>
<b>Total Assets less Current Liabilities</b>			<b>4,282</b>		<b>4,041</b>
<b>Creditors:</b> amounts falling due after one year			<u>(1,061)</u>		<u>(1,079)</u>
<b>Total Net Assets</b>			<u><b>3,221</b></u>		<u><b>2,962</b></u>
<b>Represented by:</b>					
<b>Funds and Reserves</b>					
Unrestricted Funds					
General Funds	12	697		620	
Designated Funds	12	<u>2,498</u>		<u>2,268</u>	
			3,195		2,888
Restricted Funds	12		26		74
<b>Total Funds</b>			<u><b>3,221</b></u>		<u><b>2,962</b></u>

Approved by the Trustees  
and signed on their behalf by:



Robert Arnott  
Chair of Trustees

6 July 2022

Charity registration no. 1090836  
Company registration no. 04333875

STATEMENT OF CASH FLOWS FOR YEAR ENDING 31<sup>ST</sup> MARCH 2022

	Notes	2021 £000's	2021 £000's
<b>Cash flows from operating activities</b>			
Net cash provided by operating activities	A	414	287
<b>Cash flows from investing activities</b>			
Proceeds from sale of shares		35	-
Bank interest received		-	3
Purchase of tangible fixed assets		(138)	(54)
Net cash used in investing activities		(103)	(51)
<b>Cash flows from financing activities</b>			
Bank loan repaid		(19)	(21)
Interest paid on bank loan		(35)	(34)
Net cash (used in) financing activities		(54)	(55)
<b>Change in cash and cash equivalents</b>		257	181
<b>Cash and cash equivalents at 1st April 2021</b>	B	885	704
<b>Cash and cash equivalents at 31st March 2022</b>	B	1,142	885
<b>Net (expenditure) / Income as per statement of financial activities</b>		259	290
<b>Adjustments for:</b>			
Depreciation charge		163	177
Gifted Shares		(21)	(35)
Revaluation of shares		-	(3)
Bank loan interest payable		35	34
Decrease (Increase) in debtors		(135)	67
(Decrease) Increase in creditors		113	(243)
<b>Net cash provided by operating activities</b>		<b>414</b>	<b>287</b>
Cash in hand and at bank		927	670
Short term deposits (less than three months)		215	215
<b>Total cash and cash equivalent</b>		<b>1,142</b>	<b>885</b>

## ANALYSIS OF CHANGES IN NET DEBT

	At 1 April 2021 £000's	Cash flows £000's	Other non- cash changes £000's	At 31 March 2022 £000's
<b>Cash</b>	885	257	-	1,142
Loans falling due within one year	(20)	(18)	18	(20)
Loans falling due after more than one year	(740)		18	(722)
<b>Total</b>	<b>125</b>	<b>239</b>	<b>36</b>	<b>400</b>

## 2. INCOME FROM DONATIONS

	Year Ended 31st March 2022			Year Ended 31st March 2021		
	Unrestricted Funds	Restricted Funds	Total Funds 2022	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£000's	£000's	£000's	£000's	£000's	£000's
<b>Donations</b>						
Trusts	90	482	572	200	448	648
Individuals	572	1	573	609	24	633
Major Donors	414	58	472	541	35	576
Community Groups	141	33	174	163	41	204
Corporates	13	129	142	103	53	156
<b>Total Funds</b>	<b>1,230</b>	<b>703</b>	<b>1,933</b>	<b>1,616</b>	<b>601</b>	<b>2,217</b>

## 3. INCOME FROM CHARITABLE ACTIVITIES

	Year Ended 31st March 2022			Year Ended 31st March 2021		
	Unrestricted Funds	Restricted Funds	Total Funds 2022	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£'000's	£'000's	£'000's	£000's	£000's	£000's
Rent and service charges	316	-	316	401	-	401
City of Westminster Council						
Supporting People	-	399	399	-	399	399
Other Grants	-	42	42	-	18	18
Funding for Advice Services	-	127	127	-	-	-
<b>Total Funds</b>	<b>316</b>	<b>568</b>	<b>884</b>	<b>401</b>	<b>417</b>	<b>818</b>



#### 4A. EXPENDITURE ON RAISING FUNDS

	Year Ended 31st March 2022			Year Ended 31st March 2021		
	Direct Costs £000's	Support Costs £000's	Total Funds 2022 £000's	Direct Costs £000's	Support Costs £000's	Total Funds 2021 £000's
<b>Raising Funds</b>						
Donations and legacies	352	107	459	333	103	436
Fundraising trading	26	29	55	27	28	55
<b>Total Funds</b>	<b>378</b>	<b>136</b>	<b>514</b>	<b>360</b>	<b>131</b>	<b>491</b>

#### 4B. EXPENDITURE ON CHARITABLE ACTIVITIES

	Year Ended 31st March 2022			Year Ended 31st March 2021		
	Direct Costs £000's	Support Costs £000's	Total Funds 2022 £000's	Direct Costs £000's	Support Costs £000's	Total Funds 2021 £000's
<b>Charitable Activities</b>						
Housing and Residential Services	483	443	926	561	442	1,003
Advice and Assessment	562	495	1,057	551	470	1,021
Learning - Employment and Family Services	352	333	685	337	318	655
<b>Total Funds</b>	<b>1,397</b>	<b>1,271</b>	<b>2,668</b>	<b>1,449</b>	<b>1,230</b>	<b>2,679</b>

## 5. SUPPORT COSTS

		Total 2022	Total 2021
		£000's	£000's
	Principal basis of allocation		
Executive Management and communications	Pro-rata to staffing costs	357	285
Financial Management	Pro-rata to staffing costs	254	168
Human Resources	Pro-rata to staffing costs	85	225
Information Systems	Pro-rata to staffing costs	165	130
Premises and facilities	Pro-rata to area used	496	502
Governance costs (see below)		50	51
		<b>1,407</b>	<b>1,361</b>
<b>Governance costs</b>			
Management and administrative staff		36	37
Audit Fee		16	14
		<b>52</b>	<b>51</b>

## 6. NET INCOME AND NET MOVEMENT IN FUNDS

		Total 2022	Total 2021
		£000's	£000's
<b>Auditors Remuneration</b>			
Statutory Audit Service			
Current year		13	12
Irrecoverable VAT		3	2
		<b>16</b>	<b>14</b>
<b>Depreciation</b>			
		<b>163</b>	<b>177</b>

## 7. EMPLOYEES AND KEY MANAGEMENT PERSONNEL

	Total 2022 £000's	Total 2021 £000's
<b>Staff wages during the period were as follows:</b>		
Wages and salaries	1,952	1,868
Social security costs	191	162
Pension costs	79	78
	2,222	2,108
Locums, temporary staff and other staff costs	90	220
	<b>2,312</b>	<b>2,328</b>

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

No Trustee received any remuneration in respect of their services as Trustee (or for any other services to the charity) during the period (2021: none). Trustee expenses reimbursed during the year were £247 (2021: £NIL) for Trustees in respect of travel costs and subsistence.

### REMUNERATION

Two employees earned between £60,000 and £70,000 in the year (2021: two). Employer pension contributions for higher paid staff totaled £6,323 in the year (2021: £7,756).

The total employment costs (including employer pension and national insurance contributions) of Key Management Personnel (KMP) was £470,743 (2021: £471,450). The average number of employees in the Centre in the year was 66 staff (2021: 63).

## 8. TANGIBLE FIXED ASSETS

	Freehold Property £000's	Fixtures, Equipment, Furniture & IT £000's	Total £000's
<b>Cost</b>			
At 1st April 2021	4,016	403	4,419
Additions	123	15	138
<b>At 31st March 2022</b>	<b>4,139</b>	<b>418</b>	<b>4,557</b>
<b>Depreciation</b>			
At 1st April 2021	1,043	267	1,310
Charge for Period	107	56	163
<b>At 31st March 2022</b>	<b>1,150</b>	<b>323</b>	<b>1,473</b>
<b>Net Book Value</b>			
At 1st April 2021	2,973	136	3,109
<b>At 31st March 2022</b>	<b>2,989</b>	<b>95</b>	<b>3,084</b>

In order to expand the Centre's work part of its freehold building was leased to Servite Houses, a registered housing association, at a peppercorn rent for a period of thirty years from March 2004. Servite Houses developed the property into 32 individual residential units financed by a grant of £1.89 million from the Housing Corporation with the balance provided from the Centre's own resources. The Centre manages the property and receives

income from licences granted in respect of the accommodation. The management is regulated by an agreement between the Centre and Servite Houses. This grant, together with certain other smaller grants, would become repayable should there be a significant change in use of the property. There is no intention to make any such change.

## 9. DEBTORS

	2022	2021
	£000's	£000's
Rent and grants receivable	-	57
Other Debtors	75	23
Prepayments and accrued income	326	186
	<b>401</b>	<b>266</b>

## 10. CREDITORS

	2022	2021
	£000's	£000's
Expense creditors	172	22
Other creditors	87	79
Deferred income	-	10
Tax and social security	51	46
Financing loan - Barclays Bank	20	20
Accruals	36	77
	<b>366</b>	<b>254</b>

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

	<b>2022</b>	<b>2021</b>
	<b>£000's</b>	<b>£000's</b>
Loan from Westminster Roman Catholic Diocesan Trust	339	339
Financing loan - Barclays Bank	722	740
	<b>1,061</b>	<b>1,079</b>

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

## 12. FUNDS

Year Ended 31st March 2022	At April 1st 2021 £000's	Income £000's	Expenditure £000's	Transfers and Net Gains on Investments £000's	At March 31st 2022 £000's
<b>General Fund</b>	620	2,161	(1,858)	(226)	<b>697</b>
<b>Designated Funds</b>					
Fixed Asset Funds	1938	-	-	(5)	<b>1,933</b>
Centre Growth Fund	200	-	(4)	-	<b>196</b>
Covid Resilience Fund	100	-	-	-	<b>100</b>
Client Fund	30	-	(1)	-	<b>29</b>
Legacy Equalisation Fund	-	-	-	240	<b>240</b>
<b>Total unrestricted Funds</b>	<b>2,888</b>	<b>2,161</b>	<b>(1,863)</b>	<b>9</b>	<b>3,195</b>
<b>Restricted Funds</b>					
Housing & Residential Services	-	736	(736)	-	-
Advice & Assessment	67	279	(320)	-	<b>26</b>
Learning & Development	7	256	(263)	-	-
<b>Total Restricted Funds</b>	<b>74</b>	<b>1,271</b>	<b>(1,319)</b>	<b>-</b>	<b>26</b>
<b>Total Funds</b>	<b>2,962</b>	<b>3,432</b>	<b>(3,182)</b>	<b>9</b>	<b>3,221</b>

Year Ended 31st March 2021	At April 1st 2020 £000's	Income £000's	Expenditure £000's	Transfers and Net Gains on Investments £000's	At March 31st 2021 £000's
<b>General Fund</b>	535	2,442	(2,204)	(153)	<b>620</b>
<b>Designated Funds</b>					
Fixed Asset Funds	2,115	-	-	(177)	<b>1,938</b>
Centre Growth Fund	-	-	-	200	<b>200</b>
Covid Resilience Fund	-	-	-	100	<b>100</b>
Client Fund	-	-	-	30	<b>30</b>
<b>Total unrestricted Funds</b>	<b>2,650</b>	<b>2,442</b>	<b>(2,204)</b>	<b>-</b>	<b>2,888</b>
<b>Restricted Funds</b>					
Housing & Residential Services	16	585	(601)	-	-
Advice & Assessment	6	301	(240)	-	<b>67</b>
Learning & Development	-	132	(125)	-	<b>7</b>
<b>Total Restricted Funds</b>	<b>22</b>	<b>1,018</b>	<b>(966)</b>	<b>-</b>	<b>74</b>
<b>Total Funds</b>	<b>2,672</b>	<b>3,460</b>	<b>(3,170)</b>	<b>-</b>	<b>2,962</b>

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 45. 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

2022 Total Funds	Unrestricted Funds		Restricted Funds £000's	Total 2022 £000's
	General Funds	Designated Funds		
	£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)
<b>2022 Total funds</b>	<b>697</b>	<b>2,498</b>	<b>26</b>	<b>3,221</b>

2021 Total Funds	Unrestricted Funds		Restricted Funds £000's	Total 2021 £000's
	General Funds	Designated Funds		
	£000's	£000's		
Tangible fixed assets	-	3,109	-	3,109
Intangible Fixed Assets	35	-	-	35
Net current assets	585	238	74	897
Creditors: Amounts falling due after one year	-	(1,079)	-	(1,079)
<b>2021 Total funds</b>	<b>620</b>	<b>2,268</b>	<b>74</b>	<b>2,962</b>

### 14. FIXED ASSET INVESTMENTS

	Listed 2022 £000's	Total 2022 £000's
<b>Market Value</b>		
As at 1st April	35	35
Acquisitions in year	21	21
Change in Value in year	9	9
Disposals in year	(44)	(44)
<b>At 31st March</b>	<b>21</b>	<b>21</b>

The investments as at 31st March 2022 comprise shareholdings in listed equities received as donated during the financial year and disposed of in 2022/23. The investments as at 1st April 2021 comprised shareholdings in listed equities received as donated in the preceding financial year and disposed of in the current 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.

The Charity received a donation of £3,960 from the Charles Plater Trust. Richard Hopper, a Trustee of the Charles Plater Trust, is the spouse of Philomena Egan, a Trustee of the Cardinal Hume Centre. (2021: A donation of £5000 was received from the Rayne Foundation. Amelia Fitzalan Howard, a Trustee of the Cardinal Hume Centre, is also a Director of the Rayne Foundation).

During the year ended 31 March 2022, donations totalling £2,182 (2021: £6,507) were made by 7 Trustees. (2021: 6) of the charity to the charity.

## 18. CAPITAL COMMITMENTS

The Centre was not subject to any capital commitments at 31 March 2022 or 31 March 2021.

## 19. OBLIGATION UNDER BANK LOAN

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. Minimum payments at 31 March 2022 in respect of the loan, representing both capital and interest are as follows:

	2022 £000's	2021 £000's
<b>Loan Repayments</b>		
within one year	20	20
Later than one, but not later than five years	92	88
Later than five years	630	652
	<b>742</b>	<b>760</b>

# ORGANISATION DETAILS 2021/22

## TRUSTEES

- Robert Arnott (Chair)
- Mark Doran
- Philomena Egan
- Rebekah Etherington
- Amelia Fitzalan Howard
- Bishop Nicholas Hudson
- William van Klaveren
- Patrick Milner
- Heather Petch
- 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 (joined June 2021)
- Helen Finely, Director of Finance and Operations (joined June 2022)
- Margaret Tierney, Director of Fundraising (until May 2021)
- Rachel Case, Director of Fundraising and Communications (joined September 2021)
- Louise Davies, Director of Services
- Hilary Nightingale, Head of Families
- Suzanne Procter, Head of Young People

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

- David French FCCA (until April 2021)
- George O'Neill (from April 2021)

## AUDITOR

**Buzzacott LLP**  
130 Wood Street  
London, EC2V 6DL

## BANKERS

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

## Barclays Bank UK PLC

Tottenham Court Road Branch  
15-17 Tottenham Court Road  
London, W1T 1BH

## HSBC Bank

333 Vauxhall Bridge Road  
Belgravia, Victoria  
London, SW1V 1EJ

## CCLA

Senator House  
85 Queen Victoria Street  
London, EC4V 4ET

## SOLICITORS

**Stone King LLP**  
13 Queen Square  
Bath, BA1 2HJ

## REGISTERED OFFICE

3-7 Arneway Street  
Horseferry Road  
London, SW1P 2BG

**T** 020 7222 1602

**F** 020 7233 2513

**E** [info@cardinalhumecentre.org.uk](mailto:info@cardinalhumecentre.org.uk)

**W** [www.cardinalhumecentre.org.uk](http://www.cardinalhumecentre.org.uk)

**T** @CardinalHumeCHC

**F** @CardinalHumeCentre

Company No: 04333875

Charity No: 109083



Staff pack toiletries for a client. Our other crisis prevention includes a food bank, and supermarket vouchers.



Playing in the  
Family Centre.

## MAJOR SUPPORTERS, FUNDERS AND TRUSTS

### Major Supporters

With grateful thanks to the following organisations and individuals who gave significant support to the Centre during the year April 2021 – March 2022:

- Chapel Trust Carmelite Monastery
- Junior League of America, London
- Liberal Jewish Synagogue
- Little Company of Mary
- Messenger of St Anthony UK
- Order of Friars Minor
- Society of the Holy Child Jesus
- Society of the Sacred Heart Provincialite
- St Joseph's School
- St Thomas Moore School
- The Emmanuel Kaye Foundation
- Westminster Cathedral Choir School
- Westminster Under School
- Woldingham School
- Alastair & Lynwen Gibbons
- Ben & Catherine Warren
- Brendan Hemming
- Celeste & Eraj Shirvani
- Christopher & Frances Kemball
- Evelyn & Patrick O'Sullivan
- Gerard Smith
- Graham Hutton
- Hermann & Victoria Bruhn
- John O'Connor
- Justin & Helene Read
- Lady Howard de Walden
- Lady Sarah Gough
- Margaret Ainscough & Stephen Pollard
- Mark & Emma Russell
- Mary Scherer
- Nicola Julius
- Oliver & Emma Pawle
- Paddington Development Trust
- Philip Marsden Family Charitable Trust
- Richard & Sheila Owen
- Simone & Paola Verri
- Sir George & Lady Tessa Bull
- The Lyon Family Charitable Trust
- The Syder Foundation
- Tristan Hillgarth

With sincere thanks to those donors who choose to remain anonymous.

With humble thanks to all those who remembered the Cardinal Hume Centre through leaving a Gift in their Will.

### Trusts

With grateful thanks to the following funders who contributed £5,000 or more during the year April 2021 – March 2022:

- Beaverbrook Foundation
- Bernard Sunley Foundation
- City Bridge Trust
- City of Westminster Charitable Trust
- EBM Charitable Trust
- European Social Fund
- French Huguenot Church of London Charitable Trust
- GLA Mayor's Young Londoner's Fund
- Holbeck Charitable Trust
- Kerbascol Trust
- London Community Response Fund, via Peabody Community Fund
- Mrs L D Rope's Third Charitable Settlement
- Northwick Trust
- Rose Foundation
- Sir Harold Hood's Charitable Trust
- St Giles and St George's Education Charity
- Strand Parishes Trust
- Streets of London
- Span Trust
- The Childhood Trust
- The Homelessness Winter Transformation Fund – Homeless Link & Housing Justice, on behalf of DLUHC
- Trust for London
- The Wolfson Foundation
- Westminster Almshouses Foundation
- Westminster Brighter Future's Fund (Young Westminster Foundation, City of Westminster & John Lyon's Charity)
- Westminster Foundation

## COMPANIES AND PARTNERS

We are delighted to have worked with the following companies or partner organisations which supported the Centre's work during the year April 2021 – March 2022

- Abbey Community Centre
- Advice UK
- Bessborough Family Hub
- BNP Paribas
- Brett Grellier Psychology Services
- British Red Cross
- CAP (Christians Against Poverty)
- Coram CLC
- CSAN (Caritas Social Action Network)
- Catholic Bishops Conference of England & Wales
- Celtic FC Foundation
- Centrepont Partnering
- Channel 4
- Citizens Advice Westminster
- Coca Cola European Partners
- Conscient Limited
- Department for Work and Pensions
- Depaul UK
- Dr Hickey's Surgery
- ERSa (Employment Related Services Association)
- Family Lives
- Felix Project
- Glasspool Charity Trust
- Grow Wild
- HA Marks
- HRP Community Access Scheme – Kensington Palace
- Haringey Migrants Support Centre
- Home Instead
- Home-Start WKCHF
- House of St Barnabas
- Housing Justice
- Insight Westminster – Blenheim CDP
- Intuit Quickbooks
- Kings College, London
- Jobskilla
- Junior League of London
- Kairos Europe
- Landaid Charitable Trust
- Landbay
- Landsec
- Latin American Women's Rights Service
- LHA London
- LMP Education
- London Youth
- Mary Ward Legal Centre
- Metropolitan Police - Safer Neighbourhood Team
- National Gallery
- New Horizon Youth Centre
- NHS Whittington Health Trust
- South Westminster CMMH
- One Westminster (including Social Prescriber team)
- Paddington Development Trust
- Peabody
- Pimlico Toy Library
- Pret a Manger
- RAGU (Metropolitan University)
- Refugee Action
- Refugee Council
- Refugees into Jobs
- Salt Yard Group
- SASH
- Smartworks
- South Westminster CMMH
- St Andrew's Youth Club
- St Mungo's
- St Vincent's Family Project
- Suited & Booted
- Tate Britain
- The Berkeley Hotel
- The Connection at St Martins
- The Passage
- The Science Museum (community engagement programme)
- Vicar's Relief Fund
- Victoria BID
- Westminster Abbey
- Westminster Adult Education Service
- Westminster Almshouses
- Westminster Befriend a Family
- Westminster City Council
- Westminster Foodbank
- Westminster Virtual School
- Wigmore Hall
- Young Roots
- Young Westminster Foundation
- Z2K
- ZSL London Zoo



Playing in the Family Centre.

Photo: Lewis Lloyd

Annual Report and Financial Statements 2021/22



 **Cardinal Hume  
Centre**  
Turning Lives Around

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

\*Photos by Fergus Burnett Photography unless otherwise stated.