



CLEVELAND HOUSING ADVICE CENTRE
(CHAC)

CHARITABLE INCORPORATED ORGANISATION NUMBER: 1152785
16 Borough Road, Middlesbrough, Cleveland. TS1 5DW



Annual Report
&
Accounts
Year Ended
31/12/2019



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Mission & Aims

The relief of poverty of the inhabitants of Middlesbrough, Stockton-on-Tees, Hartlepool, and Redcar & Cleveland (Teesside, Old County of Cleveland) by: -

- Ensuring that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively.
- Combating urban deprivation, unemployment, discrimination and social exclusion.

Equality and Diversity Policy

CHAC Equality and Diversity Policy applies to all beneficiaries, employees, funding bodies, host employers, partner organisations, sub-contractors, executive members, and volunteers.

CHAC aims to ensure that its services are equally available to all people, regardless of their race, sexuality, gender or disability. The centre is accessible for wheelchairs with ground floor interviewing and disabled facilities, interpreters available on request, no appointments required, easy parking, near the main bus and train stations. Telephone, internet, and home visit advice services are available.

The executive members and all staff have a responsibility and commitment to be pro-active in promoting and celebrating diversity, and tackling unlawful discrimination through a wide-ranging plan of action and by working hard to secure a truly inclusive environment, creating better working relationships in an atmosphere of inclusion by all, for all.

Environmental Strategy

Although this project is not an environmental project, and as such will not immediately or actively address local environmental issues, all Partners, Agencies and Beneficiaries are actively encouraged to be committed to environmental sustainability and the prudent use of natural resources. All those participating adhere to CHAC recycling policies of all waste such as paper, glass, plastic and ICT related items. Volunteers and trainees are encouraged and paid for using public transport.

Access to Services

All services free of charge including representations.

Telephone: 01642 254544
Fax: 01642 801933
Email: advice@chac92.co.uk
Website: <http://www.chac92.co.uk>

Opening Times:

Monday – Friday 09.00-17.00
To personal callers at 16 Borough Road,
Middlesbrough, TS1 5DW.

Community Hubs Welfare advice: Appointments and drop-in availability

Newport Settlement, St Paul's Road, TS1 5NQ	Monday	09:00-12:00
Hemlington Library, Cross cliff, TS8 9JJ	Monday	13:30-16:30
Thorntree, Birkhall Road, TS3 9JW	Tuesday	13:00-16:00
	Friday	09:00-12:00
Easterside Hub, Broughton Avenue, TS4 3PZ	Wednesday	09:00-12:00
Grove Hill, Bishopton Road, TS4 2RP	Wednesday	13.00-16:00
	Thursday	13:00-16:00
North Ormesby Hub, 2 Derwent Street, TS3 6JB	Wednesday	09:00-13:00
	Friday	09:00-16:00

For further information: -

<http://www.advicemiddlesbrough.org.uk>

-Tees Valley Women's Centre, South Bank, TS6 6XG

For appointments (Women Only). 01642296166

For further information: -

<http://www.teesvalleywomenscentre.org.uk>

In-house Facilities

Accessible for wheelchairs

Ground floor interviewing

Interpreters on request

Disabled facilities



Essential Information

Working Name:	CHAC
Organisation type:	Charitable Incorporated Organisation (CIO)
CIO No:	1152785
Date of Registration as CIO	09 July 2013
Governing Document:	CIO-Constitution registered -09 July 2013
Year-end /accounts:	31 December
Charity Correspondent:	Miss Naomi Smith Secretary 16 Borough Road Middlesbrough Cleveland TS1 5DW Tel: 01642 254544 E-mail: naomi@chac92.co.uk

Other information

Date of starting as a charity	05/11/1990
First Registered as a Charity on	25/10/1993
Converted as a CIO on	09/07/2013

Trustees

Our Board of Trustees is responsible for the overall governance and strategic direction of us as a charity. The Board accepts ultimate responsibility for the sound professional, legal and financial management of CHAC. The Board agrees our vision and values, sets overall strategy and policies for all key activities, oversees its implementation, and monitors progress. The trustees identify and review the risks to which the charity is exposed and ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees meet on a quarterly basis to discuss issues of importance such as organisation performance, administrative issues, budgeting issues, quality assurance, staffing levels, financial targets, and any other matters. The trustees also meet twice yearly in extended meetings for policy reviews and equal opportunity audits. Staff meetings take place every other week and focus on current issues and staff welfare. The minutes of staff meetings are sent to the trustees for reviews and actions, also minutes of trustees' meetings and actions to be taken are circulated to all staff, and therefore there is continuous feedback between staff and trustees. In the event that the charity is not working as expected, the Centre Managers will call the trustees for an extraordinary meeting where such problems will be discussed, studied, and a recommended course of action is agreed upon.

Members of the Trustee Board

Mr Malcolm Bateman BA Hons, PGCE. (Chair)



Appointed as Chair on 25/01/2017. Started as a Civil Servant then following graduation moved into tutoring and lecturing, from pre-entry to undergraduate level, in a variety of subject areas, including working within the charitable sector. Employed by Middlesbrough Council since 2006, with experience in Housing and Council Tax Benefit (IRRV Level 3 qualification), six years as a Welfare Rights Officer, before moving into Complaints and Corporate Support within Democratic Services.

E-mail: malcolm@chac92.co.uk

Ms Naomi Smith BA Hons, (Treasurer & Secretary).



Started her career volunteering at CHAC providing Welfare Rights advice, while she was doing an access course at a local college followed by BA degree in Social Work at Teesside University. Elected as a trustee in 2006. Currently works as a team leader for a domestic abuse agency supporting families affected by domestic abuse, and runs day to day services relating to refuge and outreach provision. Recently completed a practice educator award in social work to support student social workers on placements.

E-mail: naomi@chac92.co.uk

Mr Bernard Brydon.



Started his career volunteering at CHAC in 1992. Appointed as a trustee in 1999. Has 28 years' experience helping and advising vulnerable and elderly people in the housing sector who have a variety of needs; including homelessness, substance abuse, mental health, domestic violence and ex-offenders. Currently works in the supported housing sector for Sanctuary Supported Living based in Stockton on-Tees, assisting homeless clients in securing permanent accommodation.

E-mail: advice@chac92.co.uk

Mr Graham Williamson BA English.



Started his career as a welfare rights advisor at Hartlepool CAB in 2007. Graham has an extensive experience working with vulnerable people in the Charitable Care and Health Sectors. Focusing on effective patient care, with special interest in technological advances and changes in healthcare regulations. Graham was appointed as a trustee on 15/03/2017.

E-mail: advice@chac92.co.uk

Centre Management

The day to day running of CHAC is shared between Mahmoud Shehata and Leona Gellatly and all the decisions are made collectively. This job sharing is working well and is cost effective, it brings 18 years' experience of working together as well as complementing each other's varied experience. Every other week the Joint Centre Managers hold a staff meeting whereby all staff give their feedback, and final decisions are made.



Mr Mahmoud Shehata B.Sc. Hons, DMS, MBA, MBIM, (Joint Centre Manager). Strategic management and fundraising pedigree with strong national exposure, 33 years' business management experiences, an active member in various local and national consultation groups. Joined CHAC in 2001 as an independent fundraiser, and through the years he teamed up with the late Mick Cunningham, the founder of CHAC, and jointly developed CHAC to what it is now. After the retirement of Mick Cunningham in 2014, Mahmoud was appointed by the trustees as the Charity's acting CEO until the end of 2016, and Joint Centre Manager in Jan 2017. Mahmoud manages the charity resources, including fundraising, maintaining the charity's seamless service and its commitment to quality and meeting clients' needs throughout Tees Valley.

E-mail: mahmoud@chac92.co.uk



Miss Leona Gellatly Level 5 Diploma in Leadership in Health and Social Care, (Joint Centre Manager). Started her career with CHAC in 2000 and moved up the charity management ladder to become a Welfare Advisor in 2003 while studying Social Security Policy & Practice at Teesside University, a Senior Supervisor/Caseworker in 2006, and the Centre Manager in 2014. In October 2015 Leona took maternity leave and returned back in Aug 2016 on a part-time basis as a Joint Centre Manager maintaining access to services, the charity accreditations, staff management, commitment to quality, and meeting client needs.

E-mail: leona@chac92.co.uk



Staff Numbers during 2019

Full time paid staff:	4
Part time paid staff:	3
Full time Volunteers	14 (Average)
External Tutors	2
IT Consultant	1

Senior Staff and Volunteers

Margaret Foster-LLB (Hons)	Senior adviser/caseworker
Lucas Ainsworth- BA(Hons)	Senior adviser/caseworker
Alexander Bateman	Adviser/caseworker
Ian Wilson BA	Senior administrator
Tahira Selby	Adviser/caseworker
Shelly Morte	Adviser/caseworker
Jayne Baines	Receptionist
Denis Bennison	Receptionist
Akram El Gabry	IT Consultant

Independent examiner

Mr Craig Davies, ACA
Davies Tracey & Co
Chartered Accountants and Business Advisers
Swan House, West point Road, Teesdale Business Park
Stockton-On-Tees, TS17 6BP
Tel: 01642 606003, Fax: 01642 606004
Email: team@daviestracey.co.uk

External Quality Auditors (AQS):

Recognising Excellence Limited
Unit 3, Twigworth Court Business Centre,
Tewkesbury Road, Twigworth, Nr. Gloucester
GL2 9PG.
Tel: 01452 733510
Email: info@recognisingexcellence.co.uk

Bank:

Yorkshire Bank, Central
7 Linthorpe Road, Middlesbrough
TS1 1RF. Sort Code: 05 06 01

Area of Benefit:

For Advice: Tees Valley, which includes the following unitary authorities;-Middlesbrough, Redcar & Cleveland, Stockton-on-Tees, Hartlepool and Darlington, in which Middlesbrough represent 94% of the total advice provided and Redcar & Cleveland 5%.

For Training: Tees Valley, North Yorkshire, West Yorkshire, Northumberland, Tyne and Wear and County Durham.

Who Benefits:

General public, young people, elderly, people with disabilities, housebound, people with mental health problems, disadvantaged/disaffected people, young unemployed, ex-offenders, prisoners, Probation services and special needs training services.

Number of Clients:

For year ending 31 December 2019, the total number of clients was 11687. The majority came from the 22 most deprived wards in the area (see advice centre enquiries segmented by wards, page 35).

Membership:

CHAC is a member of several national and local organisations in particular: -

Advice UK

Child Poverty Action Group (CPAG)

NCVO (National Council for Voluntary Organisations)

Middlesbrough Voluntary Development Agency (MVDA)

National Association of Welfare Rights Advisers (NAWRA)

National Homelessness Advice Service (NHAS)

Middlesbrough Advice Partnership (MAP)

Middlesbrough Advice Partnership (MAP): -

CHAC is a founder partner of MAP, formed in 2010 and made up of the Middlesbrough Citizen Advice Bureau (CAB), Actes, Age UK Teesside, and Middlesbrough Council Welfare Right Unit. Middlesbrough Council, Middlesbrough Council Public Health. The partnership creates referral routes, shares best practice, and develops joint projects.

Meetings, Conferences, and External Audits during the Year:

Executive Members meetings	4
Executive Members policy reviews	2
Staff (CHAC)	20
External Audits (CHAC)	2
Other Providers	6
Middlesbrough Financial Inclusion	4
Middlesbrough Partnership	8
Local Conferences	6
Fund Providers	8
National Conferences	3
Open advice days	4

External Organisations Involved During the Year:

- Middlesbrough CAB
- Actes (achieving change through enterprising solution)
- Middlesbrough Council Welfare Rights Unit
- Age UK Teesside
- Middlesbrough Council
- Middlesbrough Council Public Health
- Humankind
- Tees Valley Women's Centre Limited (TVWC)
- Job Centre Plus

Advice Quality Standard (AQS)

Awarded by the Recognising Excellence Ltd, for general help with casework in Housing, Debt and Welfare benefits on the 31/07/ 2014 and renewed on 31/07/2018 for a further 2 years

Financial Conduct Authority (FCA)

The charity debt advice is regulated by the Financial Conduct Authority.

Quality assurance

CHAC has 30 years' experience in delivering these services in the local community and the quality of its advice is assured in

several ways. Firstly, as a member of Advice UK, CHAC is subject to policies and procedures as set down by Advice UK. Secondly, through CHAC's Advice Quality Standard (AQS) awarded by Recognizing Excellence Ltd for general help with casework in Housing, Debt, and Welfare benefits on the 31/07/14, which the charity retained on 31/7/18 through external audits. Thirdly, by the provision of training and quality of advice assessments developed between all the local advice providers which ensure uniformity and consistency throughout the local advice work sector, and finally the charity debt advice is regulated by the Financial Conduct Authority (FCA). CHAC is well connected into the service environment in Middlesbrough and has strong links into agencies such as Job Centre Plus and housing providers.

Policies in Place Last reviewed 31/12/2019

- Equal Opportunities
- Child Protection / Vulnerable Adult
- Environment
- Confidentiality
- Health, Safety and Risk Assessment

General Data Protection Regulations

The charity is GDPR compliant and registered with the ICO (Information Commissioner's Office).

Further Information about CHAC:

Please visit CHAC website: <http://www.chac92.co.uk>

Charity Commission website:

<http://www.charity-commission.gov.uk>

Or

Contact: Ian Wilson on

Tel: 01642 254544

E-mail: ian@chac92.co.uk



Area Description

The context to the work of CHAC is its location in Middlesbrough, an urban area of high deprivation. The 2019 IMD average score ranked it as the 6th most deprived local authority area in England. Seven of its wards rank in the 100 most deprived in England. Figures from the ONS show unemployment at 9.1% (fallen from 11.3%), compared to a national average of 3.6%; for those in employment. It is a multi-race community with a recent high influx of refugees. Asylum seekers & refugees increased from 1 in 220 in 2015 to 1 in 150 of the local population in 2019, the largest in the UK. The area suffers from a high crime rate (mainly theft and burglary), much of which is linked to drug and alcohol related issues. There are proportionately more women in employment than men, most of that is low paid and part-time. Many people are caught in the credit and loan culture, which has led to the increase of personal debt amongst local people. Crime rate has increased by 27% in average across all types of crimes since 2015.

On the positive side, Middlesbrough's rich manufacturing and exporting heritage is currently being celebrated and promoted by key companies through their "Made in Middlesbrough, respected around the world" campaign. Advanced manufacturing and its related traditional engineering skills are still very much required for the buoyant oil and gas markets which are currently creating job opportunities in offshore renewable energy markets, aerospace, automotive and chemicals. Middlesbrough's strengths are great ambition, a strong vision for what it wants to be and, above all, the people, real salt of the earth with a great sense of humour and a passion for their home. Over the last couple of years, we have embraced the Arts and Culture brief, with Mima and more recently Temenos adding to the outdoor and public attractions that we have on display.

Indices of multiple deprivations for wards in England, Index of multiple deprivation areas rank, Jan 2019. 1 is the most deprived ward and 8414 the least deprived. (Office for National Statistics).

Source: Office of National Statistics (Mid 2017)	Middlesbrough	Stockton On-Tees	Redcar & Cleveland	Hartlepool	Totals
Estimated residents	134,855	186,300	139,100	90,200	550,455
Number of households	55,164	72,953	57,441	37,385	222,943
Residents describing their health as good	65%	67%	63%	64%	
16-74 years old having no qualifications	37%	31%	36%	39%	
Unemployment rate for economically active	6.2%	5%	5.2%	5.5%	
Indices of deprivation 2019, rank out of 354 local Authorities in England, where 1 was the most deprived Area and 354 the least deprived	6	88	49	18	

What Does the Project do to achieve its Purpose?

It provides one to one advice on statutory rights to people who are homeless, threatened with homelessness, or living in poor conditions. The advice covers all range of welfare and housing benefits available, and all types of debt and arrears.

It negotiates and liaises on behalf of clients with landlords (social and private), and Local Authorities, covering a wide range of issues, including homelessness, disrepair, rent arrears, and illegal eviction.

It negotiates on behalf of clients with creditors to agree a workable solution for debt repayment, reduction, or getting the debt totally written off when possible.

It assists clients to complete claim forms and it carries out benefit checks as a matter of course to identify unclaimed benefits.

It provides free representation in person at Appeal Tribunals, before County Courts, and in Social Fund Reviews which includes all required preparations and submissions.

It refers clients to other qualified suitable providers in the event that CHAC cannot help them.

It provides outreach caseworkers to make home visits and carry out neighbourhood advice sessions to people with mobility needs, mental health problems, minority ethnic people unable to access advice because of cultural restrictions, sick or disabled, aged over 80, and those who have problems of a personal or potentially embarrassing nature.

It provides training placements and support for prisoners during their resettlement programs to remove their barriers to employment and help them to settle back in the community.

It provides training placements and support for young unemployed at risk of offending and residents who are both socially and economically excluded to move them closer to the labour market.

What Does the Project do to sustain its Purpose?

It will continue to make sure, through direct and indirect media, that all the people in the community are aware of and will make use of its free advice, representations, and training provisions when they need it, and that its service is equally accessible to all of them.

It will continue to work with national parliamentary groups on Homelessness and Housing needs to improve urban living and introduce affordable housing in areas of high need.

It will continue to work with local and national partners in developing preventative strategies for vulnerable groups, such as those in debt or living in poor conditions.

It will continue to improve its human, physical, and financial resources to meet its clients' needs and changes in social and economic policies. The shape of work (e.g. outreach) will change to meet and address new circumstances as these arise.

It will continue to improve its quality of services by monitoring and maintaining its Advice Quality Standard (AQS) procedures, staff training, clients' feedback, and consultation with other providers.

It will continue to develop strategies with, for, and among partner professionals who are dealing with prisoners' rehabilitations and young people at risk of offending, and aims to convince the statutory sector that it is more cost efficient to provide this type of on the job training and employment support rather than traditional day care or medical models of intervention, using the excellent outcomes achieved in previous years. On average, each person excluded from the labour market costs the health and social care sector over £14,000, a cost which could be alleviated if programmes were in place that allowed and supported residents who are socially excluded from the labour market to gain employment.

It will continue its diversifications of its sources of income and rely on long-term service contracts.



Priorities Last Year –Next Year

In last year's Annual Report 2018, we aimed to develop and maintain our services in a number of ways for 2019:

- Maintain all the charity accreditations and provisions. (achieved)
- Maintain community Hubs and campaign outreach sessions with Middlesbrough Advice Partnership. (achieved)
- Maintain training on Charity Log and Universal Credit System. (achieved)
- Maintain CHAC staff training for Welfare and Debt. (achieved)
- Maintain CHAC on the job training for disadvantaged people (achieved)
- Upgrade charity website (achieved)
- Invest in energy-efficient equipment. (achieved)

In the next 12 months (2020), we will seek to develop our services in the following ways: -

- Employ a debt caseworker
- Work with partners to sustain and expand outreach to cover local hospitals.
- Upgrade disabled facilities in the building.
- To go totally paperless by the end of 2021

Covid-19 outbreak- March 2020.

Throughout the Coronavirus outbreak, our main priority is the health and safety of our staff, volunteers and clients, closely followed by continuing to provide an excellent service to our clients. As such, we ask our clients and beneficiaries to choose alternatives to face-to-face advice whenever possible. Telephone and video calls or communicating through secured social media can be arranged, and documents can be picked up by special courier. In the last two years the charity invested strongly into upgrading its IT system in an effort to reduce its carbon footprint. This indeed ensured that all staff and volunteers can work from home, and therefore client work is progressed seamlessly.

In the short term we will maintain our staff and volunteer wellbeing and provide our services to the local community. We will carry on providing telephone and on-line advice on Welfare and Debt. In the long-term we are hoping that things go back to normal within the next 6-8 months, but believe that there will be an increase in unemployment among the local population and a deterioration in both physical and mental health, something we need to address with our partners in due course.

I am now into my third year as Chair of Trustees at CHAC and have witnessed yet again the continuing and increased demand for support services for people in the local community.

As ever I am impressed by and proud to be a part of the service and support that CHAC continues to provide, the staff showing great knowledge, passion and dedication in helping vulnerable people within the community.

As in previous years CHAC continues to work in partnership with other help and support organisations within the Middlesbrough Advice Partnership, thereby ensuring that resources are used effectively to help the greatest number of people.

The level of advice, casework and representation continues to impress me and I would like to thank all of the staff for their help in ensuring CHAC is able to help those who need it most.

Once again, we are facing the uncertainties associated with the delay and ongoing roll out of Universal Credit, a particularly daunting experience for many, as well as the increasing demand for tribunal representation, particularly for disability and sickness benefits.

In addition, I would also like to thank the trustees for their efforts and dedication.

I think it is always important to recognise the continuing support of funders who recognise the role that CHAC plays in the local community and thereby ensure that we are able to continue to provide this level of support long into the future.

I look forward to another year and the challenges this will bring and hope to see CHAC continue to thrive, enjoying the levels of success we have become accustomed to but should never take for granted.

Again, a big thank to everyone.

Malcolm Bateman
Chair

E-mail: malcolm@chac92.co.uk



Main provisions: -

The total workload for this year is measured by new and repeat enquiries, the number of new files opened, and advice given to clients who make contact with CHAC whether it be over the telephone, internet or in person to the office, along with attending the Community Hub advice sessions and take up campaigns was a total of 11687 enquiries. (For an explanation of the workload see "Clients analysis" on pages 34-36.) This is an increase of 3% from the previous year. The number of new enquiries dealt with has increased by 28% whilst the number of repeat enquiries has reduced by 35%. This is an indication that the service provided for benefits advice is working and is essential to assist and support the community. For clients' equal opportunity monitoring, analysis, success and outcomes please see statistics on pages 34-36.

The majority of our clients presented with Welfare Benefits Issues and the adviser will try to establish if the client has any Debt or Housing issues whilst at the appointment, if either of these are identified then the adviser will endeavour to assist them by making referrals or signposting them to our Partner Organisations. Unfortunately, with the current change to the benefit system, problems are increasing. As we have seen many times before, whenever there is a change of this nature at a time when funding for assistance with these problems is being withdrawn, there is often an increase in cases of severe hardship.

The demand for representation at Appeal Tribunals remains very high and we are still forced to turn away a number of enquiries for assistance as it is not possible to meet all the demand. The primary issues that people continue to approach CHAC for help with are in relation to disability benefit appeals. Therefore, the majority of the caseload remains dealing with Employment and Support Allowance (ESA) cases where the Department for Work and Pensions (DWP) have decided someone is fit for work, or with Personal Independence Payment (PIP) cases where the DWP have decided they do not score sufficient points to qualify, and now Middlesbrough is a full service area we expect demand for support with Universal Credit to increase substantially over the next twelve months.

The charity continued to recruit and train volunteers from traditionally underrepresented groups and making its services more accessible to members of the black and minority ethnic groups. As a result, our services were provided to 437 clients from black and minority ethnic groups.

The provision of an assured quality service does mean a significant investment in staff time, resources, and employment of outside consultants to carry out internal audits, not just at the application stage, but also on an on-going basis. We consider this investment worthwhile, as it means the people of Tees Valley are receiving a high-quality service, inspected and approved by an external agency.

The charity was awarded the Advice Quality Standard AQS on 31/7/2014 for general help with casework covering debt, welfare benefit, and housing advice, and regulated by the Financial Conduct Authorities (FCA) for its debt advice since September 2014. The charity successfully retained its AQS on 31/7/2018 as a result of the two-yearly audit by Recognising Excellence Ltd.

The Advice Quality Standard (AQS) is the quality mark for organisations that provide advice to the public on social welfare issues. Organisations that hold the standard have demonstrated that they are easily accessible, effectively managed, and employ staff with the skills and knowledge to meet the needs of their clients.

The AQS is owned by the Advice Services Alliance (ASA) and is managed by a committee of individuals with expertise in quality and the advice sector. The assessment process is independently managed by Recognising Excellence.

In addition, since 2018 the “Quality of advice: peer review for benefits casework” has been adopted by Middlesbrough Advice Partnership (MAP), which is made up of CHAC, Middlesbrough Citizen Advice Bureau (CAB), Actes, Age UK Teesside, and Middlesbrough Council Welfare Right Unit, ensuring that all partners are working to common standards and delivering the same level of service using common tools and approaches.

The collaboration on the MAP project continues to be helpful in strengthening links between partners and identifying new opportunities for joint delivery. Frontline staff continue to work as a team and feel more connected and confident in their communications when seeking guidance or information from other workers or managers to assist clients.

Quarterly meetings between senior managers and frontline staff have taken place to discuss referral processes and protocols.

During 2020/2021 MAP aims to explore the development of social enterprises by carrying out further feasibility exercises; extend our social policy and campaign work using a targeted approach through the use of social media, including Facebook and

Twitter; continue to develop ICT and promote the partnership through the further development of interactive tools, including a digital diary system, and delivering the appropriate training.

In the coming year, the challenge will be to maintain our capacity to deal with complex casework as well as deal with the increasing number of new clients. The development of these services, and the maintenance of existing advice services, is dependent upon both our current funding remaining stable, and new funding opportunities being identified and secured.

Training Placements Programme: -

In 2019 the project provided on the job training for disadvantaged/ disaffected residents at risk of offending in Tees Valley. The training programme ties into the Regional Economic Strategy (targets regarding unemployment), and other local or thematic strategies (providing work and training for people who are socially excluded). The project also meets long-term regional objectives for reduction of crime in the community.

We judge success by two hard outcomes, the number of ex-offenders and young people at risk of offending gaining sustainable employment as a result of training (sustainable employment is 6 months and over) and number of offenders not returning back to crime. We ascribe our success to the following key processes: -

- i. Targeting the service to a hard to reach client group through empathy and perseverance in building up the confidences and abilities of our beneficiaries in a non-threatening environment.
- ii. Removing barriers to training and employment through: - awareness training, model of action planning, peer group influence, appropriate rewards, teamwork, and full participation in the decision-making process. Delivering services that are needs driven, encouragement and assistance in applying for paid employment, supplying first employment reference and post-employment support. Overcoming any literacy and numeracy problems. Subsidising unaffordable costs such as transport and childcare. Helping with any debt, housing and other welfare problems.
- iii. The private sector participation in offering full time or part time employment.
- iv. The design and management of the project through detailed consultation and involvement of all the providers, training supervisors, external consultants, and

tutors, taking into consideration feedback from prisoners and young people themselves. This consultation is ongoing throughout the project's duration.

Practical Results:

In the last 5 years 300 beneficiaries have left CHAC to enter paid employment. 100 out of 120 prisoners / ex-offenders who completed CHAC's on the job training program are in employment or started self-employment or moved to other positive outcomes and 109 have not reverted to crime so far since they left the project. 135 out of 180 young people at risk gained full or part time employment and 20 started in further education.

Shelly statement *I am a single mother of two boys in receipt of benefits. I was caring for my grandmother for over four years and also went through my own physical and mental health issues. When I started volunteering at CHAC I lacked self-confidence, motivation and suffered from social anxiety. CHAC has now started me to remind myself of who I was and through this has given me back my self-worth. I wanted to gain new experiences and felt that volunteering for CHAC would be a great opportunity to help other people like CHAC helped me. I was inducted into the project to meet all the staff and had the opportunity to go out into the community hubs to work closely with CHAC's advisers as well as meet and work alongside partner organisations such as the Citizen's Advice Bureau, Middlesbrough Welfare Rights and Age UK. During this process there was also a training programme within CHAC which covered: - Introduction to Benefits, Applicable Amounts, Premiums Pensions, Industrial Injuries Disablement Benefit, ESA, PIP, DLA and AA. I am on target to improve on my qualifications and gaining a Level 2 qualification in Information & Guidance and Mental Health Awareness.*

Siad Statement: *- I am a serving prisoner in HMP Kirklevington. As part of my pre-release programme I was placed on a six-month work placement. This was intended to prepare me for life outside. The prison had arranged a placement at CHAC. I took the train from the prison to CHAC four days a week. When I first arrived my confidence was really low from being in prison. CHAC was welcoming and supportive and just what was needed as a transition into a working environment. After two months working in administration, I started working on case files. The problems I worked on gave me a sense of worth and wellbeing, further increasing my sense of self-esteem. "Hearing what people were going through, made me feel lucky, that I had a roof over my head and food to eat. You got really involved in people's lives, you saw how little they had, how desperate it was, and you were helping and fighting for them ... it's like it gave you a purpose in life, like no matter how bad you felt you had it, they had it worse, and you were helping them. After working for six months, I got an interview for a paid job in telesales, thanks to my experience at CHAC. "They got me back up, got my confidence up, it was so low, and you think you're worthless, but CHAC helped me get into the world of work again."*

Trustees, Staff and Volunteers Training

During the last 12 months, Staff, Volunteers and Trustees received in house and external training in London, Newcastle and Manchester. The training was a mixture of instructor-led classroom, interactive, coaching and mentoring, workshops, seminars, computer-based and e-learning and short courses, the training covered the following aspects of our work: -

External

- Safeguarding Training: Supporting organisations to deliver improved services for those most vulnerable in society, the workshop included: -
 - Time to reflect on your own charity's safeguarding practice.
 - Sessions on understanding your own thinking biases and why they are important in relation to safeguarding.
 - The opportunity to develop your critical thinking skills and how you can implement these practices across your team.
 - Time to discuss, share learnings and network with other small charities.

- Lloyds Bank Foundation's Skills Based Volunteering consultation event. The workshop included: -
 - Experience of SBV initiatives (whether you have a lot of experience or little to none).
 - How SBV can support the Charity's work.
 - Needs and preferences regarding SBV support.

- CPAG- Universal Credit for people with ill health and disabilities
- CPAG Representation at First Tier Tribunal - Tahira attended
- DWP Partner Information Event
- St Johns Ambulance Emergency first aid at work training

- IT Training with external consultant.
 - Microsoft/Introduction to Office 365
 - Microsoft 365 Fundamentals
 - Microsoft/Office 365 for the End-User
 - Microsoft/MS-030: Office 365 Administrator
 - Microsoft/ Office 365 Administration and Troubleshooting
 - Microsoft/Office 365 Management
 - Quick Start is for OneDrive.
 - Keep in touch and stay productive with Teams and Office 365, even when you're working remotely (OneDrive).
 - Upload files and folders to OneDrive, so you can get to them from anywhere, on almost any device.

Internal

The staff continued to receive a 3 hours training session every Wednesday delivered by Malcolm Bateman (Chair), Leona Gellatly (Joint Centre Manager) and Lucas Ainsworth (Senior Caseworker). The training covered all aspects of our day to day service delivery which included:

- Universal, Credit.
- Benefit calculation.
- Industrial Injuries Disablement.
- Interview sessions observations.

IT Training- (Added by Lucas Ainsworth- BA(Hons))

IT Training

Over the past twelve months CHAC has continued to upskill its staff and modernise its working practices to take advantage of the opportunities offered by modern IT systems. One of the major pieces of work has been the continuing development of our use of Office 365 and all the opportunities presented by having access to a truly enterprise level suite of software for a very low price.

We have explored using the software collaboratively with multiple staff on separate computers all working together to edit documents at the same time. This avoids printing documents and the re-printing documents to show changes. In reception the staff have bedded in using shared Excel spreadsheets to record telephone calls or visitors to CHAC. This means that whilst one member of staff may be dealing with someone on the phone the other can be recording their details immediately.

CHAC continues to have an external consultant to support us when our own internal resources are unable to resolve issues. He has helped us diagnose some teething issues with software, deal with email spam issues and has also upgraded our WiFi infrastructure to allow for more reliable internet connections on the top floor of CHAC. Another major upgrade he assisted CHAC with this year was the modernisation of our website from its original format, which had begun to look quite dated, into a modern format without adding any additional cost to CHAC. The new website is also easier to update meaning that it possible to change the content more regularly.

CHAC has also invested in its printing capabilities. We have acquired two new Brother black laser printers which have proven more reliable than our previous equipment for bulk printing. The new printers also include scanning capabilities including automatic

double-sided scanning which has increased our efficiency in scanning documents and more importantly claim forms for clients. The improved scanning also means that CHAC has been able to cut down on the number of paper documents that we are storing as far more can be stored electronically on CharityLog.

Towards the end of the year we upgraded our colour printing capability with a new printer from HP. This has both improved the quality of the colour printing that we do (such as in this annual report) whilst also saving money thanks to a very favourable agreement with HP for the supply of ink at low prices and so freeing up financial resources to be spent on other areas.

Over the next twelve months CHAC will continue to investigate ways and means we can allow our staff to work more efficiently and flexibly using the systems we already have, by taking advantage of the capabilities they offer that we haven't yet used and by looking for opportunities in the future to develop further.

Collaboration with University of Alicante (Universitat d'Alacant) Spain



In April 2019, CHAC entered into a collaboration agreement with the University of Alicante to provide research facilities for their administration and business management students. The aim of the research is to look closer at the UK benefits system, in particular the newly introduced Universal Credit system, and attempts to understand whether the reforms are delivering the expected results, “reducing dependency while protecting the poorest“. It sets out the data on the effects of welfare reform on households, individuals, communities and services across England. This study also explored areas such as the experiences of claimants in registering a claim and understanding Universal Credit, their job-seeking activity and attitudes towards work, and their experiences of budgeting and sanctioning. Interviews were conducted with the claimants between July 2019 and August 2019, approximately seven and eight months after they began their Universal Credit Claim activities. There is a mutual benefit for both the University and CHAC, as CHAC has access to all the research carried out and its data management and this well-managed and accessible data allows others to validate and replicate findings.

(Picture above is for Miss Carolina Bonmati Fuertes (Research student from University of Alicante)).

Leona Gellatly & Mahmoud Shehata
Joint Centre Managers
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E-mail: Leona@chac92.co.uk

Preventative strategies:

In 2019 CHAC participated in several national and local conferences, and monthly Financial Inclusion Group (FIG) partnership meetings. The objectives of these conferences and meetings was varied, for example; helping people to get a better financial deal from their local banks and other credit providers, aiming to reduce financial exclusion in the North East and to raise awareness and understanding among members about local and national issues and to increase access to activities, which support the framework and objectives of our national and local alliances.

We believe that our memberships in general allowed us independence from local authorities when dealing with local housing issues, this increased our ability to debate national issues concerning housing and homelessness and provided an access to put across our clients' feedback and concerns to parliamentary groups dealing with several issues relating to housing.

CHAC also discusses, debates, and expresses the needs of its clients as a member and stakeholder of various committees such as Tees Valley Voluntary & Community Sector Forum, which provides insight into Local Area Agreements current issues covering Health and Social Care, Children & Young People, Safer & Stronger Communities, and Economic Regeneration.

Clients' care and feedback:

As part of our commitment to improving the service, we ask our clients from time to time to complete the client feedback questionnaire form to provide our clients with the opportunity to participate in the development of CHAC service. The questionnaires are analysed annually to identify the trends. During 2019 the charity received 100 feedback questionnaires, several thank you cards, and a large number of thank you gifts (biscuit tins, tea bags... etc.) from its clients in appreciation for the help received by CHAC Staff. The table below analyses the responses received.

Level of client satisfaction	General Services	Casework Services	Follow Up	Waiting Times	Outcomes
Very Satisfied	96%	98%	100%	90%	96%
Fairly Satisfied	3%	1%		8%	3%
Dissatisfied	1%	1%		2%	1%
Undecided	0%	0%			

Safeguards:

CHAC follows recognised procedures set by its Advice Quality Standard when dealing with vulnerable members of the Community. CHAC provides the appropriate training and supervision for its staff and volunteers to ensure this safeguard.

Environment:

CHAC supports the development of sustainable local communities, mainly in the area of raising the awareness and understanding of the need to conserve natural resources and the environment. Beneficiaries access opportunities to activities which support the framework of local agenda 21 and the local council's environmental sustainability strategy.

Equal opportunity monitoring during 2018:

Staff and Executive members	Male	Female	White	Ethnic	Disabled	Age 60+
Executive Members	3	1	4	0	0	0
Paid Staff	4	2	5	1	0	1
Volunteers	7	7	10	4	3	5
External Tutors	2	0	0	2	1	0
Totals	16	10	19	7	4	8
%	62%	38%	73%	27%	15%	30%

Face to Face advice

Clients	Male	Female	White	Ethnic	Disabled	Age 60+
Clients Total	1169	1149	1881	437	695	788
%	50.4%	49.6%	81%	19%	30%	34%

Training programme 2018/2019. Results for 100 trainees	Male	Female	White	Ethnic	Disabled	(18-25)	(26 & over)
Beneficiaries Total	54	46	70	30	8	58	42

(Also see Advice Centre outcomes and equal opportunity monitoring pages 34-36 & Manager's report page 18.)

Bernard Brydon

Trustee

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Housing Advice:

Many clients are unaware of their rights and responsibilities as tenants. The service can help them resolve problems with their landlords, whether this be from the private sector, housing association, or the Local Authority. The caseworker not only provides expert advice and information but also negotiates on the client's behalf and represents at Court when required.

During 2019, we provided 430 face to face advice sessions relating to Housing issues covering:

- Housing Benefit.
- Eviction.
- Homelessness or threatened Homelessness.
- Harassment (by Landlords or Neighbours).
- Disrepair and chargeable repairs.
- Rent Arrears and Council Tax.

In which 389 were new cases, rent arrears cases were 113, and evictions were 105 cases. Please see "Statistics" on pages 34-36. The following case study, illustrates the primary problems, advice given, and action taken by caseworkers: -

Case Study: 001 H

Client suffers from Depression and Anxiety since the age of 16, she lives with her twin boys and was in receipt of Employment and Support Allowance (ESA), Housing Benefit (HB) and Council (CTR) Tax Reduction and still claims Child Tax Credits and Child Benefit. After missing a face to face assessment for ESA in December 2018 her entitlement was stopped and also her HB and CTR was stopped and was now in rent arrears. Seven months later and after client had tried on numerous occasions to resolve the issue it was uncovered that client had given DWP a change of address and the DWP had not put it on the system correctly and therefore had been sending any communication to the wrong address. After speaking to a decision maker from the DWP and informing him of the circumstances the decision was overturned and her ESA was reinstated with a back payment of £2000 made to her, also after a letter of complaint to HB her HB and CTR were also reinstated and a back payment of £3900 was made and she could now pay back her rent arrears.

Shelly Morte

Caseworker

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Debt Advice:

The total number of clients who received face to face debt advice was 673, an increase of 3% from last year. 619 were new cases. This increase is primarily due to the credit and loan culture amongst the local population and in various cases is the primary reason for evictions.

Although some debt advice cases are relatively straightforward and can be resolved in one advice session, the majority involve multiple debts and need more work to be done. In many cases, this can be done at Generalist Level, at the Middlesbrough office or at one of the outreach hubs, as all staff receive comprehensive training in dealing with debt enquiries. However, there are still a significant number of people that require representation at Court.

Most of the clients arrive at CHAC offices or at the Partnership hubs with little time left for preparation of their cases. We find ourselves over-stretched dealing with these cases. Although CHAC is able to help many people, our resources are still stretched in meeting this demand for debt advice. In total the service helped clients with £2.2 million debt negotiation, and £998,9300 estimated savings to clients accessing financial education services.

The following case study illustrates the primary problems, advice given, and action taken by caseworkers: -

Case Study: 002 D

Mrs L is a white female aged 56. The primary problem when she arrived at our office was Multiple Debt amounting to £40,553.75; this was between six different creditors. Mrs L was working four different jobs to support herself but unfortunately, she had been made redundant from one of them, which reduced her monthly income drastically. After carrying out an Income & Expenditure Form it outlined that her Excess Income amounted to £127.00 per month. We were then able to make a reduced but reasonable offer to all creditors involved. The offers were calculated on a Pro Rata Basis therefore an equal percentage was offered to each creditor by sending out a letter outlining the offer a copy of the Income & Expenditure Form, also a Client Consent Form. All creditors involved responded and accepted the offer made to them but explaining that they requested a review of Mrs L's circumstances within the next three months and maybe an increase on the offers made. This file will therefore remain open for the foreseeable future for further action.

Margaret Foster
Senior caseworker
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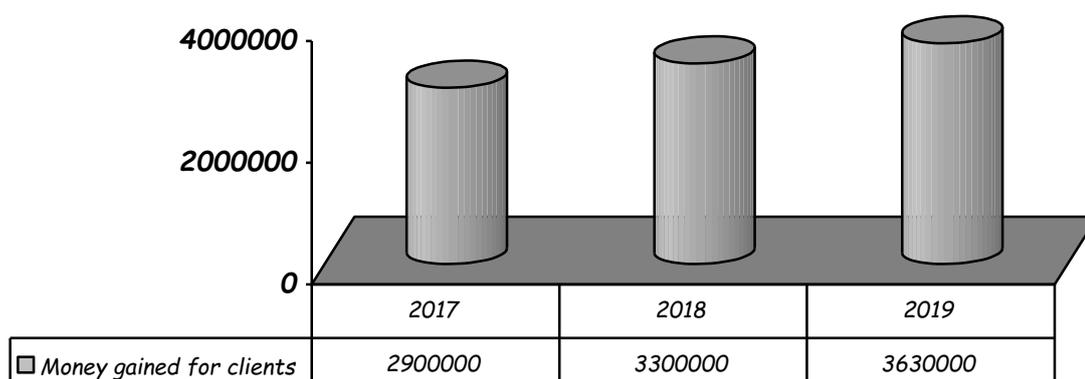
Welfare Benefits Advice:

The total number of welfare benefit face to face advice cases in 2019 was 1215, in which 1119 were new, and 56 clients were represented at various Tribunals concerning Disability Living Allowance, Employment Support Allowance, Income Support, and Personal Independence Payment. Welfare benefit problems have remained a key area of work for CHAC in 2019. This advice is needed because: -

- People do not know what they are entitled to.
- People know what to claim, but have difficulty making the claim.
- People have been incorrectly refused benefits they are entitled to.

Enquiries at General Help level often involve advice to clients on what benefits they may be entitled to, or practical support in form-filling. The specialist Caseworkers are available to deal with the more complex enquires, including appeals against decisions of either the Benefit Agency or Local Authority.

The money gained for clients, and shown on the graph below, is the amount of money which our clients have been awarded for unclaimed benefits, or increases made to their benefits due to changes in their circumstances. The costing of £3.63 million is based on the amount of award multiplied by the number of years which has been awarded for. In the case of life award, 7 years is considered to be the time-span for calculation purposes.



Tribunal Representation Service

Demand for the services provided by the project remains very high and we are still forced to turn away a number of enquiries for assistance as it is not possible to meet all the demand. In the last 12 months 103 cases have been opened and 91 have been closed. Whilst further people have been turned away due to a lack of capacity to take on additional cases. This is due to a lack of representation services locally. Indeed, the local Citizens Advice Bureau will often call to enquire about whether or not we have the ability to take on additional cases as they are unable to provide representation.

Throughout the life of the project the main issues that people have come seeking assistance with is around disability benefit appeals. Primarily Personal Independence Payment (PIP) where the Department for Work and Pensions (DWP) has refused an award or reduced an award as well as Employment and Support Allowance (ESA) where the DWP have determined someone is fit for work. Since the rollout of Universal Credit (UC) this has begun to trickle into the caseload with people having issues around the disability element but also around the transition from legacy benefits (for instance whether they should have been migrated at all).

The project has, in the last 12 months, raised the annual equivalent of £357,585 in ongoing benefit payments and raised a further £57,580 in backdated one-off payments giving a total amount of cash raised for clients in the relevant period of £415,165. Demand remains strong and as one of the only organisations providing a full representation service in the local area, we continue to be a vital service for local residents. One client told us: "Thank you for all your help we could not have done this without your help. Once again thank you from the bottom of my heart." The following case studies illustrate the primary problems, advice given, and action taken by caseworkers: -

Case Study: 003 WB

Client was thirty-seven years old and lived with her partner and their two school aged children in a property they owned outright. Her partner works full time and she claimed Child Benefit. The client was disabled and had ME, anxiety and depression. Her condition was severe and often left her completely exhausted even after something as simple as dressing or going to the toilet. The client had applied for PIP but the DWP had refused her award on the basis that she did not score sufficient points to qualify. She approached us for assistance with a Tribunal hearing. We gathered supporting medical evidence, gathered testimony from the client and her partner as to the effects of her condition and prepared a submission. The client found the appeal hearing to be extremely distressing but with the moral support of her partner and my support to handle the legal side of proceedings we were successful in gaining an award of Standard Daily Living and Enhanced Mobility. This means that the client's family gained an extra ongoing payment of £520 per month (on top of her partner's wages) and a one off back dated payment of over £11,000.

Case Study: 004 WB

Client was fifty-eight years old and lived alone in a housing association property. They claimed ESA, Housing Benefit, Council Tax Reduction and PIP. They were disabled and had cerebral palsy, blindness in one eye, poor eyesight in the other and learning difficulties. They approached for help after being transitioned from DLA to PIP. Whilst on DLA they had been entitled to the highest rates of care and mobility. On PIP they had only been awarded the lower rates of both. We gathered evidence and prepared a submission for the client's Tribunal hearing. We attended with them but were only partially successful as the award only increased the mobility not the care component. We therefore continued to work on the case and appealed to the Upper Tribunal via written legal arguments laying out that the Tribunal had made an error of law and requesting the case be re-heard. The Upper Tribunal agreed and a fresh hearing was arranged. At the rehearing in front of a fresh Tribunal we were completely successful and the client was awarded the highest rates of both components for life. This meant that the client secured an extra income of approximately £300 per month and a one off back payment of over £4,500. This meant the client continued to have sufficient income to allow them access to the care that they require and to avoid isolation by being able to afford taxis to everywhere they need to go.

Case Study: 005 WB

Client was sixty-three years old and lived with his partner and two dependent children in a housing association property. They were claiming Tax Credits and Child Benefit. The client received an occupational pension of £440 per month. They had claimed Housing Benefit and Council Tax Reduction but both payments had been suspended due to excess capital as the client was joint owner of another property with their ex-wife. When they presented to us they were in a desperate situation as they had limited income and couldn't afford key bills like rent and council tax. This meant they were in significant arrears of both and their landlord had begun eviction proceedings. I researched the case and identified key legal arguments and caselaw to support the client's argument that their capital could not be realised so should be disregarded. I prepared a submission and then represented them in front of the Vice President of the Valuation Tribunal of England. Our arguments were accepted and the Tribunal directed that Council Tax Reduction should be reinstated and backdated to when they were suspended. After this the Council conceded their argument on Housing Benefit and reinstated that without need for a further hearing at the First-tier Tribunal. This meant that the client got a credit of £1,700 to the council tax account and their liability reduced by 85%. They also got a credit of £3,300 to their rent account and had only £10 per week of rent to pay themselves which avoided an eviction.

Lucas Ainsworth BA (Hons)
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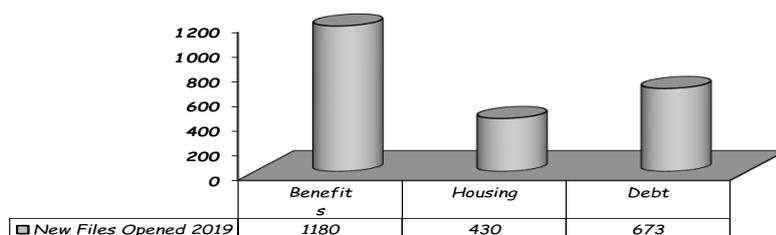


Case Study: 006 WB

Miss B came in looking for help with submitting a Mandatory Reconsideration as she had scored zero points for both the Daily Living and Mobility Components of Personal Independence Payment. Miss B suffered from Manic Depression and Seizures amongst other health conditions. I researched the law, relevant caselaw and reviewed her medical records. From that we were able to put an argument to the DWP about her entitlement. Sadly, they did not agree with us. I therefore advised Miss B to go to Tribunal Hearing at which I represented her. I wrote extensively in my submission about the levels of supervision Miss B required, using the caselaw submitted earlier. The Tribunal accepted 12 points for Mobility and agreed with me that she did require significant supervision to be able to carry out the Daily Living Activities safely and awarded Enhanced Rate Daily Living and Enhanced Rate Mobility giving an extra £148.85 per week of income with a one-off back payment of £17,506.18. In addition as Miss B now qualified for PIP she also qualified for the Severe Disability Premium in her ESA and this will entitle her to a further £7,944.15 in one off back payments and £65.85 per week onwards

Case Study: 007 WB

Miss D came in looking for Representation at their upcoming Tribunal Hearing. Miss D suffered from Bipolar Disorder with Manic Depression and Severe Anxiety, among other health conditions. Miss D had scored zero points on her Personal Independence Payment claim. I got a copy of her medical records and also thoroughly explored Miss D's previous DLA claim and current ESA claim for extra insight into Miss D's main health conditions. From this information I was able to write a Submission for her upcoming Tribunal Hearing. I represented Miss D at her Tribunal Hearing. The Tribunal Panel and the DWP Presenting Officer soon became aware as to the severity of Miss D's main health conditions and agreed with the majority of Activities and Descriptors in my Submission and awarded Miss D Enhanced Daily Living and Enhanced Mobility at the rate of £148.85 per week. Miss D also received a one off backdated payment of £11,643.65. In addition, Miss D also now qualified for the Severe Disability Premium in her ESA. Miss D would be entitled to £5,282.70 in one off back payments for Severe Disability Premium and then a weekly rate of £65.85 per week going forward.



Tahira Selby
 Caseworker.
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CHAC now provides its outreach service as a member of the Middlesbrough Advice Partnership (MAP). The MAP aims to increase advice provision capacity in Middlesbrough and strengthen partnership working across local advice organisations.

Most advice services are experiencing increasing demand, in a rapidly changing environment, with anticipated reductions in funding. This places unprecedented challenges on the sector which can only be met by adapting, working more efficiently and collaboratively, doing things differently and embracing technological solutions.

The funding was first provided by the Big Lottery between 2010 and 2015 and currently by Middlesbrough Council indefinitely.

The partnership presented an opportunity for key advice providers to work collaboratively to test new models of delivery and extend the reach of advice services into communities with the greatest advice needs. During 2019 Middlesbrough Council and MAP established a series of Community Hubs across the borough which provide local communities with access to a range of services and activities. The approach of co-locating different organisations within the same community space aims to facilitate stronger multi-agency working and deliver a one-stop-shop model of meeting local needs.

The MAP project advice workers have been located at several community hub sites to deliver face to face social welfare law advice to clients. The advice sessions are staffed by workers from Middlesbrough CAB, CHAC, Age UK Teesside and Middlesbrough Council Welfare Rights unit, thus enabling the service to support clients with a range of advice needs. Hubs also incorporate public library services and as such provide online access for clients. Advice sessions also available on a drop-in basis although clients are encouraged to make an appointment. A specialist debt advice worker is also available at the Hub sites either on a drop-in or appointment basis. Please see Page 4 above for Hubs locations and opening times

The advice sessions have been promoted through a variety of channels, posters and leaflets about the advice service are clearly displayed at all sites and on their respective Facebook pages. The use of a shared online booking system (NellBooker) enables frontline staff at the centres to schedule appointments for clients with the advice workers throughout the week.

The MAP project has additionally incorporated work to deliver a range of financial education sessions to local community groups with the aim of improving basic financial skills and empowering people to more effectively manage their money.

The delivery of the project through a partnership of advice providers also aimed to pilot new delivery systems and shared processes in order to improve the effectiveness and efficiency of advice services. The MAP project has provided an opportunity to test the use of a shared referral system and client database. Further innovations were to be piloted to substantially increase the number of clients receiving email advice and information through the delivery of the project (digital advice).

Case Study: 008 Outreach MAP

Mr A was referred to me by their support worker from another organisation for a benefit check, as they were concerned that someone may have been depriving the client of capital without Mr A's knowledge. MR A has global development delay and physical disability in their lower body. While Mr A had documentation to stating they were awarded the enhanced Daily Living rate of PIP, their Bank Records indicated they were only receiving the Mobility component. Based on this I rung DWP to discuss the status of client's PIP and to whom the benefit was being paid. After discussion with DWP, I discovered that DWP had incorrectly believed that Mr A was living in supported accommodation and therefore his Daily Living rate was Not Payable. I proved to DWP that this was not the case - not only resulting in the client receiving the enhanced Daily Living amount going forwards, but also entitling them to a two-and-a-half-year back payment of over £11,000. This also resulted in Mr A's father being entitled to Carer's Allowance.

Case Study: 009 Outreach MAP

Client was a single male in their early 50s with significant health issues who was in receipt of Universal Credit. The DWP had given the client a series of job suggestions, and client was now very worried as he did not believe he was qualified for any of them, including jobs such as Astrologer and Erotic Dancer. Assisted client by confirming he should not have to apply for jobs he was unqualified for. Additionally, after obtaining the client's permission, worked with other members of the Unclaimed Benefits Campaign team to bring this matter to wider attention. This resulted in stories appearing in several newspapers, after which the government withdrew the job listings and stated they had been given to clients in error. Client was very happy with this result.

Alex Bateman

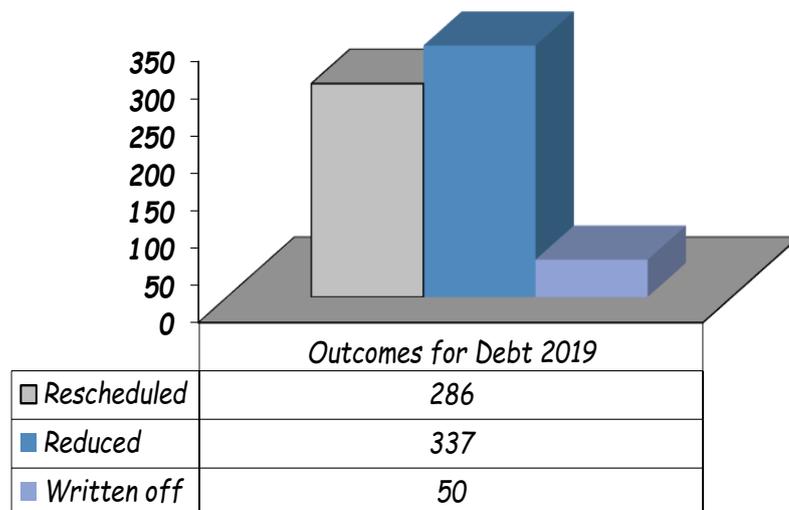
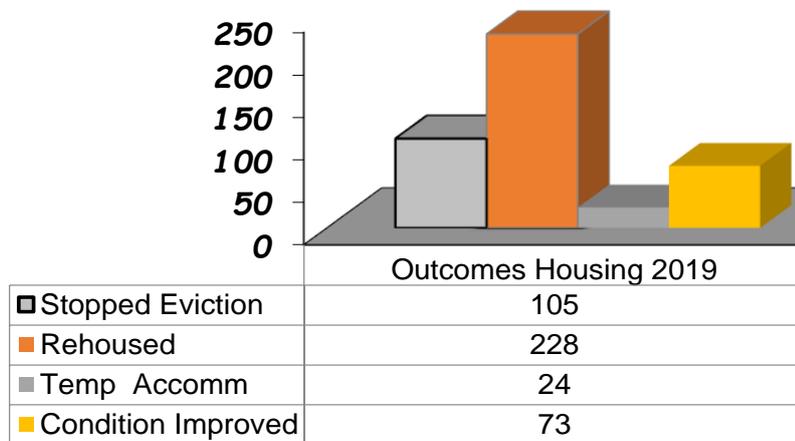
Caseworker. E-mail:

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We Judge the success by: -

- Money gained for clients. (See graph on page 28).
- Conditions improved. (See table page 35).
- Homelessness prevented (See table page 35).
- Income raised/Outgoings reduced. (See table page 35).
- Re-housed or secured LA temporary accommodation. (See table page 35).
- Number of prisoners and disadvantaged /disaffected residents gaining sustainable employment (please see outcomes for training program page 21/25).



Advice Centre outcomes and equal opportunity monitoring

WORKLOAD	2019		ACCOMMODATION TYPE		%
	No	%			
New Client Cases / Files opened/ face to face			Council House	370	16%
Centre	208	9%	Homeless	70	3%
Community Hubs	1203	52%	Housing Association	534	23%
Unclaimed Benefit Take Up campaigns	620	27%	Owned Outright	197	8%
Repeats	55	2%	Owned - Mortgage	89	4%
Sign posted	232	10%	Owner Occupied	158	7%
Total face to face	2318		Private Rental	324	13%
General Enquiries /Telephone	9094		Residential Care	162	7%
Received advice & information by email	275		Sofa Surfing	139	6%
TOTAL	11687		With Friends/ Family	275	11%
DISABILITY			TOTAL	2318	
Self-identified as disabled	695	30%	0-15	23	1%
HOUSEHOLD COMPOSITION			16-24	115	5%
Couple with children	370	16%	25-34	324	14%
Couples without children	324	14%	35-44	371	16%
Others sharing	231	10%	45-54	440	19%
Single female no children	688	30%	55-64	513	22%
Single female with children/pregnant	115	5%	65-74	254	11%
Single male no children	510	22%	75-84	185	8%
Single male with children	70	3%	85-94	93	4%
Unknown	10	.3%	TOTAL	2318	
TOTAL	2318		WARDS		
ETHNICITY			Thorntree -Hub	600	26%
Asian or Asian British - Chinese	8	.3%	Pallister	105	5%
Asian or Asian British - Indian	46	2%	Middlehaven	141	6%
Asian or Asian British - Pakistani	46	2%	Park End.	95	4%
Black or Black British - African	24	1%	Beckfield.	44	2%
Black or Black British - Caribbean	9	.4%	Beechwood	96	4%
Did Not Wish to Disclose Ethnic Group	59	3%	Berwick Hills	53	2%
Mixed - White and Asian	70	3.6%	Westbourne	45	2%
Mixed - White - Others	46	2%	N. Ormesby & Brambles	58	3%
Other Ethnic group	46	2%	Grove Hill-Hub	334	14%
White - EU	35	1.5%	Easterside	164	7%
White - Other Background	24	1%	University- Campaign	158	7%
White - Irish	24	1%	Ayresome	59	3%
White - British	1881	81%	Gresham	94	4%
TOTAL	2318		Stainton, Thornton,	47	2%
ETHNIC/TOTAL CLIENTS	437	19%	Hemlington -	123	5%
NUMBER OF CLIENTS			Others	102	4%
FEMALE	1149	49.6%	TOTAL	2318	
MALE	1169	50.4%			
TOTAL	2318				

EMPLOYMENT STATUS

Carer	121	5%
Full Time	52	2%
Part Time	75	4%
Self-employed	59	3%
House Person	306	13%
Long term Sick	344	15%
Maternity/Paternity leave	52	3%
Retired	222	9%
Student Non Advanced Education	107	4%
Temporary Sickness	101	4%
Unemployed	879	38%

TOTAL 2318**PRESENTING PROBLEMS**

Attendance allowance	97	4.2%
Bereavement Benefit	32	1.4%
Carers Allowance	78	3.4%
Child Benefit	61	2.6%
Child Tax Credit	89	3.8%
Council Tax reduction	99	4.3%
Debt	673	32%
Disability Living Allowance	414	18%
Employment Support Allowance	167	7.2%
Eviction	105	4.5%
Homelessness	39	1.6%
Disrepair	146	6.4%
Job Seekers Allowance (JSA)	50	1.4%
Rent Arrears	113	2%
Relationship breakdown	29	1.2%
Severe disability premium	31	1.3%
Working Tax Credit	95	4.2%

TOTAL 2318

Compiled by
 Mahmoud Shehata
 Joint Centre Manager
 Email: mahmoud@chac92.co.uk

OUTCOMES (Awarded)

Attendance (Lower Rate)	40	1.7%
Bereavement Benefit	1	0%
Carers Allowance	58	2.5%
Carers Premium	52	2.2%
Child Tax Credit	27	1.1%
Child Benefit	16	.7%
Council Tax Reduction	28	1.2%
DLA (Higher Rate)	38	1.6%
DLA (Higher Rate Mobility)	29	1.2%
DLA (Lower Rate)	0	0%
DLA (Lower Rate Mobility)	24	1%
DLA (Middle Rate)	18	.8%
ESA Assessment Phase	67	2.9%
ESA (Based Group)	30	1.2%
ESA (Contributions Based)	20	.8%
ESA (Income Related)	37	1.6%
ESA (SG-IR)	2	0%
ESA Work Related	18	.8%
ESA Couple Rate	14	.6%
ESA WRAG Couple	12	.5%
ESA (Contributions Based)	20	.8%
ESA (Income Related)	38	1.6%
Guarantee Pension Credit	21	.9%
Housing Benefit	38	1.6%
Income Support (Couple)	2	0%
Income Support +25	33	1.4%
Income Support Under 25	2	0%
JSA Contribution Based	3	0%
JSA Income Related	19	.6%
JSA Couple Rate	1	0%
PIP (Enhanced Rate)	35	1.5%
PIP Mobility (Enhanced)	55	2.3%
PIP Mobility (Standard Rate)	48	2.1%
Severe Disability Premium	15	0.6%
Savings Pension Credit	32	1.4%
State Retirement Pension	23	.97%
Working Tax Credit	24	1%

OTHER OUTCOMES

Conditions Improved	993	42.8%
Homelessness Prevented	133	4.5%
Temp Accommodation	24	1%
Re-housed Council	228	9.8%
TOTAL	2318	

Thank you: CHAC is able to help thousands of people each year due to the support and commitment of many organisations and people. Our fund providers share the same vision as all who work at the advice service and CHAC's training placement programme, this to provide a comprehensive and high-quality resource for the people of Teesside that will give practical advice and support for their social welfare needs.

In 2019, the charity received a total of £204,169 voluntary income we were particularly grateful for the funding support of all organisations listed below: -

Middlesbrough Benefit Take-up Campaign and outreach Hub advice funded by Middlesbrough Council contributed £39,863, 20%, CHAC on the job training project contributed £82,000, 40%, £12,500, 6%, towards building improvements and towards core costs 34%. The Charity reserve was maintained at 6 months' running cost during 2018 which was equivalent to £50,000. The charity secured grants from several sources to cover all its operations and provisions until the end of 2020.

Outlook: Public health measures to deal with the coronavirus will have an impact on how charities operate, fundraise and deliver support. It is difficult to predict what will be happening in the next 6 months or so, but I can also confirm that all the charity funding promised is scheduled to be received on time. and we don't anticipate any significant short fall during 2020. I also confirm that none of CHAC's staff has been "furloughed". All CHAC's staff are needed to assist our beneficiaries and clients remotely

Conclusion: The resources were expended in accordance to fund providers' policies and conditions. Page 51 below details income received and how it was expended. Pages 41 and 42 enfold the Trustees report, page 44 provides a statement of financial activities, and page 45 encloses the charity's signed balance sheet.

Naomi Smith
Treasurer
E-mail: naomi@chac92.co.uk

	2019	2018
	£	£
<u>INCOMING RESOURCES</u>		
Sylvia & Colin Shepherd Charitable Trust	0	600
Tees Valley Women's Centre	150	500
29th May 1961 Charitable Trust	3,000	3,000
Henry Smith Charity	38,050	24,750
Souter Charitable Trust	4,000	2,000
Hilden Fund	0	7,500
Woodward Trust	1,500	0
A B Charitable Trust	10,000	10,000
Middlesbrough take up and hub contract	39,863	66,438
Charles & Elsie Sykes Trust	3,000	2,500
Hospital of God	0	1,000
Rothley Trust	1,200	00
Garfield Weston Foundation	15,000	15,000
Greggs Trust	7500	7,500
Best Energy Deal CAB	0	900
Hadrian Trust	1,000	1,000
Clothworkers Foundation	0	6,8000
Sir Jules Thorn Charitable Trust	750	0
Hedly Foundation	3,000	0
Archer Trust	4,000	0
Lloyds Bank Foundation	25,150	25,000
Pilgrim Trust	15,000	15,000
William Webster Charitable Trust	2,000	0
W G Edwards Foundation	0	900
ACT Foundation	0	9,500
Albert Hunt Trust	4,154	4,000
Rank Foundation	1,020	0
Barbour Foundation	2,000	2,000
Evan Cornish Foundation	4,154	0
Beatrice Laing Trust	2,500	0
Charles Hayward	4,000	0
Awards for All England	9,120	
Austin & Hope Pilkington Trust	1,000	
Routes to work	2008	
Client donations	50	
Total incoming resources	204,169	205,887

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2019
for
Cleveland Housing Advice Centre CIO**

Davies Tracey
Chartered Accountants and Business Advisers
Swan House
Westpoint Road
Teesdale Business Park
Stockton on Tees
TS17 6BP

Cleveland Housing Advice Centre CIO

**Contents of the Financial Statements
for the Year Ended 31 December 2019**

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Detailed Statement of Financial Activities	11

Cleveland Housing Advice Centre CIO

Report of the Trustees for the Year Ended 31 December 2019

The trustees present their report with the financial statements of the charity for the year ended 31 December 2019. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The main objectives of the charity are the relief of poverty of the inhabitants of Cleveland and its environs in particular but without limitation by:

- The provision of a welfare rights advisory service.
- The provision of on the job training.

The trustees have considered the Charity Commission's guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

Significant activities

The main activities undertaken for public benefit, in relation to the above objectives are:

- One to one advice with casework on:
 - Statutory rights to the people who are homeless, threatened with homelessness or living in poor conditions.
 - On all range of welfare and housing benefits available.
 - On all types of debt and arrears.
- Free representational advocacy service in person at appeal tribunals and county court.
- Outreach advisory services to people who are housebound.
- On the job training for residents who are both socially and economically excluded from the labour market.

ACHIEVEMENT AND PERFORMANCE

During 2019 the charity responded to over 12,500 general advice enquiries, improved the living conditions of 988 people, prevented 101 people from becoming homeless, raised the income of 2,285 people, carried out 650 outreach advice sessions, provided training for 50 young people at risk of offending and prisoners due to be released into the community during 2019/2020.

FINANCIAL REVIEW

Reserves policy

The charity's reserves are maintained to cover at least 4 months expenditure.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity was registered as a charitable incorporated organisation on 9 July 2013 and is governed by its constitution.

Recruitment and appointment of new trustees

Trustees are appointed by the board of the trustees.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1152785

Principal address

16 Borough Road
Middlesbrough
TS1 5DW

Trustees

Miss N Smith
B Brydon
G Williamson
M Bateman

Cleveland Housing Advice Centre CIO

Report of the Trustees
for the Year Ended 31 December 2019

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

Davies Tracey
Chartered Accountants and Business Advisers
Swan House
Westpoint Road
Teesdale Business Park
Stockton on Tees
TS17 6BP

Approved by order of the board of trustees on 15/04/2020 and signed on its behalf by:


.....
Miss N Smith - Trustee

**Independent Examiner's Report to the Trustees of
Cleveland Housing Advice Centre CIO**

Independent examiner's report to the trustees of Cleveland Housing Advice Centre CIO

I report to the charity trustees of the Trust on my examination of the accounts of Cleveland Housing Advice Centre CIO (the Trust) for the year ended 31 December 2019.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

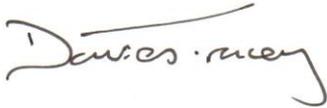
I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Craig Davies, FCA
Davies Tracey
Chartered Accountants and Business Advisers
Swan House
Westpoint Road
Teesdale Business Park
Stockton on Tees
TS17 6BP

Date: 15 April 2020

Cleveland Housing Advice Centre CIO

Statement of Financial Activities
for the Year Ended 31 December 2019

	Notes	Unrestricted fund £	Restricted fund £	31.12.19 Total funds £	31.12.18 Total funds £
INCOMING RESOURCES FROM					
Income from charitable activities		204,169	-	204,169	205,887
EXPENDITURE ON					
Charitable activities					
Charitable activities		-	-	-	162,208
Other		195,705	-	195,705	38,246
Total		<u>195,705</u>	<u>-</u>	<u>195,705</u>	<u>200,454</u>
NET INCOME		<u>8,464</u>	<u>-</u>	<u>8,464</u>	<u>5,433</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		29,227	45,000	74,227	68,794
TOTAL FUNDS CARRIED FORWARD		<u><u>37,691</u></u>	<u><u>45,000</u></u>	<u><u>82,691</u></u>	<u><u>74,227</u></u>

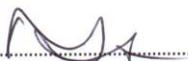
The notes form part of these financial statements

Cleveland Housing Advice Centre CIO

Balance Sheet
31 December 2019

	Notes	31.12.19 £	31.12.18 £
FIXED ASSETS			
Tangible assets	4	14,014	15,789
CURRENT ASSETS			
Debtors	5	39,757	47,075
Cash at bank and in hand		<u>33,530</u>	<u>35,453</u>
		73,287	82,528
CREDITORS			
Amounts falling due within one year	6	(4,610)	(24,090)
		<u>68,677</u>	<u>58,438</u>
NET CURRENT ASSETS			
		82,691	74,227
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<u>82,691</u>	<u>74,227</u>
NET ASSETS			
		<u>82,691</u>	<u>74,227</u>
FUNDS	8		
Unrestricted funds		37,691	29,227
Restricted funds		<u>45,000</u>	<u>45,000</u>
TOTAL FUNDS		<u>82,691</u>	<u>74,227</u>

The financial statements were approved by the Board of Trustees on 15/04/2020 and were signed on its behalf by:


.....
N Smith - Trustee

The notes form part of these financial statements

**Notes to the Financial Statements
for the Year Ended 31 December 2019**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

The charity adopted SORP (FRS 102) in the current year and an explanation of how transition to SORP (FRS 102) has affected the reported financial position and performance is given in note 11.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Improvements to property	- 25% on reducing balance
Fixtures and fittings	- 15% on reducing balance

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

2. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2019 nor for the year ended 31 December 2018.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2019 nor for the year ended 31 December 2018.

Cleveland Housing Advice Centre CIO

Notes to the Financial Statements - continued
for the Year Ended 31 December 2019

3. STAFF COSTS

	31.12.19	31.12.18
	£	£
Wages and salaries	84,429	79,660
Social security costs	5,823	5,751
	<u>90,252</u>	<u>85,411</u>

The average monthly number of employees during the year was as follows:

	31.12.19	31.12.18
Charitable	<u>6</u>	<u>6</u>

No employees received emoluments in excess of £60,000.

4. TANGIBLE FIXED ASSETS

	Improvements to property £	Fixtures and fittings £	Totals £
COST			
At 1 January 2019	20,192	42,272	62,464
Additions	-	932	932
At 31 December 2019	<u>20,192</u>	<u>43,204</u>	<u>63,396</u>
DEPRECIATION			
At 1 January 2019	17,872	28,803	46,675
Charge for year	579	2,128	2,707
At 31 December 2019	<u>18,451</u>	<u>30,931</u>	<u>49,382</u>
NET BOOK VALUE			
At 31 December 2019	<u>1,741</u>	<u>12,273</u>	<u>14,014</u>
At 31 December 2018	<u>2,320</u>	<u>13,469</u>	<u>15,789</u>

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.19	31.12.18
	£	£
Trade debtors	<u>39,757</u>	<u>47,075</u>

Cleveland Housing Advice Centre CIO

Notes to the Financial Statements - continued
for the Year Ended 31 December 2019

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.19	31.12.18
	£	£
Trade creditors	3,125	22,605
Other creditors	1,485	1,485
	<u>4,610</u>	<u>24,090</u>

Included in the above is deferred income as follows:

	2019	2018
	£	£
Balance b/w/d	15,000	30,000
Amount released to incoming resources	(15,000)	(30,000)
Amount deferred in year	-	15,000
	<u>15,000</u>	<u>15,000</u>

7. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund	Restricted fund	Total funds	Total funds
	£	£	£	£
Fixed assets	14,014	-	14,014	15,789
Current assets	28,287	45,000	73,287	82,528
Current liabilities	(4,610)	-	(4,610)	(24,090)
	<u>37,691</u>	<u>45,000</u>	<u>82,691</u>	<u>74,227</u>

8. MOVEMENT IN FUNDS

	At 1.1.19	Net movement in funds	At 31.12.19
	£	£	£
Unrestricted funds			
General fund	29,227	8,464	37,691
Restricted funds			
Restricted	45,000	-	45,000
TOTAL FUNDS	<u>74,227</u>	<u>8,464</u>	<u>82,691</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	204,169	(195,705)	8,464
TOTAL FUNDS	<u>204,169</u>	<u>(195,705)</u>	<u>8,464</u>

Cleveland Housing Advice Centre CIO

Notes to the Financial Statements - continued
for the Year Ended 31 December 2019

8. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.18 £	Net movement in funds £	At 31.12.18 £
Unrestricted funds			
General fund	23,794	5,433	29,227
Restricted funds			
Restricted	45,000	-	45,000
TOTAL FUNDS	<u>68,794</u>	<u>5,433</u>	<u>74,227</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	205,887	(200,454)	5,433
TOTAL FUNDS	<u>205,887</u>	<u>(200,454)</u>	<u>5,433</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.18 £	Net movement in funds £	At 31.12.19 £
Unrestricted funds			
General fund	23,794	13,897	37,691
Restricted funds			
Restricted	45,000	-	45,000
TOTAL FUNDS	<u>68,794</u>	<u>13,897</u>	<u>82,691</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	410,056	(396,159)	13,897
TOTAL FUNDS	<u>410,056</u>	<u>(396,159)</u>	<u>13,897</u>

PURPOSES OF RESTRICTED FUNDS

To provide 50 on the job training placements and support for ex-offenders, young people at risk and people who are both socially and economically excluded to move them closer to the labour market.

Cleveland Housing Advice Centre CIO

Notes to the Financial Statements - continued
for the Year Ended 31 December 2019

9. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2019.

10. ACCOUNTANCY

	2019	2018
	£	£
Accountancy fees	1,977	2,019

Cleveland Housing Advice Centre CIO

Detailed Statement of Financial Activities
for the Year Ended 31 December 2019

	31.12.19	31.12.18
	£	£
INCOMING RESOURCES		
Income from charitable activities		
Middlesbrough Access Advice project CAB	39,863	66,437
Donated services and facilities	162,148	138,050
Training agreements	2,158	1,400
	<u>204,169</u>	<u>205,887</u>
Total incoming resources	204,169	205,887
EXPENDITURE		
Charitable activities		
Management		
Wages	84,429	79,660
Social security	5,823	5,751
Volunteers subsidies	5,980	4,786
Fund raising consultancy	3,800	3,800
Middlesbrough Access Advice project CAB	21,500	23,500
Training tutors	29,807	31,641
Motor and travel expenses	3,185	6,594
Advertising	-	22
Accountancy, bookkeeping and legal fees	1,977	4,274
IT development consultancy	12,800	13,070
	<u>169,301</u>	<u>173,098</u>
Other		
Repairs and renewals	-	331
Subscriptions	1,096	2,308
Rent, rates and water	7,517	7,474
Insurance	777	757
Light and heat	2,142	2,530
Telephone, fax and internet	6,282	6,184
Postage, printing and stationery	3,606	3,325
Cleaning and sundries	2,102	1,807
Bank charges	175	174
Depreciation of tangible fixed assets	2,707	2,466
	<u>26,404</u>	<u>27,356</u>
Total resources expended	195,705	200,454
Net income	8,464	5,433

This page does not form part of the statutory financial statements



(Saying Cheerio to Carolina, research student from University of Alicante after completing her research with us)
August 2019

Cleveland Housing Advice Centre CIO

Charity number: 1152785

16 Borough Road

Middlesbrough

Cleveland

TS1 5DW

Tel: 01642-254544

Fax: 01642-801933

Website: <http://www.chac92.co.uk>

Serving

The Community since 1992

By a team of highly trained Advisors and volunteers from the Community

You can download this Annual Report by visiting the Charity Commission website:

<https://www.gov.uk/government/organisations/charity-commission>

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