



annual report 2019/20

Shelter

ANNUAL REPORT 2019/20

Registration Information

Shelter, the National Campaign for Homeless People Limited

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Strategic report

What we do

Shelter exists to defend the right to a safe home. Every year, we help millions of people struggling with bad housing or homelessness through our advice, support, and legal services. And we campaign to make sure that one day, the right to a home exists for everyone.

Key objectives

Shelter was set up in 1966 to:

- a. relieve hardship and distress among homeless people and those in need, including those living in adverse housing conditions
- b. make funds available to other bodies (whether corporate or not), whose charitable aims are to relieve hardship and distress
- c. relieve poverty and distress
- d. educate the public about the nature, causes, and effects of homelessness, human suffering, poverty, and distress; and to carry out research on these issues to make useful results available to all

Introduction from the Chair

The year 2019/20 saw Shelter taking the first major steps towards the delivery of our three year strategy and ten year ambitions. This strategy is built on the truth that a home is a fundamental human need and a basic moral right, as vital as education or healthcare. Shelter exists to defend that right at a time when our country faces a housing emergency with six million households in danger of losing their home. At the core of this emergency sits a housing system which has insufficient social housing, relies too much on poor quality, temporary and emergency accommodation, provides little security for those who rent privately and is fundamentally unaffordable for far too many. Our work during 2019/20 has focused directly on addressing this housing emergency with individuals and communities and across our society as a whole.

The first pillar of our strategy is taking action to defend the rights of renters, by supporting individuals through our services, by campaigning for greater security for renters and by fighting discrimination against those renting who rely on the welfare system. It was a major step forward when all political parties promised in their 2019 manifestos to abolish no-fault evictions.

The second pillar of our strategy involves working with those individuals and families who are struggling the most and are at risk of becoming homeless. In the face of rapidly growing need and demand we have improved the accessibility and availability of our advice services. We have invested in enhancing the digital advice we make available to anyone to access for themselves and, as a result, our helpline advisers have been able to respond more immediately and effectively to anyone needing emergency help.

Across England and Scotland, we have sought to make the case for new investment in social housing through activities ranging from our #BuildSocialHousing petition to delivering a national hustings with key partners from across the housing sector and led by people with direct experience of the desperate social housing shortage. The 2019 General Election saw all political parties committing to new investment, but the reality is that we need to go much further. Working alongside many other social justice and housing organisations we are now calling on the UK government to bring forward planned expenditure to accelerate social home building as a key part of its response to the current downturn. Next year's Scottish Parliament election will also be a major opportunity to secure real change.

Our fourth strategic commitment is to empower local communities and build a movement for change. Shelter was founded more than 50 years ago from social activist roots and we believe that it is from the ground up, in our communities and neighbourhoods, that we will harness the power for the fundamental systemic change which is again so urgently needed. This year all of our hubs have worked with the people who use our services, with their communities, grassroots organisations and more formal partners to identify the local issues that most impact on the right to a safe home and to begin to develop solutions together. We have employed local community organisers, strengthened connections between our shops and hubs as bases for change and worked to find more creative ways to bring our capacity and experience together across the whole organisation to respond to those local visions.

The UK went into lockdown at the end of March as a result of Covid-19, raising considerable concerns for those who rely on Shelter's services and challenges for us an organisation. I am pleased to say that we were able to respond with agility, realising the benefits of Shelter's continuing investment in organisational resources, systems and controls, supporting staff and volunteers in new working arrangements, actively managing financial risks to the charity and recasting our delivery and service models in order to carry on supporting those in need. We have also been able to highlight the risks around homelessness thrown up by the pandemic, bringing the voices of those affected to government and helping to secure the evictions ban which has protected so many from losing their home as a result of the immediate crisis.

Our greatest strength continues to lie in the vision, energy and commitment of all the staff and volunteers who work with us and have enabled us to stay true to our purpose and strategy even in the face of such exceptional circumstances. We are extremely grateful to all of them. We owe particular thanks to those who have directly experienced homelessness or the risk of becoming homeless who help to shape our services and power our campaigns. This year has again seen steady growth in the numbers of active supporters who contribute to all we do in so many ways and we owe profound thanks to all of them and to all the organisations we work with across Shelter from local and informal to large corporate partners. We believe it is only by listening to and acting alongside such a rich diversity of individuals and communities that we will achieve the ambitious goals we have set. Together we are part of something bigger and together we make a better future possible.



Helen Baker

Chair

The right to a safe home: our strategy 2019-22

Every day, we see the devastating impact of the national housing emergency on people's lives. A home is a fundamental human need and a basic moral right, as vital as education or healthcare.

This right is being denied to millions of people whose lives are blighted by homelessness, bad conditions, soaring rents, lack of homes, discrimination and the threat of eviction.

Our strategy is intended as a turning point – an ambitious and fearless response to the emergency. Everything we do will be to defend the right to a safe home. The strategy has four goals:

Rights for renters and an end to discrimination

In the last two decades, the number of households renting privately has doubled. Since 2011, rents have risen by 16%, while wages have gone up just 10%. Private renters have the highest average weekly housing costs while having to put up with poor quality housing. Our job is to stand up for private renters. We'll campaign for improvements in conditions and consumer protection, and we'll continue to use the law to fight discrimination against those on benefits.

Supporting people who are struggling

We're determined to provide a service which gives the best advice to all who need it. But too often, increasing need makes it difficult for us to meet demand. For that reason, we'll enhance our digital advice to cater to everyone, while ensuring anyone needing emergency help can always speak to one of our helpline advisers. And we'll develop services in our local hubs in partnership with communities, developing a local vision for each.

Building more social housing

Levels of public housebuilding have plummeted dramatically, leading to a sharp increase in families stuck in expensive, poor quality, insecure privately rented homes. Right now, 1.1 million people in England and 137,000 people in Scotland are on the waiting list for social housing. Yet there was a net loss of social housing in 2019/20, with fewer than 13,000 new social homes built last year and 19,389 sold. We urgently need long-term, large-scale action to address this issue. Within 10 years, we want everyone who needs social housing to get it.

Empowering communities and building a movement

Shelter was founded as a community movement over 50 years ago. Today, our future lies in enabling and leading change at a community level, as well as for individuals and nationally. With this in mind, we're aiming to recruit 500,000 supporters on the ground and in the heart of our communities who'll help us defend the right to a safe home. We'll harness the power for change found in our services, shops, campaigners, donors, and partners, and use it to empower and amplify the voice of anyone who wants to work alongside us. The national emergency will not be stopped by anything less than a national movement.

Our year in numbers

Across England and Scotland:

—

34,051

households contacted our
emergency helplines

25,380

households received face-to-face
support at our hubs

37,179

conversations were had with
people on our webchat service

5.7M

visits to the Shelter England
advice and services webpages

Our year in numbers

Across England and Scotland:

—

1.1M

visits to the Shelter Scotland
advice webpages

5,648

households in England were helped
by our legal advice service

409

households in Scotland were
helped by our legal advice service

Our year in numbers

Across England:

–

14,121

people were helped by our
offender services

10,336

consultancy cases were opened
for professional advice workers
– who requested specialist help
regarding housing, homelessness,
and debt

Strategic programmes

Achieving change for communities

We want our hubs and shops to become Bases for Change within local communities. In 2019/20 we had four primary goals to achieve this:

- a. local activism and involvement of people with lived experience
- b. targeted services to demonstrate our credibility in providing leadership for local action
- c. working in partnership with key strategic and support organisations
- d. enabling systems change so fewer people need help in the future

Throughout the year, we expanded our Community Organiser programme, placing organisers in Manchester, Birmingham, Bristol, Edinburgh and London to directly engage with local communities on issues in their areas. We've built support for campaigning activities (like our Home Truths campaign) by looking at the most pressing housing issues in the West Midlands, Bristol, and Greater Manchester – and we've galvanised communities to help us develop solutions.

All of this has enhanced our ability to build local partnerships – particularly with grassroots organisations like Spring of Hope in Bristol, which supported and joined our roundtable discussion on specific issues faced by women experiencing homelessness.

The work of our Community Organisers has informed our approach to developing our hubs as 'Bases for Change' across England and Scotland. Hub teams are identifying key changes needed in their local areas, informed by our customer experience work. In Bristol, for example, we're focused on women, while in Manchester we're focused on improving conditions in the private rented sector and tackling the waiting list for social housing. Through this work, we've developed a theory of change to maximise impact by bringing together resources from across the whole of Shelter and our clients.

In 2020/21, our ambition is to expand the Community Organiser programme alongside key change programmes like strategic litigation and our advice services.

Coronavirus has sadly delayed some of our co-production agenda, as we've had to focus on adapting delivery approach during lockdown. There may also be a need to re-frame some of the changes we've identified, depending on government and local authority responses to the pandemic. The pandemic has also delayed our expansion of the community organiser programme, so we're now looking to start recruitment in the latter part of the year. Strategic Litigation will continue focusing on the existing litigation goals agreed in 2019/20.

Building a movement

Our ambition is to build a movement of 500,000 active supporters, demonstrating our aim to realise the full potential of public support for our strategy. We want to create a movement of people and organisations whose collective voice strengthens our efforts to end the social injustice of the housing emergency and change the country. This group can be galvanised at any moment to amplify our message, put pressure on people in power, and enlist others to join our cause. And this is just one element of our plan to bring together a broader movement, which will see us work with other organisations and within communities to secure lasting change. Our aim in 2019/20 was to lay the foundations to help us achieve this.

In 2019/20, we created a powerful platform to launch significant supporter acquisition activity and broader movement building in 2020/21. This investment will give us a better understanding of our audiences' motivations, our data and technology programme, and our work in local communities. It'll also help us gather the right people, expertise, and skills to deliver communications that match supporter expectations – creating an enduring affinity with our cause.

On top of this, we've identified opportunities in our current campaign programmes, income generation, and advice delivery to gain the immediate support of the public. By the end of March 2020, we'd grown our number of active supporters to over 260,000 – an increase of nearly 30,000 on the previous year. We launched emergency campaigns around increased demand for our advice services as a result of the pandemic and called for government interventions to protect those worst affected. These campaigns attracted huge support and were the primary reason for this growth.

As we look towards 2020/21, our plans are to significantly increase supporter acquisition activity around major campaigns for government investment in social housing in both England and Scotland. We'll also

launch new supporter communication programmes to make sure those in contact with Shelter have a greater range of opportunities to help end the housing emergency. We expect to begin realising the benefits of our investment in data and technology following our planned autumn 2020 launch.

Coronavirus has limited our ability to plan and deliver supporter activities like live and mass participation events. This means we must stay flexible as we model and monitor our supporter growth and develop our approach towards a broader movement.

Services for professionals

Shelter offers specific services for housing professionals and is a leading expert on housing and homelessness issues. We work closely with the housing sector to promote good practice, publish reports, and deliver professional training.

As well as training thousands of learners every year we provide specialist advice across housing, homelessness, and debt. In 2019/20:

- 10,336 cases were opened for professional advice workers who required specialist advice on housing, homelessness, and debt issues
- We dealt with 3,846 complex debt enquiries from local citizens advice, local authority, housing association and other advice.

To better serve our audiences, a key objective for the 2019/20 financial year was to bring together activities across the organisation. This saw us consolidating teams, delivery models and systems to give us a platform from which to grow and develop in the future.

In both England and Scotland, we obtained funding from the Money & Pension Service (MAPS) to work with adults in financial literacy, including Financial Capability Sessions for Housing Support Practitioners. In England, we've helped prisoners develop skills like budgeting and future planning.

Funding for England's National Homelessness Advice Service (NHAS) was renewed by the MHCLG. A key focus for the year was contingency planning for Brexit, delivering joint learning events with HMPPS and Pathways, and broadening the reach of second-tier advice by expanding our webchat service. We also boosted capacity for the Legal team's advice line. Extra funding was secured to deliver training in partnership with Homeless Link for frontline staff involved in services for rough sleepers and homelessness. This training focuses on non-UK Nationals and domestic abuse, both key policy areas for the MHCLG.

The work to align our teams and internal ways of working helped us develop and improve our understanding of the impact our work with professionals can have. Throughout the year, we started to develop a learning pathway for professionals to align our training to different roles and levels of experience – and offered a progression route for our professional audience and staff, including those in more specialised roles.

In 2020/21, our focus is on digitising our information advice offer and training for professionals seeking to improve their confidence and quality of advice.

We'll also develop our professional services to enhance campaigning, connecting and engaging the professionals responding to the housing emergency. By developing our professional services as we simultaneously evolve our hubs as Bases for Change in communities, we'll empower professionals to help more people.

The pandemic has obviously disrupted our plans for face-to-face sessions, so we've moved to online delivery and have already started training on shared changes in housing legislation through webinars. While our second-tier advice services have moved to homeworking, we continued to provide the same level of advice during the early stages of the pandemic without any drop-off in delivery. This included an increase in webchat opening hours to improve access to the service for home-working professionals.

Strategic litigation

In 2019/20 we embedded strategic litigation into our work in England and Scotland, aiming to help achieve social change.

In Scotland, we used strategic litigation to force Glasgow City Council to deliver on its legal duty to house homeless people in the city, with temporary accommodation a particular focus.

In England, our No DSS campaign aims to end discrimination against tenants who receive housing benefit to help pay their rent.

Having already persuaded all major mortgage providers to remove terms preventing landlords from letting to tenants receiving housing benefit, and convincing Zoopla and Rightmove to remove 'No DSS' restrictions from their sites, this year we set about removing the remaining barriers. We worked with the British Insurance Brokers' Association (BIBA) to show that landlord insurance is not a barrier to letting to people relying on benefits. In fact, most insurance brokers can find insurance policies that cover people relying on benefits at little or no extra cost.

Strategic litigation includes having a solicitor embedded within the Campaigns team who can take discrimination challenges to court on behalf of various tenants. The idea is to run test cases and set legal precedent to benefit others on a wider scale. We're well on the way to achieving those initial goals – and more. In 2019/20 we:

- a. successfully settled six cases pre-litigation stage – with the landlords/letting agents concerned agreeing to apologise and change their practices
- b. successfully settled a further three cases based on sex discrimination, at early litigation stage – with the landlords/agents agreeing to pay our clients' compensation, change their practices, and issue public apologies. We ran media work on two of these settlements, using them as a lever to push for other landlords and agents to ban 'no DSS' policies
- c. another five cases ongoing through the courts and defended by the opponents. We're likely to have our first court hearings in autumn 2020
- d. issued a further ten cases at court

Alongside this, we continue to receive regular case inquiries/referrals from advisers. Our solicitor running these cases remains a member of the wider cross-departmental group working to end DSS discrimination.

In 2020/21, we'll build on this success and run the first successful test case through court, to set legal precedent. We're also creating a chatbot to help tenants write initial complaint letters to landlords and letting agents who refuse their applications for a tenancy because they receive benefits. This is vital work: as an increasing number of people start to receive benefits, we expect a corresponding increase in the number of people affected by DSS discrimination.

Our work in England

Services

The main strategic objectives for Services in 2019/20 were as follows:

- a. make every hub a Base for Change in its community
- b. build capacity across sectors to improve response for those in housing need
- c. if you're homeless, or your home is at risk, you can get advice on the phone immediately
- d. make support available for children and families who've been homeless or are living in slum conditions
- e. make sure anybody struggling with housing gets the support they need
- f. know what's needed in every area we work in – and the individual, local, and national impact of denying the right to a home
- g. empower people to challenge society's denial of rights and believe change is possible

Face-to-face services

Work continued to make sure those with lived experience of housing issues/homelessness are involved in Shelter's services, including the expansion of our GROW (Getting Real Opportunities of Work) Trainee programme. We introduced six new GROW trainees through a partnership with Adecco and began trialling employment of people with lived experience in our offender-focused services.

To make support available for children and their families, we've established a women-focused services steering group. This group looks at how we must tailor our services to meet their needs and create safe spaces.

We also launched our Strategic Litigation team – working alongside our legal teams based within hubs – leading to several cases involving the denial of people's rights (e.g. as part of our No DSS campaign). We also secured many new contracts, including the innovative Housing First services, which has improved our ability to provide vital support for entrenched rough sleepers with complex needs.

Our face-to-face services continued to work towards becoming Bases for Change by identifying the changes required in their local areas. We held cross-directorate workshops in all locations, looking at the future of face-to-face advice and community working.

As we began looking at client needs in each area, we also saw the need to focus on the wellbeing of our frontline staff. This led to a work programme for Psychologically Informed Environments. Elsewhere, our helpline staff have attended indirect trauma training, and we've implemented new ways of supporting our helpline advisers (who face increased complexity in the issues they handle).

In our Blackburn hub, we worked to understand client journeys and needs within our services, then used our learnings to adapt our approach. We hope to repeat this strategy in other areas.

National contracts

We secured additional funding to deliver training to organisations working with non-UK nationals, domestic abuse, modern slavery, unpredictable environments (people using new psychoactive substances), and lesbian, gay, bisexual and transgender (LGBT) people during 2019/20. This training will equip other professionals with the skills and knowledge to work with key groups identified in the Rough Sleeping Strategy and will be delivered through a national programme to build capacity across sectors. In turn, we'll improve the response for those in housing need.

Telephone and online

We implemented new messaging on our helpline, shifting its function to that of an emergency service. By re-directing non-emergency demand to our online support services, we saw a reduction in non-urgent calls and an increase in the percentage of calls we could answer. We also increased the number of helpline advisers available and invested in the personalisation of our online advice. We trained all helpline staff to deliver benefits and debt advice at a general level, creating a more holistic service.

In 2020/21, we plan to keep working towards our long-term objectives by:

- evolving our hubs into Bases for Change

- continuing to be a powerful campaigning voice for social housing
- upscaling our telephone and online advice services

Coronavirus has seen us having to delay and re-frame some activities around our hubs as Bases for Change. We've also re-prioritised our Base for Change and Transformation of Advice work – and streamlined objectives where capacity has been limited by lockdown measures. This said, our reduced ability to provide face-to-face services has been balanced by an increase in telephone service capacity, supported by the redeployment of some advisers.

Housing First

Our Housing First services aim to offer flexible, independent support to people affected by recurring, often entrenched, homelessness. We recognise the importance of choice, which is why we offer a tailored approach.

We work with housing providers to secure permanent homes for people who often struggle with the pre-conditions placed on other types of accommodation. Our Housing First projects are located across England:

Inspiring Change Manchester (ICM)

Our ICM pilot began four years ago, with an initial two-year evaluation period. ICM helps people with existing tenancies to stay in their homes.

Her Majesty's Prison (HMP) Styal

This was a three-year project that ended in March 2020 and was funded by the Tampon Tax and Mills and Reeves. It helped women coming out of prison to secure long-term accommodation and created 12 referrals, of which five sustained a tenancy for over 18 months. From this project, we identified a need for a permanent gender-specific support service to address the disadvantages experienced by women who've previously been overlooked.

Dorset Housing First

This project was funded by Dorset Council and delivered support to 11 people.

Birmingham Housing First

This is funded by Birmingham City Council, via the Ministry of Housing, Communities, and Local Government (MHCLG). It's helped us to understand the significant levels of complexity and trauma experienced by our clients. Emerging themes centre around hoarding, challenges faced by young people – specifically former care leavers – and domestic abuse.

Newcastle City Council Housing First

Newcastle City Council commissions this service, and Shelter is sub-contracted by Changing Lives, a leading support provider in Newcastle West.

Since October, we've housed seven clients. Two were street homeless, two had been released from prison, two had been living in hostels, and one was housed for safety after being cuckooed (where criminal gangs take over people's homes as bases for their operations). We've worked closely with safeguarding services, independent domestic violence advisers (IDVAs), treatment services, the Community Mental Health team (CMHT), and the police.

The pandemic has posed new challenges. People we work with are often social people who naturally congregate outside and might not maintain usual personal space, so social distancing is hard. Some have anxiety, so worries about infection are more troubling for them. Some also have physical health issues that would put them at higher risk if they contracted the virus.

Measures taken include:

- a. educating our clients and helping put measures in place to keep them safe
- b. giving phones to those who didn't have them, to maintain contact
- c. talking through government guidance and the importance of hygiene. We tried to dissuade people from meeting on the streets, and provided toiletries for hand washing
- d. purchasing puzzles and games for clients to alleviate boredom and reduce the chance of a return to the streets

Our support has been mainly remote, with regular appointments or more informal contact (like short conversations several times a day). This has worked well in some situations, but we've seen first-hand the benefits of our face-to-face work. These include being a reassuring presence, providing contact for people who live alone, and being able to undertake in-person welfare and property condition checks.

We've also provided practical support through food parcels and other essentials, and have continued, where safe, to carry out viewings and lettings. We've also made sure that clients receive ongoing benefits support, so their payments can stay in place.

It's been a time of learning. In Dorset in particular, a rural area, there may be elements of our remote working strategy which can be adopted elsewhere in future.

We've also learned how useful multi-agency working can be to enable contact with clients during professionals' visits.

We're now exploring how we can use themes and issues around coronavirus to inform future service delivery, working with partners around their requirements and sharing key learning.

Offender services

Our offender services operate across five contract areas in the North East and North West. We work with multiple agencies and stakeholders, both in custody and the community, to help clients access suitable accommodation. We also support clients with their finances, benefits, and debt needs. In 2019/20, we wanted to work with clients prior to release and in the community, assessing their needs to intervene appropriately.

In total, we worked with over 14,100 people in custody and the community and delivered interventions to over 11,800 individuals. Next year, we want to support clients to the end of the current contract period of June 2021. We expect to work with a similar number of clients in 2020/21, although these numbers will be subject to government policy around prison and probation.

During this same period, we'll bid to deliver contracts under the new Probation Reform Programme, building on our experience of delivering support with accommodation and finance, benefits, and debt under our current contracts.

The majority of our offender services staff have had to work from home during the pandemic, with a small number working on site in prisons. Staff have been unable to support clients face-to-face, instead using email or telephone to contact clients and other colleagues. This model of remote working – combined with some presence in prisons – is likely to become our preferred approach for supporting clients with their accommodation, finance, and debt needs in the future.

Ending Section 21

Having achieved campaign success in Scotland with the abolition of no-fault evictions and introduction of a new type of tenancy in 2017, we wanted to achieve greater security of tenure for private renters in England. At the very start of the financial year, the government announced it would go further than promised to make the private rented sector a more secure place to live and committed to scrapping section 21 'no-fault' evictions altogether.

The end of Section 21 will improve renting for every one of millions of people living in privately rented homes in England. Renters will finally feel able to put down roots and have the confidence to ask their landlords for repairs their homes need. Section 21's abolition will also tackle one of our country's biggest causes of homelessness: eviction from privately rented homes.

In response, our work shifted to ensure that the legislative process was started in a timely manner, and that legislation was passed to scrap no-fault evictions and introduce indefinite tenancies as standard in the private rented sector.

Thanks to our pressure and political influencing, the entire political spectrum recognises that private renting is broken, and that we need wholesale reform to give England's 11 million private renters a secure place to call home. Despite the political impasse from Brexit, a leadership contest, and a general election preventing the introduction or passage of any primary legislation, we kept the pressure on the government throughout the year.

Our work in this time has also shown that campaigning on private renting presents a significant supporter acquisition opportunity.

In September and October 2019, we mobilised supporters to respond to the government's Section 21 consultation – and created an easy-to-use tool to make this easier. Over 5,500 people responded to the consultation using our tool, making up over one-quarter of all the government's responses. We engaged 1,360 new supporters, of whom 549 fully opted in. This demonstrates how much our unaccountable, underregulated private rental market angers the general public.

Our campaign was hugely successful. Showing the government how much people care about scrapping this outdated law paid off – we raised the salience of private renting so much that it was accepted by all major parties that urgent change was needed to win the trust (and votes) of the public. In turn, the Conservatives and Labour committed to abolishing Section 21 in the run-up to the General Election.

We saw further success in December, where the Queen's Speech committed to not just ending Section 21 but introduced a wider Renters' Reform Bill – a package that could introduce significant regulation to the private rented sector. This proposed bill went further than what had been promised before, showing just how much the Conservative party (known for historically representing the rights of landlords) recognises the power of 'generation rent' at the ballot box.

This also gave us an opportunity to campaign on different parts of the private rented sector we know our clients come up against. Since December, we've worked closely with MHCLG to develop the policies included within the Renters' Reform Bill: abolishing Section 21, increasing accountability and regulation, and introducing lifetime deposits.

Our immediate goal for 2020/21 is to make sure no one loses their home because of the coronavirus pandemic. Over the coming year, we'll fight to ensure private renting doesn't drop off the government's radar in the aftermath of the coronavirus, and that urgent reforms are introduced. We continue to push for Section 21 evictions to be scrapped once and for all, and we'll create a broader conversation about the changes that are needed to make the private rented sector fit for purpose. This includes improving conditions, and landlord and letting agent practices, by strengthening enforcement and pushing for greater accountability and regulation.

Coronavirus has derailed the government's legislative agenda, so it's difficult to predict if (or when) the Renters' Reform Bill will be reintroduced. However, the pandemic has shown just how desperate private renters are for security. We've been using these messages when campaigning for emergency changes needed right now to protect renters who may be at risk of losing their home.

We continue to build the case for wholesale reform of the private rented sector.

Building more social housing

It's our long-term objective that by 2022, the government will commit to a major public housebuilding programme and there will be all-party commitment to building more social housing.

Our first aim for the year was to get our public audiences in England more actively engaged in the fight for social housing, and to have our campaign narrative reflected in traditional and social media commentary and debate.

Secondly, for decision makers and their influencers, we wanted to see the Westminster government announce at least one policy change that would increase the supply of social housing.

We targeted a range of influencing opportunities through our social housing campaigning. This achieved significant progress towards our objective of getting more social homes built. Almost 100,000 people have signed our [#BuildSocialHousing petition](#) since its launch at the start of 2019.

December 2019's unexpected General Election provided a significant short-term opportunity to secure cross-party commitment to social housebuilding in election manifestos.

We used this moment to highlight the housing emergency – and social housing as its solution. Working with key housing organisations, we [delivered a national hustings](#) on housing that included representatives from all major parties. Our supporters were key in delivering the message to local MPs and putting pressure on political parties to not forget housing during the election. Candidates in 95% of constituencies heard from our campaigners about the housing emergency.

In fact, every manifesto mentioned social housing in some form – and our [main manifesto asks](#) were agreed to in full in the Labour and Liberal Democrat manifestos.

Spring budget (March 2020)

After the general election, the spring budget was our next major opportunity to secure investment for social housing. Beforehand, our supporters mobilised to put pressure on government – and together, we persuaded 28 Conservative MPs to sign an open letter led by David Davis, calling on the Chancellor to make a commitment to more social housing in the budget.

This provided another clear example of a growing cross-party consensus on the issue, and an important milestone. The letter appeared exclusively in *The Sun* on 9 March 2020, along with a supportive leader and [opinion piece](#) from David Davis in which he makes his case for social housing to the government.

The outcome was encouraging. The government announced that the next five-year Affordable Homes Programme (the pot of money where social housing comes from) will be bigger than the current one – £12bn rather than £9bn. There was also an explicit commitment to some social housing, and the Housing Secretary [alluded to a 'significant increase'](#) in the number of social homes.

We also secured an ask we had specifically set forward: making changes to the Public Works Loan Board, which lets local authorities borrow money at lower rates to deliver social housing schemes.

First Homes (March – April 2020)

In February, Housing Secretary the Rt Hon Robert Jenrick MP unveiled plans for a new 'First Homes' Scheme, in another bid to boost homeownership levels. In March, he launched a consultation on this new policy.

In turn, we released research demonstrating that these homes will be unaffordable to the average earner in 96% of the country. We also mobilised campaigners around the fact that the way the government intends to deliver these homes could directly threaten the supply of social housing. An impressive 6,378 people added their name to our consultation response.

Our goal for 2020/21

We'll secure significant investment in protecting and boosting the supply of social housing as a part of the government's post-coronavirus economic stimulus package and recovery plan.

The impact of coronavirus on our plans

We intended to build on the success of our pre-budget campaigning with a follow-up campaign targeting the autumn spending review and the Affordable Homes Programme. The impact of coronavirus means this is now subject to significant change. Instead, we'll focus on how social housing funding is secured as part of the government's stimulus and recovery package. We'll launch this campaign over the summer.

Our work in Scotland

Telephone and online advice service

The last year has been one of transition for our telephone and online advice services in Scotland. Firstly, we set ourselves ambitious goals to move less urgent cases towards online chat. This involved redirecting some staff time to online chat and training volunteers to deliver a higher level of housing advice – equivalent to the advice available through the helpline. Online chat proved highly popular, with a record 9,807 chats taking place. At the same time, we repositioned our phone helpline to handle the most urgent calls, which were understandably more complex – this meant average call times increased as a result. Issues with the recruitment and retention of staff also contributed to results falling shy of our goals.

We've learned from this and will adapt our model across 2020/21 to ensure our telephone and online chat services meet the needs of those in urgent housing need. What's more, we'll refine our Get Advice webpages to make it easier for people to self-serve.

The pandemic has had a significant impact, and our helpline is at the sharp end of our response. Our dedicated staff have adjusted to provide a service to as many people as possible. With this in mind, we've prioritised the support and wellbeing of our people as they work from home to support people who have lost or are fearful of losing theirs.

Involvement: Time for Change

Our Scottish hubs have been implementing 'Time for Change' as an approach to involving people with lived experience of homelessness in what we do. Central to this strategy are consultations with people and organisations in each of our hub cities – we're drawing on their experiences of homelessness and homelessness services wherever we can. All this means we can create a model that lets us identify and prioritise local issues and participate in designing and delivering responses.

The progress and impact of the Time for Change groups was evaluated by Heriot Watt University. It concluded that participants reported improvements in psychological wellbeing, self-worth, self-esteem, and confidence.

For the year ahead, our goal is to respond to the report's recommendations and create the right conditions to encourage people to share their lived experience across all our activities.

We've adapted to the pandemic by using digital platforms to connect with peers and trainees. It's a model that's allowed us to better identify issues around local access to housing, support, and services. And it's helped us to work with local partners to meet those needs.

Building more social housing

Scotland's campaign to build more social housing will launch in Autumn 2020, ahead of the May 2021 Parliamentary elections. In 2019-20, the Scottish Government had already promised to deliver 35,000 social homes by 2021, with budgets for social housing likely to be cut beyond that.

February's Scottish Budget announcement gave a real opportunity to call for funding ahead of our main campaign and start the conversation about social housing in Scotland in earnest. We launched a mini campaign, mobilising supporters and calling for a **#budget2build** for funding of social housing to continue beyond the lifetime of the current parliament. Only £300m was pledged beyond the end of the current programme, compared to an investment of £843m in 2020-21. When we factor in the impact of coronavirus on building against the existing commitment, there's still a lot for us to do to make sure funding is prioritised for the new social homes Scotland really needs to tackle its housing emergency.

Strategic litigation – The People vs Glasgow City Council

This year saw our first use of strategic litigation as a catalyst to promote and enforce the rights of homeless people in Scotland. After years of fighting daily battles to ensure Glasgow City Council met its legal obligations and provided temporary accommodation to homeless people in the city, we announced we'd take the council to court in a public interest case.

Colleagues rallied around our Law Service. Support from fundraising, shops, policy, campaigns, the Glasgow community hub, and communications made certain every opportunity was taken from this historic moment to build our supporter base – not just for this battle, but for those that lie ahead.

We wanted the court to agree that Glasgow City Council was breaking the law and to make it review its plans so it would stop. Through social media, advertising, retail, and media, we shone a light on the scandal

and simultaneously sent a signal to all councils and the Scottish Government that we're serious about defending people's housing rights.

We gained almost 7,000 new supporters and raised more than £16,000. Following a last-minute intervention from the Scottish Housing Regulator, we asked the Court of Session to postpone its legal case into 2020 following the launch of the inquiry.

We await the Scottish Housing Regulator's inquiry and will continue to apply pressure on Glasgow City Council and the Scottish Housing Regulator and won't stop until this has been resolved. As a case raised by a charity, rather than an individual, it's contributed to the development of public interest litigation in Scotland. The case has also sent a strong message to local and national government that we're serious about defending people's rights by making "cracks" in the "wall of impunity". It's crucial for us to demonstrate that the rule of law matters, and that homeless people's rights hold meaning.

Our Journey Home

'Our Journey Home' is a new approach to preventing Glasgow's children and families from becoming homeless. Delivered jointly by Shelter Scotland and Aberlour Child Care Trust, the project helps vulnerable families put the most pressing needs of their children first – and find solutions that work for them. The project addresses the government's Homelessness and Rough Sleeping Action Group's (HARSAG) recommendation that all children facing homelessness should receive Wellbeing Risk Assessments (WRA), which would influence the allocation of temporary and permanent accommodation.

We aimed to establish the model in Glasgow and connect with 100 individuals throughout the year. Following a period of recruitment and foundation-building, the project has engaged with around 30 families (100+ individuals).

In the year ahead, we want to achieve tangible outcomes for our families and to encourage peer support within our client group.

In May 2020, our project secured additional funding from the National Lottery to help the project support the needs of families during the lockdown. The project will have additional staff for the next six months and increased hardship funds. The referral criteria have also been widened.

Foundations First

In 2019, Foundations First was in its fifth and final year. It continued to help Renfrewshire families keep their homes and avoid homelessness. The service was committed to easing the impact of poverty on families by improving their income, local area, and life prospects. The service also took steps to continue its legacy beyond 2019. It achieved these goals by:

- a. delivering positive outcomes for 58 families – 102 children and 62 adults
- b. opening the Women's Shed (developed by a woman using the service)
- c. co-writing three policy reports with service users, highlighting issues around housing supply and affordability
- d. sharing resources with Renfrewshire Council and the Federation of Local Housing Associations (FLAIR)
- e. ensuring the sheds continued as self-managing groups

An event was held to mark the end of Foundations First, giving a platform to service users and staff to share their achievements with the funder, Scottish Television's (STV) Children's Appeal.

Due to the coronavirus pandemic, the sheds are currently suspended. Our coordinator is supporting shed members remotely.

Supporting our work

Our people

It's through the passion, skill and drive of our staff and volunteers that we'll change the country and defend the right to a safe home.

Our three-year People Plan, launched in 2019, sets out how Shelter will have the right culture, capacity and capability to deliver its strategic ambition. Much of the last quarter was dominated by our response to the coronavirus pandemic, chiefly the continuity of our services and campaigning, and the wellbeing of our employees and volunteers. Over the year, we focused on the following areas:

Our culture

We saw a need for a cultural shift to deliver our strategy and make improvements in areas including leadership, risk taking, decision making and accountability. Working with experts through a series of workshops and activities with staff and leaders, we've identified the culture we're working towards, the behaviours that will help to build it, and the key processes and systems that will enable it. A number of leadership development activities, including executive coaching, have happened with senior leaders to drive this new culture forward.

Additionally, we set up a Beacons network – a staff group whose role is to promote and champion the new culture and provide input for ELT and other projects from a cultural perspective. More than 60 beacons from across the organisation have been actively involved in the network throughout the year.

Progress on culture change has been monitored regularly through a series of surveys, allowing us to take responsive action and maintain positive momentum. The outcomes of the latest pulse show good progress in 2019/20; we'll build on this success and continue to embed and cement the culture we want through development of key processes and systems.

Reward

An extensive review of our Pay and Reward practices was carried out during the year. The scope of this review included an assessment of our existing pay and reward framework, which included benchmarking exercises along with dialogue with various stakeholder groups within the organisation. This gave us a fuller understanding of how our reward practices are perceived and applied. We will be taking the output of this review forward through 2020/21

Wellbeing

We know that ending the housing emergency and defending the right to a safe home also requires us to support the psychological wellbeing and resilience of our people. It's essential that we continue to have a motivated, flexible and committed workforce. Over the last year, we've been developing our workplace wellbeing by:

- Training 67 Mental Health First Aiders, with coverage of all of our geographical areas
- Developing and implementing wellbeing training for individuals and line managers, and introducing wellness action plans
- Developing Health & Wellbeing resources – including a specific area on the intranet and access to a wellbeing centre that provides information and support on physical, mental and financial wellbeing

Diversity & Inclusion

We've established a Diversity & Inclusion forum to support the organisation in meeting its strategic ambition and to put D&I at the heart of this strategy. We need a culture that's respectful to and inclusive of all. Of course, the forum in itself can't make these changes alone, so we've also encouraged and supported the creation of a number of Affinity Groups, whose staff and volunteers with a common interest or goal can come together to drive change and create safe spaces to share experiences and create a more diverse and inclusive workplace.

Learning & Development

The development of our people is critical to the delivery of our People Plan, and so to our strategy. This is why we have a comprehensive e-learning offer for staff and run regular face-to-face and personal and professional development courses including leadership and management development training.

Our approach to training ensures we can meet the learning needs of our people, give them the right tools to do their job, provide the best possible service to our clients, and meet our safeguarding requirements as an organisation.

The coronavirus pandemic has disrupted our fundamental training programme, but we're very positive about how we've maintained its delivery remotely. As we adjust to new ways of working, we expect that our training provision will adapt even further.

Volunteers

We have a relationship-based approach to volunteering, with dedicated and passionate volunteers who are vital to us and the work we do. In 2019/20, 3,435 volunteers contributed 405,106 hours to support Shelter's work. The majority of our volunteers are in Retail, with 2,500 volunteers and 376,000 volunteering hours.

Our volunteering objectives for 2019/20 were:

- a. To create inclusive journeys for people wishing to contribute to Shelter as volunteers.
- b. To seek greater consistency of our Retail volunteer, offer and an improved applicant/volunteer experience
- c. To roll out the volunteering database across all areas of the organisation and move to online recruitment of volunteers in Retail.
- d. In Scotland, to further embed an inclusive volunteering culture across the directorate, with particular focus on establishing roles in our community hubs as Bases for Change, and developing roles related to activism and community engagement.

Throughout the year, we took significant strides towards realising our ambitions. We removed the requirement for volunteer applicants to submit character references across all areas of the business to create a more inclusive volunteering culture. We also reviewed volunteer roles across Retail, England and Scotland Services to establish consistency in our volunteering offer.

An internal Volunteering Review assessed the capabilities of Shelter's volunteering function and suggested 18 key recommendations for development, including a volunteering strategy.

The Involvement Conference & Scottish Volunteer Gathering were held to demonstrate our recognition of volunteers and involved services users, with positive feedback from everyone involved.

In Scotland, the Hub Support volunteer role was fully embedded, with 24 volunteers in place at the end of the financial year. We also built connections with Time for Change, Community Organisers and Community Fundraisers to establish new community-based roles focused on activism and fundraising, while empowering our volunteers to influence decisions which affected them.

There were 56 corporate volunteering events across the year, with a total of 495 volunteers giving their time. The number of hours given by corporate volunteers has increased 70% from the previous year.

In 2020/21, we'll launch our Volunteering Strategy, which will focus on strengthening Shelter's volunteering capability and ensuring our volunteering systems, culture and people can support Shelter's current and future strategy. This will deepen the Volunteering team's influence across Shelter, fostering an organisational culture of volunteering that empowers staff to involve volunteers in their respective teams. It'll be supported by a strong core of volunteering expertise for consistency and quality in volunteer management.

Alongside this, we'll develop and adapt volunteering roles in response to the coronavirus pandemic, in line with our strategic ambitions of hubs as Bases for Change. Ultimately, we'll be able to reach out to new volunteers in a way that reflects the 'new normal'.

The impact of coronavirus has been significant, with most volunteering suspended across the organisation. Recruitment of volunteers has also been paused. Engagement of existing volunteers has been essential, with a recognition that suspension of volunteering will likely lead to significant loss of volunteers re-joining the organisation post-pandemic. Centralised communication with Retail volunteers has been initiated and comms with Services volunteers has been increased and sustained. We're preparing to recruit volunteers on a large scale, not least by accelerating Retail's digital recruitment processes. Work is ongoing with teams within Services to understand new needs for volunteers and how this can be supported. These changing circumstances represent a significant shift: volunteering teams will need to be more agile and

responsive. We'd like to thank volunteers for their ongoing patience and support and look forward to welcoming volunteers back in the coming months.

Involvement

In 2019/20, our objectives were to deliver an involvement programme that created pathways for more people with lived experience to be involved in our work, deliver the involvement part of our Services strategic plan, and support culture change around involvement.

We've reviewed and expanded our Getting Real Opportunities of Work (GROW) programme. This has included developing a GROW Network to co-produce the programme, reviewing and refining the GROW model, and developing a funding proposition to attract external funding. Over 2019/20, 15 GROW placements took place, with traineeships expanding to London and Sheffield, and two placements at other organisations (including the Manchester Mayor's office). Over the last year, all trainees who completed the programme moved into further employment.

We've taken care to involve people with direct insight in shaping local hub priorities and the development of local services, in addition to influencing multiple national projects. This approach included co-producing guidance around involvement in recruitment, feeding into the development of our fundraising proposition, brand development, and our approach to storytelling. We've increased the breadth of involvement to new areas, including fundraising and engagement with corporate partners. People involved also supported many campaigns over the year – including our recent campaigning around coronavirus, DSS discrimination, and the General Election. For the latter, people took part in housing hustings and wrote to parliamentary candidates.

Those with direct insight also worked alongside the Board to co-produce an approach to involvement in our governance. Workshops and interviews are taking place across England and Scotland, and trials of mentoring and other governance structures will start next year.

Work has also progressed in developing progression pathways for people involved, including more inclusive approaches to volunteering, and support and development while involved. This led to more volunteers with lived experience supporting our work.

Our goals for the coming year include supporting involvement and co-production across Shelter. This way, the views of those affected by the housing emergency will underpin and influence all of our work. We want to develop involvement opportunities for local and national change which are accessible, promote personal and professional development, and support pathways to be involved across Shelter. This will cover:

- a. working alongside people with direct insight of the housing emergency to support local Base for Change activity
- b. developing new opportunities for people with lived experience to be involved in the ongoing design, delivery, and governance of our work
- c. further embedding involvement across Shelter, working towards shifting culture towards genuine co-production

Coronavirus has obviously had an impact on how we deliver involvement activity. We've moved to remote engagement activities in online groups, forums, and phone conversations. Large-scale events, like our Involvement Conference and other community forums, won't take place this year. We intend to deliver other activities within local communities digitally until face-to-face activities can safely restart.

Our GROW Programme will continue to run, with increased online engagement and wellbeing support via remote reflective practice, online forums, and our GROW Network. For now, we expect coronavirus to hamper the further expansion of the GROW programme, as funding will be affected.

Income generation

Retail

At the end of 2019/20, we had 93 shops – 35 in Scotland, 54 in England and two in Wales. Our 'Boutique by Shelter' retail format progressed particularly well, with new shops opening in Clapham Common, Highgate, Clapham Junction, and Wimbledon Village.

We also opened a pop-up shop in Covent Garden for six weeks over the Christmas period, and signed up to a new site in Primrose Hill – due to open in summer 2020. In England, we closed the Wellington and Richmond shops due to poor performance.

At the outset of 2019/20, the objectives for our retail chain were:

- a. implement new IT systems – with contactless payment, Y-Receipts and Better Impact software
- b. open more boutique shops
- c. develop our online retail offering with eBay, virtual gifts and Christmas products

In the year we implemented contactless payment in all shops and rolled out electronic Y-Receipts – along with the required training. We're running an iPad trial in some shops and rolled out the Better Impact volunteer database successfully.

Additionally, several of our shops were set up on eBay and Depop – and our new Christmas range of 'emergency' chocolates and virtual gifts helped us end the year +3% on Christmas products.

However, the last quarter of 2019/20 was tough, with storms early in the year reducing footfall even before the coronavirus pandemic. Our shops remained trading for as long as possible, but we had no alternative but to close them all on Monday 23 March. Our ecommerce activities across eBay, Amazon, and Depop stayed open for a short time longer, but eventually we had to suspend these activities too.

Our online shop is still running successfully, selling our 'emergency' chocolate bars. We're also active on our shops' social media channels, asking donors to sort goods for us and store them until we can re-open our shops.

We're now in the process of reducing and eliminating as many costs as possible across our entire retail estate. The main areas we're covering are:

- a. **Retail salary bill:** This is circa £4m per year, with the majority going on shop staff. As all of our shops are closed, we'll use the government's job retention scheme to furlough shop managers and support staff.
- b. **Rents:** We've paid rent on most shops until the end of June and are negotiating with our landlords to reduce our rent liability as much as possible.
- c. **Rates:** Rates are no longer payable on any of our shops over the next financial year. Instead, grants are available from local authorities under a new government scheme. Shops with a rateable value of under £51,000 are eligible for cash grants of up to £25k per shop – worth around £1.7m for our shops. However, EU State Aid rules cap these grants to £740k, so we may only be eligible for a partial payment.
- d. **System costs:** We're negotiating reduced or deferred payments for many of our shops' IT systems, payment processing, and other system costs.

Our priority is to re-open our shops in a way that keeps our volunteers, staff, customers, and stock donors safe. We want to continue as the face of Shelter on the high street, developing relationships with community fundraisers and organisers to create a movement.

Our corporate partners

Marks & Spencer (M&S)

We're hugely grateful that M&S continued its support through the Shelter festive collection food range last Christmas for the fourteenth consecutive year. Through sales of drinks, sandwiches, and rolls, M&S and its customers raised an incredible £704,000. This funded all the calls answered by our helpline at Christmas.

Along with Sparks card customer contributions and vital clothes donations to our Shelter charity stores, M&S' support helped thousands of individuals and families struggling with issues relating to homelessness and bad housing across the year. To date, M&S and its customers have contributed over £13 million to our cause.

Nationwide

Nationwide has supported us since 2001, making it our longest-standing corporate partner. The last year saw Nationwide raise a brilliant amount – over £680,000 through corporate donations and employee fundraising – all while generating vital awareness of the UK's housing emergency.

Our 2019 Christmas carol service was sponsored by Nationwide and was our biggest yet – raising over £300,000. As the country went into lockdown, Nationwide also donated TV airtime to support our emergency fundraising appeal. This raised over £2m to help those at risk of homelessness.

FatFace

We launched a new partnership with FatFace last Christmas. We're incredibly grateful to FatFace for donating 15% of the sales from a winter collection and raising over £156,000 for our advice, support, and legal services. It also donated stock to our charity shops, while its employees supported us during the Christmas period by fundraising for SleepWalk and donating gifts to families helped by our Bournemouth hub.

B&Q

Along with its parent company Kingfisher, B&Q has been partnered with us since April 2017. Since celebrating our £1 million milestone in 2019, B&Q colleagues and customers have continued to fundraise enthusiastically for us across their UK stores and sites. Thanks to B&Q and Kingfisher, we're well on our way to reaching £2 million.

The funds we raise through the B&Q partnership fund our Do it Yourself (DIY) Skills Adviser Service in England, as well as other essential frontline services. Our DIY skills advisers support families and individuals with essential DIY and home improvement skills including painting, wall papering, and key maintenance. This helps people to feel safe and settled in the place they call home.

Spotlight on: HSBC UK's No Fixed Address banking

In December 2019, we worked with HSBC UK to launch a new banking service for people with no fixed address. Through the scheme, people getting help from us who lack identification can now set up their own account, with the help of a Shelter support worker.

Initially available in selected HSBC UK branches, the No Fixed Address programme means homeless people can receive wages and claim benefits, removing one of the major barriers to securing a tenancy.

Shelter hub Manager Vicky Hines ran the Birmingham pilot, which saw over 40 people access an account during the first four months of the pilot. She commented: 'This has been a game-changer for some of the people we help. So many get stuck in a catch-22, where they can't get a home without a bank account, but they can't get a bank account without a home. HSBC UK's service makes life that little bit easier for the people we help.'

After a successful pilot, HSBC UK hopes to continue to roll the scheme out across the UK in 2020.

Thanks

Individual supporters

Andrew Sutton	Michael Bresges
Andrew Wilson	Mike Rosenberg
Axel Burrough	Neil Adleman
Ben Spiers	Nick Thomas
Carol Garbutt and Stuart Baldwin	Nigel and Patricia Dewar Gibb
Chris and Joyce Pountain	Nikki Amuka-Bird
Chris Clasper	Persula Foundation
David Cairns	Peter Backhouse
David Nicholls	Rachel and Geoff Evatt
Deborah Oakley	Richard Allan and Diana Cotton
Donald and Lucy Peck	Richard Cormack
Dr Jacob and Miranda Cnattingius	Richard Swann
Edward Hill	Sarah and Roland Turnill
Gareth Williams	Sarah Morgan
Giles Wright	Stuart Rock and Jo Willett.
Gordon Cooper	The 29th May 1961 Charitable Trust
Guy Morton	The Carnation Trust
John and Angela Davis	The Colin Family Foundation
John Young	The Trillium Trust UK
Lady Jill and Sir Simon Campbell	Tim Hincks and Pippa Healy
Malcolm and Inge Roberts	Tom and Lynne Gosling
Margaret Sheppard	Tom Anderson
Mark and Marian Deere	Tom Sherrington
Mark Sorrell on behalf of the JMCMRJ Sorrell Foundation	TY Danjuma Family Office
Martin O'Byrne and Nathalie Sfakianos	

Trusts and foundations

29th May 1961 Charitable Trust	The Legal Education Foundation
Adint Charitable Trust	Masonic Charitable Foundation
The Albert Hunt Trust	The Material World Foundation
The Alice Ellen Cooper-Dean Charitable Foundation	Mills and Reeve Charitable Trust
The Ashley Family Foundation	National Lottery Community Foundation
The Barbour Foundation	Nationwide Community Grants Programme
BBC Children in Need	Nationwide Foundation
Building Societies Trust Limited	Northwood Charitable Trust
Constance Travis Charitable Trust	Oak Foundation
Crerar Trust	Odin Charitable Trust
D G Charitable Settlement	Rita & David Slowe Charitable Trust
Elizabeth Frankland Moore and Star Foundation	The Robertson Trust
The Evan Cornish Foundation	Rosemary Constance Reeve Angel Charitable Trust
Eveson Charitable Trust	ShareGift
The G W Trust	Sir James Knott Trust
Ingram Trust	StreetSmart
The Jane Gibson Charitable Trust Fund	STV Children's Appeal
John James Bristol Foundation	The Timothy Franey Charitable Foundation
John Swire 1989 Charitable Trust	William Allen Young Charitable Trust
The Lavenham Trust	Zochonis Charitable Trust

Corporate partners

Adecco Group UK&I	M&S
All Bar One	M&S Bank
B&Q Kingfisher	Nationwide Building Society
Barton Wilmore	HSBC
Best Western	Duni
Birmingham Midshires	Swinton
British Land	Revolution Bars Group

FatFace	U+I
Freshfields	Baillie Gifford
Ibstock	This Works

Legacies

The late G Anderson	The late D Hadley	The late A Ottway
The late K Baines	The late R Harman	The late P Proctor
The late J Berkshire	The late P Hartwell	The late J Roberts
The late J Bibby	The late J Havell	The late M Rose
The late F Blackburn	The late G Hepburn	The late M Rowley
The late E Bousfield	The late A Howes	The late J Sharrock
The late M Boyle	The late M Lewis	The late W Smith
The late D Burns	The late E Litster	The late S Stay
The late M Cheyne	The late M Marsden	The late C Taylor
The late J Compton	The late J Mikeson	The late C Ware
The late M Connelly	The late S Milne	The late K Wildsmith
The late M Cruft	The late D Milton	The late J Withers
The late M Drinkwater	The late J Morrison	The late E Wright
The late P Foley	The late J Orcott	The late G Wright

Celebrities

Ahir Shah	Freema Agyeman	Monty Panesar
AJ Tracey	George Clarke	Ms Banks
Alex Woolf	Georgia Tofollo	Mychelle
Alice Coote OBE	Jorja Smith	Nicola Roberts
Annie Lennox OBE	KT Tunstall	Nikki Amuka-Bird
Armando Iannucci OBE	Lemn Sissay MBE	Nish Kumar
Sir Bryn Terrell CBE	Lesley Garrett CBE	Passenger / Mike Rosenberg
Daisy Haggard	Liam Gallagher	Percelle Ascott
David Morrissey	Lou Sanders	Reginald D Hunter

David O'Doherty	Mandip Gill	Robert Carlyle OBE
David Schneider	Mark Bonnar	Suzi Ruffell
Edith Bowman	Matt Allwright	Val McDermid
Emma Willis	Maverick Sabre	Yasmin Evans.
Fara Williams MBE	Max Brown	
Fearne McCann	Maxine Peake	

Our governance

The charity

Shelter, the National Campaign for Homeless People Limited (trading as 'Shelter'), is a registered charity (number 263710 for England and Wales and SCO02327 Scotland) and a company limited by guarantee (number 1038133) and is governed by its Memorandum and Articles of Association which were last updated in April 2020.

Our Board of Trustees

Shelter's Board of Trustees are also the company directors for the purposes of the Companies Act, and have overall responsibility for the strategy, direction, management, and control of the charity. The Board met formally six times during 2019/20.

The Board consists of 12 members who give their time on a voluntary basis, receiving no remuneration or other benefits. Out-of-pocket expenses, along with any other costs incurred by trustees in the furtherance of their duties, are repaid by the charity in line with the Trustee Expenses Policies. Details of these expenses are set out in note 19 the financial statements.

Our trustees are recruited using open recruitment processes. Vacant positions are advertised and promoted externally through relevant networks. We place emphasis on having the appropriate balance of skills and experience on our Board, as well as aspiring to have a Board that represents the public and audiences we were established to serve.

Trustee terms of office are normally two three-year terms with an exceptional third two-year term on the recommendation of the Board. All new trustees complete an induction programme and are expected to adhere to Shelter's Trustee Code of Conduct that includes [the Seven Principles of Public Life](#) ('Nolan Principles').

We take our governance responsibilities seriously and aim to have a governance framework that's fit for purpose, compliant and efficient. We undertook a comprehensive review of the organisation's governance in 2019, including an evaluation of the Board's performance against the principles of the [Charity Governance Code](#). The result of this review included changes to the organisations governing documents, and how decisions are delegated between the Board, its committees, and the executive.

Board committees

The Board has established committees to support the fulfilment of its governance responsibilities. These are the:

a. **Scotland Committee**

Uses its Scotland-specific knowledge, expertise, and presence to support and oversee the development and delivery of our activities in Scotland

b. **Audit & Risk Committee**

Supports the Board with the management of risk, maintenance of systems of internal control to assure financial probity, effective management control, and oversight within Shelter

c. **Committee for Resources & Internal Systems**

Ensures financial and human resources are adequate, and effectively allocated across Shelter, and that internal systems and processes are suitable for the delivery of the Board's stated strategic objectives and the charitable purposes of Shelter

d. **Quality & Impact Committee**

Supports the Board by evaluating and assessing the organisation's external-facing activities, to ensure they align with Shelter strategy

e. **Remuneration Committee**

Supports the Board in determining policy in relation to terms and conditions of employment (including remuneration) for staff including the total remuneration of the CEO and the Directors.

Our people

At the end of the year we employed 1,432 people, with a full-time equivalent of 1,288. In addition to more than 3,400 volunteers, we have campaigners and supporters who play a pivotal role in the movement for change, making sure that no one fights bad housing or homelessness on their own.

We employ skilled, experienced, and passionate advisers, support workers, solicitors, peer mentors, and many other housing and homelessness specialists. They deliver critical services in person, over the phone and online in England and Scotland. We also employ campaigners, policy developers, and researchers. Their work makes sure the evidence gathered through our services is taken into our campaigns and the creation of a movement that will bring lasting change. All our work is supported through our income generation and support teams, who ensure our culture, capability, and digital and physical infrastructure are fit for purpose.

Our culture

Throughout the year, we've worked with consultants to develop our organisational culture to align with our new strategy and the ways of working we need to deliver it. This work has confirmed how a passion for defending the right to a safe home unites our staff. Our ambition is to create an environment of trust, insight and expertise that will enable us to transform the lives of individuals, and change society.

Ultimately, the success of our change programme will be an organisational culture that can successfully deliver our strategy. More specifically, we're looking for leadership, team and colleague behaviours that enhance our ability to take decisions, and to put structures in place that improve accountability, celebrate success and support colleagues.

The programme is ongoing, so we're investing significant internal resources to its delivery, driven by a team of cross-departmental 'beacons' who will help us to embed changes.

Our pay and staffing Policy

Our approach to pay and reward helps us to recruit and retain the skilled staff we need. We have a performance management culture that means staff and volunteers understand their role in the delivery of our mission and strategy, and feel accountable. Shelter is a diverse organisation that competes in different job markets for varied skills and experience. Our pay policy is structured to reflect this.

We aim to pay staff a salary at the market median position of the relevant job market; we benchmark salaries against service providers and charities of comparable size and purpose. In 2020/21, we'll conduct a full review of our approach to pay and benefits, including a full benchmarking exercise.

The pay and conditions of the Chief Executive are set in accordance with Shelter's pay policy and then agreed by the Board of Trustees. Shelter's Chief Executive is paid a salary of £131,315.41. This practice is in line with the National Council for Voluntary Organisations' executive pay guidance, that 'the overall goal of a charity's pay policy should be to offer fair pay to attract and keep appropriately qualified staff to lead, manage, support and/or deliver the charity's aims.

As part of organisations strategy, Shelter has carefully reviewed costs and developed a long-term financial plan. This plan involves taking all necessary measures to stay on a strong footing for the future.

Applications for employment by those with a disability are always fully considered, bearing in mind the abilities of the applicant. In the event of members of staff becoming disabled, every effort is made to continue their employment with Shelter, with appropriate training arranged. It's Shelter's policy that the support, career development, and promotion of disabled employees should, as far as possible, be identical to that of other employees.

We aspire to be a supportive employer and during the year invested in supporting our employees' wellness with Mental Health First Aiders and a drive for diversity and inclusion through the introduction of a Diversity and Inclusion forum. We've also supported staff to start affinity groups. At the time of publication, we have Women's, BAME and LGBTQ+ staff affinity groups.

Measuring success

The organisation has developed a framework for performance reporting and the Executive Leadership Team and Board receives regular reports on performance against the strategy, business plans and budgets. We continuously develop our performance framework and use insight and information from across the organisation to:

- a. understand how our activities, and those of our partners, contribute to the delivery of our strategic aims
- b. deliver meaningful change for individuals and in the communities in which we work
- c. enhance our ability to demonstrate value to funders and supporters
- d. support continuous improvement of Shelter's activities

Risk management

The trustees bear overall responsibility for ensuring Shelter operates appropriate controls, financial and otherwise, to provide reasonable assurance that:

- a. the charity is operating efficiently and effectively
- b. proper records are maintained, and financial information is reliable and accurate
- c. the charity has an appropriate framework for safeguarding all who come into contact with the organisation
- d. the charity complies with relevant laws and regulations

The Audit & Risk Committee has delegated responsibility for monitoring the effectiveness of internal controls, and reports to the Board the results of this monitoring. This is achieved through:

- a. reviewing the nature and scope of the external audit, and any matter raised, for the attention of management. Any significant findings or identified risks are examined so that appropriate action can be taken
- b. reviewing and approving the annual internal audit plan, considering and approving the areas of the organisation that are subject to review, approving the scope of these reviews, considering any findings that arise, and agreeing changes to audit plans to take account of emerging risks and new areas of business
- c. ensuring appropriate action is taken on recommendations made by the internal auditors

The systems of control operated within Shelter are designed to provide reasonable but not absolute assurance against material mis-statement or loss. They include:

- a. the preparation of a three-year strategy
- b. long-term financial planning including investment management
- c. annual business planning, budgeting, and cash flow forecasting
- d. regular consideration by the trustees of actual results compared with budgets, forecasts and trends cash flow, and reserves levels
- e. delegated budget authority to operational staff; procedures for purchasing that include segregation of duties, procurement support, and new standing financial instructions
- f. processes for the identification, assessment, and management of risk
- g. regular review of financial procedures

There are seven key strategic risks identified by the Board as part of the strategic planning process. Strategic risks are those that could threaten our ability to deliver the strategy. All risks have controls and mitigation plans in place, and where appropriate, contingency plans.

The seven identified strategic risks are:

a. Failure to build a movement

The risk that we fail to build effective campaigns for change either locally or nationally.

b. Failure to deliver change to communities

The risk that our local offer(s) fail, meaning Shelter is unable to deliver real lasting change to communities.

c. Brand resilience / salience

That the Shelter brand fails to resonate with the public, leading to a lack of salience or relevance.

d. Partnership strategy

The risk that we're unable to secure necessary partnerships, and that partnerships are unsuccessful or fail to deliver value would waste resources and affect delivery of the strategy.

e. Long term financial viability

Long term financial prospects could be hampered by factors including fundraised or retail income, contract income or a failure to control costs on key programmes.

f. Failure to address organisational culture

The risk that a lack of shared vision across the organisation leads to widespread failure of planned organisational change, limiting our ability to deliver activity in a joined-up way.

g. Failure to respond or adapt to external change

The risk that the organisation fails to adapt or respond in an agile manner to external change or changes resulting in resources being wasted or being diverted away from the delivery of our strategy or the charitable objectives.

Declarations**Statement of public benefit**

Under the Charities Act 2006, charities are required to demonstrate that their aims are for the public benefit.

Our Board of Trustees regularly monitors and reviews the success of the organisation in meeting its key objectives of helping people to find and keep a home, and campaigning for decent homes for all. Having considered the guidance, the trustees confirm that these aims fully meet the public benefit test and that all the activities of the charity, described in the Report of the Trustees, are undertaken in pursuit of these aims.

Statement of trustee duties with reference to Section 172 of the Companies Act 2006

Shelter is a leading housing and homelessness charity which depends on the trust and confidence of its stakeholders to operate. Shelter's trustees consider that they have complied with their duties in regard to Section 172 of the Companies Act 2006 by ensuring the success of the organisation to achieve its charitable purpose.

Shelter is able to achieve its charitable purpose because of the relationships we foster and maintain with stakeholders (including our supporters), those we advise and support, those with lived experience of homelessness, our suppliers, local and national governments, the general public, our employees and volunteers and partner organisations.

Section 172 considerations are embedded in decision making at Board and Committee level and throughout the organisation. Trustees balance and consider stakeholder interests including the implications of decisions on employees and the wider workforce in their decision making and take decisions they believe best support Shelter's strategic ambitions.

Nimble and responsive campaigning was a key area of focus of the Board's attention during the year; we make sure proper oversight and assurance can be given to our campaigning activity, while allowing for quick action in response to emergent circumstances. The Board dedicated significant time to key decisions such as the strategic litigation against Glasgow City Council (relying on the insight and knowledge of the Scotland Committee). We consulted widely with Glasgow-based partner organisations including sharing our data with Glasgow City Council itself. The strategic litigation was paused when the Scottish Housing Regulator started a voluntary inquiry and the long term implications of the original decision will be determined by the outcome of that inquiry.

Furthermore, there was a significant amount of attention on the activity and our campaigning in the run-up to the December 2019 General Election. The organisation's approach was informed through engagement with our supporters and our understanding of the general public through polling. As a result of our election campaign we saw significant increases in supporter engagement as well as the measures of engagement on social and print media on the issue of social housing in the run up to the election.

In 2019/20, the trustees spent significant time considering and engaging with a programme of culture change within the organisation. After this followed a great deal of engagement and inquiry with staff and

volunteers through workshops and internal communications to understand the organisation's culture. The trustees recognise that Shelter's staff and volunteers are fundamental to the delivery of the strategic ambitions and success requires us to attract, retain and motivate employees and volunteers. The programme has been supported by the People Directorate as well as external consultants and has already resulted in significant changes to the organisation's culture, with improvements in staff and volunteer engagement.

In 2019/20, the trustees spent significant time on a programme of governance reform. The Board took a number of key decisions in this area, including the establishment of new committees, a revision to enumerated and delegated powers, affirming trustee roles and responsibilities, and setting out a process to improve engagement with people who have lived experience in our governance. Alongside this work were changes to the risk management process, standing financial instructions and other financial policies. This work was supported by the Finance & Resources Directorate and the Chief Executive Office. This work included consultation and engagement with partner organisations across the UK, as well as with members of staff, volunteers and members of the Scotland and other Board Committees. The outputs are a revised set of governing documents and a committee structure that meets the requirements of the Charity Commission and the Charity Governance Code and ensures Shelter has an enabling governance framework that is fit for the future.

Another stakeholder area considered at length by the trustees was investment in a lottery to raise income for the organisation. The Board considered the benefits to the organisation's direct services beneficiaries (a key stakeholder group) of additional unrestricted income balanced against the potential risks to our reputation with partners and funders in their decision to invest and seek a gambling licence. The balancing of these considerations is reflected in the setting of a maximum weekly prize of £500. Shelter has recently received its gambling licence and will be continuing to grow the lottery.

In response to an identified strategic risk of our brand relevance and salience, significant Board time has been dedicated to consideration of Shelter's brand. Recognising the diverse needs and expectations of the audiences and stakeholders we serve and the expectations of the general public, we've worked with partner organisations, staff and volunteers through extensive consultation and with focus groups of the general public to develop a new brand proposition for the organisation aligned to the organisation's strategy and goals. The long-term effect of this which will be a change in how Shelter communicates publicly and the increased salience and relevance of the organisation's brand.

Safeguarding

Our Board of Trustees has established a safeguarding panel to support our commitment to safeguarding. We recognise that safeguarding is everyone's business. We're committed to protecting the health, wellbeing, and human rights of every person we encounter through our work – enabling them to live free from harm, abuse, and neglect.

As such, we've improved the governance framework that supports our safeguarding practice. The framework includes trustee sponsorship and involvement in the organisation's safeguarding panel, which is chaired at executive level by the Director of Services.

The panel ensures that we have a fully cross-organisational approach. This means everyone in Shelter is aware of their responsibilities and is equipped to support our safeguarding practices. That includes an annual report to the Board to provide assurance that our framework and practice are helping us to maintain our commitment, that we keep our framework and practice under review, and that we share and learn from our collective knowledge and experience of safeguarding matters.

Data privacy & security

Data security and protection sit at the centre of our business. We take significant steps to uphold the privacy of personal information of our donors, supporters, clients, people, and volunteers.

We're always open and honest about why we collect, use and store personal data. Personal data is held for no longer than it's needed, and we operate a robust privacy framework – rigorous processes and procedures help us fulfil people's right to access, portability, erasure, and rectification.

Our privacy notices provide a clear explanation of why we need to process personal data, and we aim to make clear individuals' rights of control over how and when their personal data is used. We respect people's preferences and wishes about how they want to hear from us.

If data breaches occur, we take swift action to put things right, learning from mistakes and putting measures in place to prevent future incidents. Regular audits ensure our procedures are working as intended, and these processes maintain high standards of cyber security that are fully compliant with the government's Cyber Essentials framework.

Privacy measures are built into the design phase of all our applications and processes as a matter of course. This helps us to remain trustworthy, open, and accountable to everyone we encounter.

Fair, honest and open fundraising

We're committed to fair, honest, and open fundraising. To strive for the highest possible standards, we:

- a. are registered with the Fundraising Regulator, and are committed to complying with [the Fundraising Promise](#)
- b. are members of the Institute of Fundraising, with our in-house face-to-face fundraising programme certified under their [accreditation scheme](#)
- c. have a policy to protect people in vulnerable circumstances, and insist on checking the policies of our suppliers as part of any tender process
- d. give our supporters the opportunity to opt out of further contact, or to opt out of a specific method of communication as part of every approach for donations
- e. have an agreed process to screen people against the Telephone Preference Service register when selecting them for an approach by telephone
- f. screen our mailing lists for potential new supporters against industry-standard bereavement registers and the Mailing Preference Service
- g. do not share or sell data with third parties for their marketing benefit
- h. ensure we put in place appropriate intervals between fundraising approaches. For example, the maximum number of cash appeal mailings someone would receive is nine per year
- i. have a cap on the number of telephone contacts for existing Direct Debit supporters, limited to one every nine months
- j. work with one door-to-door fundraising agency on our Regular Giving programme, which is a member of the Institute of Fundraising – and monitor their activities by having our staff shadow them to maintain high standards and agreed approaches
- k. work with three face-to-face fundraising agencies on our Lottery programme, of whom two are registered with the Fundraising Regulator and three are members of the Institute of Fundraising. We conduct shadowing and mystery shopping of these agencies and receive regular mystery shopping reports from the Institute of Fundraising's mystery shopping programme
- l. work with three calling agencies, all of whom are members of the Institute of Fundraising and two of whom are registered with the Fundraising Regulator. To monitor their activities, we receive sample recordings of telephone contacts, and can request specific recordings where concerns are raised
- m. regularly provide training sessions for all our agency partners to make sure they meet our high standards
- n. deal with complaints about our fundraising activities via our supporter helpdesk. During 2019/20, we dealt with 139 complaints this way

Our Fundraising Charter

We will:

- a. use your donations carefully and responsibly
- b. respect your wish to assign a gift to a specific aspect of our work
- c. thank you for your support, and let you know what your donations do
- d. fund work with a demonstrable, positive impact on the lives of homeless and badly housed people, while keeping support costs to a minimum
- e. follow the Fundraising Regulator's Code of Fundraising Practice, so people know our activities are open, fair, honest, and legal

- f. use your preferred communication channels – and if these change, we'll adapt them swiftly to suit your needs
- g. acknowledge any queries and complaints within three working days, and respond fully within 10 working days via your preferred method of contact

Subsidiary undertakings

The charity's wholly owned trading subsidiary, Shelter Trading Limited (company number 02573404), carries out non-charitable trading activities for the charity (primarily the sale of new goods and managing the corporate sponsorship activities). Details are included in note 21 to the accounts. The activity of Shelter Trading Limited generates considerable awareness of the charity's wider work while raising some of the funds required to support the charity's operations.

Energy and carbon reduction narrative

Shelter as a large energy consumer is committed to reducing its energy use and carbon footprint as part of its response to environmental issues, including the climate emergency. This commitment is included in our Environmental Policy.

In 2015 and 2019, Shelter reviewed its energy use and undertook energy audits as part of the Energy Savings Opportunity Scheme (ESOS), whose recommendations have provided a roadmap for reduced energy consumption.

Many of these recommendations are already in progress, including the rollout of LED lighting, smart meters, fleet review, and other opportunities, like amending heating hours and implementing a closed door policy in Retail shops. Our Property and Facilities team has compiled a schedule of planned ESOS works for 2020/2021. We're also examining how energy and carbon reduction can be incorporated into fitouts for future sites. Some recommendations were unviable due to cost, but we'll review changes in the market to decide on the right time to implement these.

We're also reviewing the environmental and carbon implications of our business travel activities, and are seeking to address this issue with a new travel policy.

Energy use disclosure

In 2019/20 Shelter consumed 3,684,275 kilowatt-hours (KWh) of energy

Metric	2019/20	2018/19	Unit
Total energy use	3,684,275	3,992,410	Kilowatt-hours (KWh)
Total income	73.0	71.7	£m
Intensity metric	50,470	55,711	KWh per £million income

Energy use breakdown:

Electricity	2,350,002	2,760,100	Kilowatt-hours (KWh)
Gas	357,868	378,500	Kilowatt-hours (KWh)
Purchased transport fuel	976,405	853,700	Kilowatt-hours (KWh)

Energy use has been calculated from metering and billing data provided for all owned and leased property in the UK, and transport where Shelter purchases the fuel. It excludes indirect energy use like business travel by public transport or flights.

The energy calculation consists of:

- Billing for directly metered electricity and gas data
- Downloaded half-hourly electricity meter data for Shelter sites where available. The billed data was validated against this dataset, and against known energy consumption patterns and consumption in previous years

- Transport data comprising fuel consumption calculated from employee mileage claims for private car use – the fuel consumption is an estimate that uses a benchmark for average fuel consumption based upon claimed miles.

Carbon disclosure

Shelter's carbon footprint for 2019/20 was 905.3 tonnes of carbon dioxide equivalent (t.CO₂e)

Metric	2019/20	2018/19	Unit
Total carbon disclosure	905.3	1085.0	Tonnes carbon dioxide equivalent tCO ₂ e
Shelter charity income	73.0	71.7	£m
Intensity metric	12.4	15.1	Tonnes carbon dioxide equivalent per £million charity income tCO ₂ e/£million

this includes:

- Direct emissions (Scope 1) – Greenhouse gas emissions from gas burnt on-site in heating boilers

<i>Scope 1 direct</i>	65.8	69.6	Tonnes carbon dioxide equivalent tCO ₂ e
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- Indirect emissions – grid electricity (Scope 2) – Greenhouse gas emissions from all electricity directly purchased across offices, hubs and shops.

<i>Scope 2 indirect</i>	600.7	781.3	Tonnes carbon dioxide equivalent tCO ₂ e
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- Indirect emissions (Scope 3) – purchased fuel for lease vehicles, hire cars and via employee mileage claims. Please note that our carbon footprint doesn't include all emissions from business travel (e.g. train travel), or other indirect sources of emissions, including waste disposal or procurement.

<i>Scope 3 indirect</i>	238.8	208.8	Tonnes carbon dioxide equivalent tCO ₂ e
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Carbon disclosure calculation methodology

The carbon disclosure was calculated using the methodology set out in [The Greenhouse Gas Protocol – Corporate Accounting and Reporting Standard](#). The greenhouse gas emission factors used in the calculations were the 2019 UK [Government conversion factors for company reporting of greenhouse gas emissions](#).

Legal and administrative information

Board of Trustees

Helen Baker Shelter Chair Chair – Remuneration Committee (Established 05/12/19) Member – Committee for Resources & Internal Systems Member – Quality & Impact Committee	Rob Hayward Chair – Scotland Committee
Phillipe Lintern Vice Chair (Appointed 05/12/2019) Chair – Committee for Resources & Internal Systems Member – Remuneration Committee	Harbinder Kaur Appointed – 19/09/20 Member – Committee for Resources & Internal Systems Member – Remuneration Committee
Goi Ashmore Chair – Audit & Risk Committee	Jackie Kileen Appointed – 19/09/2020 Member – Scotland Committee
Manpreet Dillon Member – Audit & Risk Committee	Laurice Ponting Chair – Quality & Impact Committee Member – Committee for Resources & Internal Systems (Until 23/01/20) Member – Safeguarding Committee
Kamena Dorling Member – Quality & Impact Committee	Jonathan Simmons Member – Committee for Resources & Internal Systems Member – Quality & Impact Committee
Prem Goyal Appointed – 19/09/20 Member - Audit & Risk Committee	Ros Micklem Chair – Quality & Impact Committee Member – Scotland Committee Resigned – 20/02/20
Ruth Hunt Vice Chair Member – Audit & Risk Committee Member – Quality & Impact Committee Resigned – 11/09/2019	

Co-opted members

We thank the following for the support on our committees, recognising the expert advice they provide to the organisation:

Jason Arthur Member – Quality & Impact Committee	Linda Bendle Member – Scotland Committee
Tony Cain Member – Scotland Committee	Ewen Fleming Member – Scotland Committee
Andrew Martyn-Johns Audit and Risk Committee	Douglas White Vice-Chair – Scotland Committee

Executive Leadership team

Overall operational management of Shelter is delegated by the Board to the Chief Executive and the Executive Leadership team. Shelter has six directorates:

- Services
- Communication, Policy and Campaigns
- Scotland
- Finance and Resources
- People
- Income Generation

Polly Neate CBE Chief Executive Officer Director – Shelter Trading Company (Appointed 01/06/20)	David Evans Director for People Director – Shelter Trading Company
Tim Gutteridge Director of Finance and Resources Company Secretary Company Secretary – Shelter Trading Company Director – Shelter Trading Company (Appointed 01/06/20)	Alison Mohammed Director of Services Director – Shelter Trading Company (Appointed 01/06/20)
Greg Beales Director of Communications, Policy and Campaigning Director – Shelter Trading Company (Appointed 01/06/20)	Graeme Brown Director of Shelter Scotland Director – Shelter Trading Company (Retired 29/05/20)
Andy Harris Director of Income Generation Director – Shelter Trading Company (Appointed 01/06/20)	Alison Watson Director of Shelter Scotland (Appointed 01/06/20) Director – Shelter Trading Company (Appointed 01/06/20)

Solicitors

Bates Wells & Braithwaite London LLP, trading as Bates Wells

10 Queen Street Place, London, EC4R 1BE

External auditor

BDO LLP

55 Baker St, Marylebone, London W1U 7EU

Internal auditor

KPMG

8th Floor East, 15 Canada Square, Canary Wharf, London, E14 5GL

Investment managers

Cazenove Capital Management (part of the Schroders Group)

1 London Wall, London, EC2Y 5AU

Principle bankers

Lloyds Bank

4th Floor, 25 Gresham Street, London, EC2V 7HN

Our Finances

Financial review

Shelter generated an operating surplus of £0.45m in 2019/20. This is £2.86m lower than the prior year, primarily due to a decrease in income from large legacies, which was particularly high in 2018/19.

Shelter's investment portfolio has declined in value by £1.54m, due to the market shock caused by the coronavirus pandemic. Including this movement, the group has generated a deficit of £1.10m.

Total income of £73.01m has increased by £1.35m or 2% since 2018/19. However, 2018/19 income was skewed by an unusual number of large legacies, which fluctuate from year to year. Stripping out large legacies from both years, the increase is £3.45m or 5%.

Donations from individuals have increased by £1.44m, largely due to the continued growth of the bespoke fundraising event, Sleepwalk, and the coronavirus emergency appeal launched shortly before year end. Donations from corporate partners have increased by £0.87m, due to new partnerships entered into during the year.

In 2019/20, £0.71m of grants have been recognised for Shelter's shops, as part of government measures to support the retail sector during the coronavirus lockdown.

Total expenditure of £72.56m has increased by £4.20m or 6% since 2018/19. The majority of the increase arises from income generating activity. Fundraising expenditure has grown by £2.37m, driving the increase in donations (excluding large legacies) outlined above. Expenditure on retail operations has increased by £1.43m.

Retail costs have increased due to shop openings and other developments intended to improve sales performance. However, retail sales have remained level with the prior year. Footfall was significantly reduced by three major storms in February and public concern about the coronavirus pandemic in March. Shops were closed in the final week of the financial year due to lockdown. Government grants of £0.71m brought Shelter's retail chain to a break-even position in 2019/20, compared to a contribution of £0.79m in 2018/19.

Under the requirements of the 2015 Statement of Recommended Practice (SORP), Shelter separates its funds into restricted and unrestricted. Full information on Shelter's funds can be found in note 16 to the accounts.

The £1.10m loss generated in 2019/20 is the net of a £0.12m restricted surplus, relating to grants or donations restricted to a particular purpose which have not yet been spent, and a £1.21m unrestricted deficit. £0.33m of the unrestricted deficit arises on funds designated for particular purposes by the Board and the remaining £0.89m has been recognised in general funds, also known as reserves.

The trading company (Shelter Trading Limited) made a distribution of £0.81m to the charity, down slightly from £0.86m in 2018/19. The trading company's income comprises corporate sponsorship partnerships as well as the sale of new goods in shops.

Reserves

Shelter's general funds or reserves are its unrestricted funds not designated by the Board for any other purpose. The Reserves Policy determines the target level for reserves. This is based on a schedule of risks which is reviewed by the Board annually or in the event of a significant change to Shelter's risk profile. In the event of a risk materialising, reserves may fall below the target level, but plans must be put in place to return them to the target level within the following three years.

In April 2020, in recognition of the increased risk to Shelter's finances caused by the coronavirus pandemic and associated lockdown measures, the Board agreed to increase the Reserves Policy to £10.5m.

Shelter's reserves are £15.51m at 31 March 2020, which is £5.01m higher than the new policy level. It is expected that reserves will be brought down to the policy level by the end of 2020/21, due to the income losses resulting from the pandemic.

Shelter has three designated funds. The revaluation reserve and property and fixed asset fund relate to Shelter's fixed assets. The Strategic Investment Fund was created in 2018/19 to invest in activity to help Shelter achieve its new strategy, and is funded by unrestricted legacies greater than £0.75m. At 31 March 2020, the fund amount is £1.92m.

Investments

Shelter's investment managers, Cazenove Capital, manage the investment fund within the parameters set out in the Investment Policy set by the Board.

The Board has recently updated the Investment Policy as follows:

- The investment managers are now able to set a more proactive investment strategy and respond nimbly to market conditions, to help boost returns.
- Ethical parameters of the policy have been expanded. Previously, investments in organisations whose primary business related to tobacco, alcohol or gambling were excluded from the portfolio. The new policy generally excludes these organisations as well as those primarily involved in the housing and property development sector, high interest rate lending, arms, pornography and the sex industry, and extraction industries (oil, coal and gas).

These changes will apply from financial year 2020/21 onwards.

The Committee for Resources and Internal Systems has responsibility for reviewing the performance of the funds.

During 2019/20, investments have decreased in value by £1.54m. This is due to the market shock caused by COVID-19 and is in line with market trends.

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Strategic Report, the Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the Trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the group and charity and of the incoming resources and application of resources, including the income and expenditure, of the group for that period.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Financial statements are published on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements, which may vary from legislation in other jurisdictions. The maintenance and integrity of the charity's website is the responsibility of the Trustees. The Trustees' responsibility also extends to the ongoing integrity of the financial statements contained therein.

Disclosure of information to auditors

All of the current Trustees have taken all the steps that they ought to have taken to make themselves aware of any information needed by the charitable company's auditors for the purposes of their audit and to establish that the auditors are aware of that information. The Trustees are not aware of any relevant audit information of which the auditors are unaware.

Auditor

BDO LLP was appointed as the charity's auditors during the 2019/20 financial year and has expressed their willingness to continue in that capacity.

The trustees' annual report, which includes the strategic report, has been approved by trustees on 9 September 2020 and signed on their behalf by:



Helen Baker

Chair of the Board of Trustees

9th September 2020

Independent Auditor's Report to the members and Trustees of Shelter, the national campaign for homeless people limited

Opinion

We have audited the financial statements of Shelter ("the Parent Charitable Company") and its subsidiaries ("the Group") for the year ended 31 March 2020 which comprise the consolidated statement of financial activities, the group and parent charitable company balance sheet, the consolidated cash flow statement and notes to the financial statements, including a summary of significant accounting policies. 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 Group's and of the Parent Charitable Company's affairs as at 31 March 2020 and of the Group's incoming resources and application of resources 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, the Charities and Trustee Investment (Scotland) Act 2005 and regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006, as amended in 2010.

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 Group and the Parent Charitable Company in accordance with the ethical requirements 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 related to going concern

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

- the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the Trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the Group or the Parent Charitable Company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

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

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the Trustees' Report, which includes the Directors' Report and the Strategic report prepared 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 Strategic report and the Directors' Report, which are included in the Trustees' Report, have 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 Group and the Parent Charitable Company and its environment obtained in the course of the audit, we have not identified material misstatement in the Strategic report or the Trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities and Trustee Investment (Scotland) Act 2005 requires us to report to you if, in our opinion;

- proper and adequate accounting records have not been kept by the Parent Charitable Company, or returns adequate for our audit have not been received from branches not visited by us; or
- the Parent Charitable Company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the statement of Trustees' responsibilities, 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 determines 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 Group's and the Parent 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 Group or the Parent 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

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with the Acts and relevant regulations made or having effect thereunder.

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

A further description of our responsibilities for the audit of the financial statements is located at the Financial Reporting Council's ("FRC's") website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the Charitable Company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and to the Charitable Company's Trustees, as a body, in accordance with the Charities and Trustee Investment (Scotland) Act 2005. Our audit work has been undertaken so that we might state to the Charitable Company's members and Trustees 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, the Charitable Company's members as a body and the Charitable Company's Trustees as a body, for our audit work, for this report, or for the opinions we have formed.

The image shows a handwritten signature in black ink. The letters 'BDO' are written in a cursive, slightly stylized font, followed by 'LLP' in a similar but more compact cursive style.

Laurence Elliott (Senior Statutory Auditor)

For and on behalf of BDO LLP, statutory auditor

London, UK

25th September 2020

BDO LLP is a limited liability partnership registered in England and Wales (with registered number OC305127).

Financial Statements

Consolidated statement of financial activities for the year ended 31 March 2020 (incorporating income and expenditure accounts)

	Notes	Unrestricted Funds £'000	Restricted Funds £'000	Total 2020 £'000	Total 2019 £'000
Income from:					
Donations and legacies	2	38,384	2,665	41,049	40,618
Charitable activities:					
Grants and contracts	5	11,286	6,559	17,845	17,943
Training and resources for housing professionals	5	748	1,155	1,903	2,157
Other	5	622	294	916	416
Retail operations	3	10,942	-	10,942	10,232
Investments	4	353	-	353	295
Total income		62,335	10,673	73,008	71,661
Expenditure on:					
Raising donations and legacies	2	13,769	674	14,443	12,077
Retail operations		10,875	-	10,875	9,440
Charitable activities:					
Housing advice and support:					
Face-to-face advice		14,009	3,879	17,888	18,549
Intensive support		11,095	2,317	13,412	12,894
Telephone and online advice services		6,303	391	6,694	6,093
Training and resources for housing professionals		2,262	3,075	5,337	5,636
Campaigning		1,937	25	1,962	1,265
Research and policy		1,755	194	1,949	2,402
Total expenditure on charitable activities		37,361	9,881	47,242	46,839
Total expenditure	7	62,005	10,555	72,560	68,356
Net income / (expenditure) before investment gains / (losses)		330	118	448	3,305
Net gains/(losses) on investments	12	(1,544)	-	(1,544)	243
Net income/(expenditure) for the year	20	(1,214)	118	(1,096)	3,548
Reconciliation of funds:					
Fund balances at the start of the year	24	28,433	1,702	30,135	26,587
Fund balances at the end of the year	18	27,219	1,820	29,039	30,135

The net movement in funds for the year for the charity only was -£361,000.

Charity and group balance sheets as at 31 March 2020

	Notes	Group		Charity	
		2020 £'000	2019 £'000	2020 £'000	2019 £'000
Fixed assets					
Tangible fixed assets	11	9,793	9,693	9,793	9,693
Investments	12	4,717	6,693	4,797	6,773
Investments - cash deposits	12	1,937	2,446	1,937	2,446
Total fixed assets		16,448	18,832	16,527	18,912
Current assets					
Stock		30	18	-	-
Debtors	13	15,104	16,140	15,092	16,059
Cash at bank		6,931	2,795	6,913	2,774
Total current assets		22,065	18,953	22,005	18,833
Current liabilities					
Creditors: amounts falling due within one year	14	6,019	4,452	6,054	4,427
Net current assets		16,046	14,501	15,951	14,406
Total assets less current liabilities		32,494	33,333	32,478	33,318
Provisions for liabilities and charges	15	3,454	3,198	3,454	3,198
Net assets		29,039	30,135	29,024	30,120
Accumulated funds					
Unrestricted income funds:					
General funds	16	15,510	16,390	15,495	16,375
Designated funds		11,709	12,043	11,709	12,043
Restricted income funds	18	1,781	1,663	1,781	1,663
Permanent endowment fund	18	39	39	39	39
Total charity funds		29,039	30,135	29,024	30,120

The financial statements were approved by the Board of Trustees and authorised for issue on 9 September 2020.

They were signed on its behalf by:



Helen Baker

Chair of the Board of Trustees

9th September 2020

Shelter company registration number 1038133

Consolidated cash flow statement

Year ended 31 March 2020

	Notes	2020 £'000	2019 £'000
Cash flows from operating activities			
Net (expenditure)/income for the year		(1,096)	3,548
Adjustments for:			
Depreciation charges	11	1,505	1,429
(Gains)/losses on investments	12	1,544	(243)
Income from investments		(353)	(295)
(Profit)/loss on disposal of fixed assets	11	-	250
(Increase)/decrease in stocks		(12)	14
(Increase)/decrease in debtors		1,036	(5,103)
Increase/(decrease) in creditors		1,567	(580)
Increase/(decrease) in provisions	15	256	(107)
Net cash in / (out)flow from operating activities		4,447	(1,087)
Cash flows from investing activities			
Income from investments		353	295
Purchase of fixed assets	11	(1,607)	(1,954)
Purchase of investments	12	(1,239)	(941)
Sale of investments	12	1,673	2,373
(Increase)/decrease in investment cash	12	509	(143)
Net cash in / (out)flow from investing activities		(311)	(370)
Change in cash in the year		4,136	(1,457)
Cash and cash equivalents at the beginning of the year		2,795	4,252
Cash at the end of the year		6,931	2,795
Net debt reconciliation			
	1 April 2020 £'000	Cash flows £'000	31 March 2020 £'000
Cash at bank and in hand	2,795	4,136	6,931
Net cash	2,795	4,136	6,931

Notes to the financial statements

1. Accounting policies

a) Basis of accounting

Shelter is a public benefit entity as defined under Financial Reporting Standard 102 (FRS102). The accounts have been prepared in accordance with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102 2018), and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS102.

For freehold property, Shelter has taken the option afforded by FRS102 to value at deemed cost. See (g) below for further details. Listed investments are held at fair value. All other assets have been valued at historical cost.

b) Going concern

Shelter's financial statements have been prepared on the going concern basis. An organisation is a going concern if it is expected to continue operations for the next twelve months. Shelter's trustees have assessed Shelter's ability to continue as a going concern for twelve months after the signing of the 2019/20 accounts, i.e. until September 2021.

Shelter's income, expenditure and cashflow have been forecast up to September 2021, taking into account the adverse financial impact of the COVID-19 pandemic and resultant social distancing. Retail and events fundraising income have been particularly badly affected. The impact will primarily be felt in 2020/21, but it is also a factor in the lower retail sales in 2019/20 (note 3).

These adverse impacts have partly been offset by government support measures (such as the Job Retention Scheme) and our COVID-19 emergency fundraising appeal. In addition to this, Shelter has reduced or delayed both capital and revenue expenditure wherever possible.

Despite this, expenditure is expected to exceed income in the next 12 months, resulting in a deficit. Shelter's high reserves (£15.51m at 31 March 2020, £5.01m above the policy level) mean that this will be absorbed comfortably.

We are currently updating our five-year financial plan to determine how to move towards a break-even position in the longer term. This will include an in-depth review of our income generation products, to ensure we are investing our resources in the products delivering the highest returns.

Shelter is expected to have sufficient cash available at the end of September 2021 to continue operations and meet liabilities as they fall due. Deficits will result in net negative cash outflows, but the strong cash position at the end of 2019/20 (£6.93m cash and £1.94m cash investments) mean that these will be absorbed without serious liquidity challenges.

Sensitivity analyses have been carried out to project the impact of certain outcomes on cashflow, for example lower receipts from accrued legacies. The worst case scenario projects a negative cash balance as at 30 September 2021, though this is an unlikely outcome.

If cash balances begin to fall below budgeted levels, mitigations will include further delays to large capital projects and a phased return of reduced revenue expenditure. To provide further security in the event of cash shortfalls, Shelter is applying for an overdraft. If required, Shelter would also consider liquidating its equity and bond investments, valued at £4.12m at 31 March 2020 but expected to increase in value as the economy recovers.

After considering the current level of reserves and cash, the forecast to September 2021 and related sensitivities, and the mitigation actions available to the business, it is the opinion of the Trustees that the Group has adequate financial resources to continue its activities for the foreseeable future. Accordingly, these financial statements have been prepared using the going concern basis of preparation and a material uncertainty does not exist.

c) Group accounts

Group accounts have been prepared for Shelter, The National Campaign for Homeless People Limited, and its wholly owned subsidiary company, Shelter Trading Limited, in accordance with the requirements of FRS102. The accounts have been consolidated on a line by line basis to include the results of Shelter Trading Limited. The results of Shelter Trading Limited are shown in note 22. In accordance with section 408 of the Companies Act 2006, no individual statement of financial activities has been prepared for the parent company, Shelter, The National Campaign for Homeless People Limited.

d) Income

Income is included in the consolidated statement of financial activities when the charity is entitled to the income, it is probable the income will be received, and the amount can be quantified with reasonable accuracy. If all three criteria are met in advance of cash being received, income is accrued. Accrued income sits within debtors (see note 13). If any of the three criteria have not been met when cash is received, income is deferred. Deferred income sits within creditors (see note 14).

The following specific policies apply to categories of income:

- (1) The full value of a legacy is recognised as income when probate has been granted and Shelter is satisfied the amount receivable can be reliably measured. This policy has been changed in 2019/20. This is a change in accounting estimate, therefore a prior year adjustment is not required.
- (2) Where entitlement to a grant is dependent on the fulfilment of conditions, income is recognised when there is sufficient evidence that those conditions have been met.
- (3) Contract income is recognised when there is sufficient evidence that the requirements of the contract have been met.

e) Expenditure

Expenditure is accounted for on an accruals basis, meaning that it is recognised when goods or services are received. The statement of financial activities shows the costs of raising donations and legacies, retail operations and charitable activities. Each of these categories includes a proportion of support costs, comprising finance, IT, HR, facilities, in-house design and creative, and other corporate costs. These have been allocated to each category on the basis of full-time equivalent staff numbers, because that is the main driver of costs in the charity (see note 7).

f) Donated services and gifts in kind

Donated services and gifts in kind are included in the statement of financial activities where their value is ascertainable and material. The value of the contribution to Shelter is based on either market value or the amount Shelter would have paid for equivalent goods or services. Income is included under donations and legacies. An equal amount of expenditure is included under the relevant category, as determined by the nature of the goods or services. The net impact on the net income or expenditure for the year is nil. Volunteers' time has not been valued and is not included in the accounts.

g) Tangible assets and depreciation

Assets costing more than £1,000 which are intended to be in use for more than twelve months are capitalised as fixed assets. Other than freehold property, all categories of fixed assets are held on the balance sheet at historic cost less accumulated depreciation. Freehold property is held at market value as at 31 March 2014 less accumulated depreciation on the buildings. On transition to FRS102, the market value is deemed as cost at 1 April 2014.

Depreciation allocates the cost of a fixed asset over its useful life. The cost is recognised under the relevant category of cost in the statement of financial activities, depending on how the asset is used. At Shelter, depreciation is charged on a straight-line basis, meaning that the charge remains the same throughout the life of an asset. The useful lives of Shelter's assets are deemed to be as follows:

Freehold buildings	50 years
Short-leasehold buildings	In line with the lease term
Freehold improvements	10 years
Furniture and fittings	4 years
Computer and office equipment	3 years
Vehicles	3 years

Freehold land on which buildings are constructed is not depreciated.

Freehold buildings may contain components with useful lives below 50 years. Where the impact is material, these components are held separately from the main building and are depreciated over their useful lives, which are determined on a case-by-case basis.

If an event occurs which indicates a material reduction in a fixed asset's carrying value, an impairment review will be carried out. Any impairment charge is recognised in the statement of financial activities.

h) Dilapidations

All dilapidation costs are provided for. Leases on Shelter's shops and offices usually include a contractual obligation for Shelter to return the property to its original condition at the end of the lease. The costs of doing this are estimated by a chartered surveyor at the commencement of the lease. Shelter recognises a provision and corresponding cost at that point. The provision is reviewed throughout the lease term. Dilapidation costs are payable on lease termination.

i) Investments

Listed investments, such as shares and bonds, are held at market value. Any realised or unrealised gains resulting from movements in investments and changes in valuations are reflected in the statement of financial activities and are accounted for in the relevant fund (see (k) below). Other investments are held at cost. These include investments in unlisted shares, and the investment in subsidiary company Shelter Trading Limited on the balance sheet of Shelter, The National Campaign for Homeless People Limited.

j) Stock

Stock consists of purchased goods held for resale by Shelter Trading Limited. Donated stock held for resale is not recognised as stock as it is not practicable to value it reliably. Stock is stated at the lower of cost or net realisable value. The income from sale of stock is recognised at point of sale.

k) Fund accounting

Due to the constraints of law and donor-imposed restrictions, the charity segregates its funds between those that are restricted and those that are unrestricted. General funds represent the accumulated surplus on unrestricted income and expenditure and are available for use at the discretion of the Board in pursuing the general charitable objectives of the charity (see report of the trustees).

Designated funds are funds that have been set aside by the Board for a specific purpose. An analysis of designated funds is provided in note 16 to the financial statements.

Included in designated funds is a freehold property and fixed asset fund that represents the net book value of Shelter's freehold property and fixed assets. This fund has been separated from the general fund in recognition of the fact that the freehold property and fixed assets are used in Shelter's day-to-day work, and the fund value would not be easily realisable if needed to meet future liabilities.

Restricted funds represent income received where the donor or the nature of the appeal generating the income has imposed restrictions as to how the monies shall be used. Further detail on restricted funds is provided in note 17.

The endowment fund comprises a capital sum donated with the restriction that the money is invested and only the income arising is available for expenditure.

l) Operating leases

Rental expenditure applicable to operating leases is credited or charged to the consolidated statement of financial activities on a straight-line basis, in the period to which the cost relates.

m) Pension costs

Contributions to the company's defined contribution pension scheme are charged to the consolidated statement of financial activities in the year in which they are payable to the scheme.

n) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

o) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

p) Financial instruments

With the exception of the listed investments described above, the charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

q) Significant judgements and estimates

Key judgements that Shelter has made which have a significant impact on the accounts include legacy income (see (d)(1) above and note 2 below) and dilapidations provisions (see note 15). The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

Fundraising and retail operations: income and expenditure

2. Donations and legacies: income and expenditure

	2020 £'000 Unrestricted	2020 £'000 Restricted	2020 £'000 Total	2019 £'000 Total
Income from donations and legacies:				
Individuals	27,666	792	28,458	27,015
Donated services	544	-	544	105
Charitable foundations	745	788	1,533	1,702
Corporate donors	3,350	548	3,898	3,024
Legacies	6,079	537	6,616	8,772
Total	38,384	2,665	41,049	40,618
Expenditure on raising donations and legacies:				
Direct staff costs	7,156	-	7,156	6,739
Direct non-staff costs and allocated support costs	6,613	674	7,287	5,338
Total	13,769	674	14,443	12,077

Shelter has been notified of legacies with an estimated value of £4.93m (2018: £2.77m) which have not been included in income for the year ended 31 March 2020, because either probate has not been received or Shelter is not satisfied that the amount receivable can be reliably measured.

Restricted non-staff costs of raising donations and legacies are funds passed on to partners in grant agreements where Shelter is the lead partner. Unrestricted non-staff costs of raising donations and legacies are primarily the costs of developing and distributing fundraising materials, and allocated support costs (see note 7).

3. Retail operations: income and expenditure

	2020 £'000 Unrestricted	2020 £'000 Restricted	2020 £'000 Total	2019 £'000 Total
Income from retail operations:				
Donated goods	9,423	-	9,423	9,390
Purchased goods	367	-	367	288
Retail, Hospitality and Leisure Grants	711	-	711	-
Other	441	-	441	554
Total	10,942	-	10,942	10,232
Expenditure on retail operations:				
Direct staff costs	4,378	-	4,378	3,884
Direct non-staff costs and allocated support costs	6,496	-	6,496	5,556
Total	10,874	-	10,874	9,440
Net income available for charitable application	68	-	68	792

A number of Shelter's shops became eligible for Retail, Hospitality and Leisure Grants (England) and Small Business Grants (Scotland) in March 2020 as part of the governmental response to the COVID-19 pandemic and resultant lockdown measures.

The retail chain has broken even in 2019/20. Without the Retail, Hospitality and Leisure Grants, it would have been loss-making. Expenditure has increased from 2018/19 due to new shops opening and other developments in the chain, but sales have remained flat. This is largely because footfall was significantly reduced by three major storms in February 2020 and the pandemic in March, and shops were closed in the final week of the year as part of the government's COVID response.

Other retail income and expenditure primarily relates to the recycling of stock ineligible for resale, and house clearances and furniture collections.

Income from investments and charitable activities

4. Income from investments

	2020 £'000	2019 £'000
Interest on cash at bank	36	27
Dividends from listed securities	317	268
Total	353	295

5. Income from charitable activities

	2020 £'000 Unrestricted	2020 £'000 Restricted	2020 £'000 Total	2019 £'000 Total
Central government grants and contracts:				
Scottish government grants	-	618	618	614
Ministry of Justice contracts	4,008	-	4,008	3,633
Ministry of Housing, Communities and Local Government grants and contracts	518	1,983	2,501	2,639
Other public body grants and contracts:				
Legal Aid Agency contracts	2,617	-	2,617	2,631
Local authority grants and contracts	3,603	1,953	5,556	5,027
National Lottery grants	-	1,426	1,426	1,958
Other agencies grants and contracts	540	579	1,119	1,416
Total statutory grant and contract income	11,286	6,559	17,845	17,943
Income from training and resources for housing professionals	748	1,155	1,903	2,157
Other income	622	294	916	416
Total income from charitable activities	12,656	8,008	20,664	20,516

Grant and contract income funds housing advice and support, and training and resources for housing professionals. Other income is primarily comprised of grants from organisations which do not fall into any of the categories above, for example grant-giving charities. Other income does not include trusts and foundations, as income from these bodies is included under donations and legacies (see note 2).

6. Contracts and grants from local authorities

Listed below are grants from and contracts with local authorities in excess of £2,000 recognised in the year ended 31 March 2020. The list is prepared in compliance with section 37 of the Local Government and Housing Act 1989.

Funder	Purpose of funding	Income 2020 £'000	Expenditure 2020 £'000
District, borough and county councils in England and Wales:			
Birmingham City Council	Supporting rough sleeper clients who have other needs to access housing of their choice and provide support to enable them sustain their tenancy.	843	496
Birmingham City Council	Support for rough sleeper clients who have not engaged with services	81	70
Birmingham City Council	Provides a single point of access for single people and childless couples who are homeless or at risk of homelessness.	193	202
Birmingham City Council	Provides support for single or childless household facing issues with homelessness or who are at risk of being homeless.	41	51
Birmingham City Council	Floating Support services for women moving on from domestic violence and abuse in need of housing support in Birmingham.	226	258
Birmingham City Council	Floating support service for families in need of housing support in Birmingham.	191	240
Blackburn with Darwen Borough Council	Provides welfare and debt information and advice services within the Borough of Blackburn with Darwen.	185	189
Borough Council of Kings Lynn & West Norfolk	Provides a free, impartial confidential advice to the residents of the district of King's Lynn & West Norfolk regardless of race, religion, gender, sexual orientation, age, marital status or disability.	54	42
Dorset County Council	Provides Family Support Packages made up of specialist housing, debt, money management and welfare benefits advice and support to ensure families are able to sustain their homes.	110	101
Dorset County Council	Student placement income.	4	165
London Borough of Hackney	Intensive support of families at risk of homelessness funding for one advice, support & guidance worker to provide specialist level housing & homelessness help to residents in Hackney via face to face, telephone and online support.	46	46
London Councils	Support services to homelessness voluntary sector organisations.	45	42
London Councils	Combating Homelessness 1.1 Prevention and Targeted Support.	1,003	1,000
London Councils	As part of the London Youth Gateway, Shelter provides specialist advice, support & guidance on any housing or homelessness issue to young people between 16-25 years old.	49	49
Norfolk County Council	Links health, social services, advice and community resources in order to maximise outcomes for individuals and to reduce pressures on healthcare and adult social services.	45	45
Norwich City Council	Debt prevented and / or reduced and improved financial capability.	16	16
Oxford City Council	Sustaining the client in suitable housing or work with the client to secure suitable housing.	50	44
Sheffield City Council	Provides support, help and advice for the most vulnerable households in Sheffield by providing packages of support to ensure that homelessness does not re-occur.	52	43
Sheffield City Council	Provides both practical assistance and support to help people who are at risk of losing their home, and those who have been homeless to recover quickly, settle into their accommodation and sustain a positive lifestyle in the community.	952	1,098
Sheffield City Council	A specialist non-clinical support service for people with drug and alcohol misuse in a vulnerable housing situation.	330	306
Southwark Council	Covid-19 Retail, Hospitality & Leisure Grant Fund.	25	-
Southwark Council	Preventative advice and support on homelessness issues, advice on statutory homelessness applications, support to access private rented sector accommodation & access to Shelter London Hubs including Information Resource centre.	126	148
Sunderland City Council	To contribute to preventing homelessness in Sunderland through the delivery of specialist housing advice within Sunderland, hosted by Community Housing.	26	27

Funder	Purpose of funding	Income 2020 £'000	Expenditure 2020 £'000
Westminster Borough Council	Provision of frontline housing advice, homelessness prevention and support services.	434	394
Total		5,127	5,072

Local authorities in Scotland:

Aberdeen Council	Housing advice for households at risk of homelessness through legal proceedings.	145	145
Dumfries & Galloway Council	Provision of housing support to homeless people tailored to their assessed individual support needs.	293	338
Dundee Council	Support Big Lottery/ESF Financial Inclusion participants in relation to money management skills, debt and financial resilience.	84	84
North Lanarkshire Council	Independent advocacy in relation to housing issues for eligible persons in North Lanarkshire.	20	16
Renfrewshire Council	To undertake maintenance works on building shopfront.	22	22
South Lanarkshire Council	Provide transport for families in temporary accommodation in South Lanarkshire.	3	3
South Lanarkshire Council	Client-focused housing support service for families affected by homelessness and who have complex needs across the South Lanarkshire area.	150	164
Total		717	772

Local authority grants and contracts for the prior year are shown in note 23.

London Councils Grant Summary	Grant awarded (£)	Grant spent (£)
Lead Partner-Shelter	456,078	455,120
Delivery partner-Thames Reach	397,235	392,714
Delivery partner- St Mungo's	40,182	42,257
Delivery partner- Stonewall Housing	110,000	110,000
Total	1,003,495	1,000,091

	Grant awarded (£)	Grant spent (£)
Staffing	746,796	747,553
Running cost*	119,060	120,865
Premises cost	39,998	42,149
Central overheads	97,641	89,524
Total	1,003,495	1,000,091

*Running cost is comprised of travel & subsistence, IT & communication, translation, direct office cost, marketing cost, training cost, recruitment cost and client related cost.

Shelter received £1,003,495 from London Councils during financial year 2019/20 for supporting tenancies, accommodation and reconnections. Shelter works in partnership with other organisations to deliver this project. As lead partner, Shelter receives all income from London Councils and distributes it to the other partners. The entirety of the grant, including the portion retained by Shelter and that distributed to partners, has been spent in accordance with the grant agreement. Thames Reach underspent by £4,521, Shelter by £958 and St Mungo's overspent by (£2,075). Total underspend on this project is £3,404.

Income from investments and charitable activities

7. Direct and apportioned costs

(a) Breakdown of direct costs and apportioned support costs by type

	Direct costs	Apportioned support costs	Total costs 2020	Total costs 2019
	£'000	£'000	£'000	£'000
Expenditure on:				
Raising donations and legacies	12,846	1,597	14,443	12,077
Retail operations	10,840	35	10,875	9,440
Charitable activities:				
Housing advice and support:				
Face-to-face advice	13,719	4,169	17,889	18,549
Intensive support	9,801	3,611	13,412	12,894
Telephone and online advice services	5,032	1,662	6,694	6,093
Training and resources for housing professionals	4,223	1,114	5,337	5,636
Campaigning	1,667	295	1,962	1,265
Research and policy	1,548	401	1,949	2,402
Total expenditure on charitable activities	35,990	11,252	47,243	46,839
Total direct and apportioned costs	59,676	12,884	72,561	68,356

Direct costs are directly attributable to the relevant department. Indirect support costs are apportioned on the basis of full-time equivalent staff numbers. Support costs are further broken down below.

(b) Breakdown of apportioned support costs

	2020	2019
	£'000	£'000
Human resources	3,264	2,759
Finance	1,724	1,636
Information technology	4,994	6,002
Facilities	1,324	1,749
In-house design and creative	1,318	722
Other corporate costs	261	252
Total apportioned support costs	12,885	13,120

8. Governance costs

	2020	2019
	£'000	£'000
Fees payable to the external auditors for the audit of the group annual accounts	49	46
Fees payable to previous external auditors (Sayer Vincent) for other work	5	13
Internal audit	52	57
Trustee expenses, insurance and recruitment	27	10
Board and committee support costs*	47	34
Total	180	160

* These costs reflect a proportion of the pay costs of the CEO, directors and support staff who support the Board and governing committees.

Governance costs are the costs of ensuring that Shelter is well managed and run. These include any costs relating to the Board of Trustees, who share ultimate responsibility for governing Shelter; and the cost of internal and external audit, which test Shelter's controls, processes and financial statements to help ensure good governance is in place.

9. Staff costs

Disclosure note on directors' costs

The key management personnel of the charity comprises trustees and directors. Trustees are not remunerated. The total cost of employing the charity's directors during the year, including employer's social security and pension contributions, was £847,409 (2019: £827,270). There are adequate systems in place to manage expenses and these do not form part of directors' remuneration.

Redundancy and termination costs during the year were £368,481 (2019: £384,150).

Staff costs	2020 £'000	2019 £'000
Wages and salaries	37,686	36,596
Social security costs	3,490	3,388
Pension costs	2,875	2,922
Other staff-related costs	2,938	2,997
Total	46,989	46,153

Average staff headcount	2020 No.	2019 No.
Raising donations and legacies	112	102
Retail operations	206	174
Housing advice and support:		
Face-to-face advice	311	351
Intensive support	260	279
Telephone and online advice services	120	129
Training and resources for housing professionals	83	94
Campaigning	21	20
Research and policy	29	31
Support functions	132	138
Total	1,274	1,318

The average full-time equivalent number of employees who received emoluments (excluding pensions) in the following ranges were:

	2020 No.	2019 No.
£60,001 to £70,000	17	14
£70,001 to £80,000	7	5
£80,001 to £90,000	-	1
£90,001 to £100,000	3	2
£101,001 to £110,000	2	2
£110,001 to £120,000	-	-
£120,001 to £130,000	-	1
£130,001 to £140,000	1	-

Volunteer contribution

Shelter has been supported by volunteers over the year in our shops, in our offices and at events. We would not have been able to achieve what we have done without their tremendous efforts.

	2020 No.	2019 No.
Group number of volunteers	3,435	2,525

10. Leasing commitments – group and charity

As at 31 March 2020, the group and charity's total future minimum lease payments under non-cancellable operating leases are as follows:

	2020		2019	
	Land and buildings £'000	Other £'000	Land and buildings £'000	Other £'000
Operating leases which expire:				
within one year	3,261	66	3,535	152
between one and five years	6,588	36	7,710	91
after more than five years	598	-	832	-
Total lease commitments	10,447	102	11,502	243

Assets

11. Fixed assets – group and charity

	Assets under construction £'000	Freehold buildings and improvements £'000	Short leasehold buildings £'000	Furniture and fittings £'000	Computer and office equipment £'000	Total £'000
Cost or valuation						
At 1 April 2019	756	7,000	320	5,368	5,273	18,717
Additions	1,036	-	5	138	428	1,607
Transfers	(593)	-	16	89	486	(2)
Disposals	-	-	-	(20)	-	(20)
At 31 March 2020	1,199	7,000	341	5,575	6,187	20,302
Depreciation						
At 1 April 2019	-	(526)	(219)	(4,061)	(4,218)	(9,024)
Charge for the year	-	(93)	(34)	(673)	(705)	(1,505)
Transfers	-	-	-	-	-	-
Disposals	-	-	-	18	2	20
At 31 March 2020	-	(619)	(253)	(4,716)	(4,921)	(10,509)
Net book values						
At 31 March 2020	1,199	6,381	88	859	1,266	9,793
At 1 April 2019	756	6,474	101	1,307	1,055	9,693

Assets under construction are comprised of office refurbishments currently underway and significant IT projects still in development.

Freehold buildings and improvements are comprised of Shelter's support office on Old Street in London. The cost of £7,000,000 is the market value as at 31 March 2014, which was taken to be deemed cost on transition to FRS102. This valuation includes £2,333,333 of land which is not depreciated.

12. Investments – group and charity

	2020 £'000 Equity UK	2020 £'000 Equity Foreign	2020 £'000 Bonds	2020 £'000 Unit Trusts	Group 2020 £'000 Total Inv.	Group 2019 £'000 Total Inv.	Charity 2020 £'000 Total Inv.	Charity 2019 £'000 Total Inv.
Listed investments:								
Investments at market value at 1 April 2019	4,427	827	905	535	6,694	7,882	6,694	7,882
Additions	605	26	160	448	1,239	941	1,239	941
Disposals	(820)	(260)	(145)	(448)	(1,673)	(2,373)	(1,673)	(2,373)
Net gain/(loss) for the year	(1,414)	(174)	44	-	(1,544)	243	(1,544)	243
Listed investments	2,798	420	964	535	4,717	6,693	4,716	6,693
Cash investments	-	-	-	-	1,937	2,446	1,937	2,446
Investment in subsidiary	-	-	-	-	-	-	80	80
Total investments at 31 March 2020	2,798	420	964	535	6,654	9,139	6,734	9,219
Historical cost: Listed investments as at 31 March 2020	4,212	593	920	535	6,260	6,450	6,260	6,449
Common strategy investment funds:								
Schroders Equity UK	2,798	-	-	-	2,798	4,427	2,797	4,427
Schroders Equity Foreign	-	420	-	-	420	826	421	826
Schroders Bonds	-	-	964	-	964	905	964	905
Schroders Sterling Liquidity Plus Fund	-	-	-	-	-	448	-	448
JP Morgan Liquidity Fund	-	-	-	448	448	-	448	-
Royal London Asset Management	-	-	-	87	87	87	87	87
Cash Investments:								
Schroders Cash Management	-	-	-	-	1,937	2,446	1,937	2,446
Total	2,798	420	964	535	6,654	9,139	6,654	9,139

13. Debtors

	Group		Charity	
	2020 £'000	2019 £'000	2020 £'000	2019 £'000
Trade debtors	3,328	3,886	3,316	3,013
Taxation recoverable - Gift Aid	613	1,638	613	1,638
Taxation recoverable - VAT	170	142	170	142
Other debtors	1,736	1,505	1,736	1,505
Prepayments	1,510	1,481	1,510	1,471
Accrued income	7,747	7,488	7,747	7,488
Total debtors	15,104	16,140	15,092	16,059

Liabilities

14. Creditors: amounts falling due within one year

	Group		Charity	
	2020 £'000	2019 £'000	2020 £'000	2019 £'000
Trade creditors	2,097	1,039	2,081	1,021
Amounts due to subsidiary companies	-	-	51	-
Amounts due for taxation and social security	890	855	890	855
Other creditors	430	105	430	104
Accruals	1,840	2,238	1,840	2,233
Deferred income	762	215	762	214
Total creditors	6,019	4,452	6,054	4,427

Movement on deferred income	Group		Charity	
	2020 £'000	2019 £'000	2020 £'000	2019 £'000
Deferred income brought forward	215	669	214	669
Realised during year to 31 March 2020	(215)	(669)	(214)	(669)
Deferred in year to 31 March 2020	762	215	762	214
Deferred income carried forward	762	215	762	214

Deferred income is comprised of several grant and contract receipts where either:

- The grant period falls partly or wholly in 2021/22, or
- The requirements of the contract have not yet been met as at 31 March 2020.

15. Provision for liabilities and charges – group and charity

	2020 £'000	2019 £'000
Balance at 1 April 2019	3,198	3,305
Utilised during the year	(127)	(361)
Additions in the year	383	254
Balance at 31 March 2020	3,454	3,198

All dilapidation costs are provided for. Leases on Shelter's shops and offices usually include a contractual obligation for Shelter to return the property to its original condition at the end of the lease. The costs of doing this are estimated by a chartered surveyor at the commencement of the lease. Shelter recognises a provision and corresponding cost at that point. The provision is reviewed throughout the lease term. Dilapidation costs are payable on lease termination.

Funds

16. Statement of funds

	Balance 1 April 2019 £'000	Income and endowments £'000	Total expenditure £'000	Net loss on investments £'000	Transfers £'000	Balance 31 March 2020 £'000
Unrestricted income funds:						
General funds	13,898	62,083	(61,319)	-	(100)	14,562
Unrealised investment gain	2,492	-	-	(1,544)	-	948
Total general funds	16,390	62,083	(61,319)	(1,544)	(100)	15,510
Designated funds:						
Revaluation reserve	5,210	-	-	-	(93)	5,117
Property and fixed asset fund	4,483	-	-	-	193	4,676
Strategic investment fund	2,350	252	(686)	-	-	1,916
Total designated funds	12,043	252	(686)	-	100	11,709
Total unrestricted funds	28,433	62,335	(62,005)	(1,544)	-	27,219
Restricted income funds (note 17)	1,663	10,673	(10,555)	-	-	1,781
Permanent endowment - John Rees Fund	39	-	-	-	-	39
Total restricted funds	1,702	10,673	(10,555)	-	-	1,820
Total funds as at 31 March 2020	30,135	73,008	(72,560)	(1,544)	-	29,039

The statement of funds for the prior year is shown in note 23.

The first unrestricted legacy with a value exceeding £750,000 recognised in a given financial year will be split between funds. The first £750,000 will be recognised in general funds and utilised in day-to-day operations as normal. Any value above £750,000 will be recognised in the Strategic Investment Fund and designated for investment in strategically aligned projects. Subsequent unrestricted legacies exceeding £750,000 recognised in the same financial year will be designated in their entirety.

17. Statement of restricted funds

Restricted fund name	Funder	Description of project(s)	Balance 1 April 2019 £'000	Income £'000	Expenditure / transfers £'000	Balance 31 March 2020 £'000
Birmingham Changing Futures Together Programme	Birmingham Voluntary Service Provisional Council (National Lottery)	Embedding the learning from the 5 years for the lead worker peer mentor service.	142	436	(421)	157
Birmingham Housing First - Pilot programme	Birmingham Voluntary Service Provisional Council (Birmingham City Council)	Supporting rough sleeper clients who have other needs to access housing of their choice and provide support to enable them to sustain their tenancy.	32	15	(26)	21
Birmingham Housing - Service Delivery	Birmingham City Council	Supporting rough sleeper clients who have other needs to access housing of their choice and provide support to enable them to sustain their tenancy.	-	468	(476)	(8)
Birmingham Housing - Crisis and Personalisation Fund	Birmingham City Council	Crisis and personalisation fund, which is specifically for funding personalisation for client housing or hardship payments.	-	150	(46)	104
DIY Skills Advisers - B&Q	B&Q Plc and Kingfisher Plc	Providing funding and in-kind support for DIY skills advice and support services.	407	204	(611)	-
Dundee Financial Inclusion	Dundee Council	Support Big Lottery/ESF Financial Inclusion participants in relation to money management skills, debt and financial resilience.	-	84	(84)	-
Empty Homes	Scottish Government	To bring empty homes in Scotland back into use through the establishment of Empty Homes officers.	173	431	(401)	203
Entrenched Rough Sleeper worker	Birmingham City Council	Support for rough sleeper clients who have not previously engaged with services.	8	81	(70)	19
Foundation First (STV appeal)	STV	Housing support, advice and community-based activities tackling social exclusion for people who are experiencing housing issues in Renfrewshire.	-	106	(106)	-
Hackney Family Support Services	London Borough of Hackney	Intensive support of families at risk of homelessness.	-	46	(46)	-
Health Now Coordinator	Groundswell Network Support UK	Tackling health inequalities faced by homeless people.	-	32	(14)	18
Help Through Crisis	Birmingham MIND (National Lottery)	Supports families with sick children in Birmingham Children's hospital.	27	50	(48)	29
HMP Styal Housing First Service	Department for Culture, Media and Sport	Delivering a Housing First service for female offenders leaving HMP Styal so they can access and keep a home on release.	3	54	(56)	1

Restricted fund name	Funder	Description of project(s)	Balance 1 April 2019 £'000	Income £'000	Expenditure / transfers £'000	Balance 31 March 2020 £'000
Homeless Patient Hospital Discharge Service	Cornwall Council	Support to homeless patients to ensure they are discharged into secure and safe accommodation.	7	-	(7)	-
Housing Law & Debt Advice (Tayside & Borders)	Scottish Legal Aid Board	Representation and advice services for people facing court action for mortgage or tenancy repossession.	-	295	(295)	-
Housing Voluntary Grant Scheme	Scottish Government	Legal advice and representation for people with housing related issues.	-	188	(188)	-
Inspiring Change Manchester	National Lottery Community Fund	Supporting people with multiple and complex needs.	237	1,065	(1,212)	90
Legal Education Foundation - Trainees	Legal Education Foundation	Legal trainees.	-	32	(11)	21
London Councils Homelessness Pan-London Umbrella (PLUS) Project	London Councils	Support services to homelessness voluntary sector organisations.	-	45	(42)	3
Money Support Offenders (MPS)	Money and Pensions Service (MAPS)	Support for working age financial capability (offenders).	-	20	(20)	-
Merseyside Aged Veterans Housing Related Support Service	The Royal British Legion - Aged Veteran Fund	Providing aged veterans housing related support services.	36	254	(236)	54
Working Age Money Supporter - Supported Housing Scotland	Money and Pensions Service	To pilot training for housing support practitioners and increase their knowledge and confidence when having conversations with people they support about finances. This approach will help test the training; and provide an accurate reflection of how this training can be implemented and rolled out nationally.	-	56	(56)	-
Motiv8 (Building Better Opportunities)	National Lottery Community Fund/European Social Fund	Supporting disadvantaged families and individuals to re-enter or enter first time education, training and or employment.	-	84	(84)	-
National Homelessness Advice Service	Ministry of Housing, Communities and Local Government	Provide nationally consistent, effective, free, quality homelessness and housing advice, training and information to a range of frontline audiences across England.	-	1,983	(1,995)	(12)
Tenants United Project	The Nationwide Foundation	Bring together and empower Private Rented Sector (PRS) tenants to build a movement for positive change within PRS across the West of England.	-	17	(14)	3

Restricted fund name	Funder	Description of project(s)	Balance 1 April 2019 £'000	Income £'000	Expenditure / transfers £'000	Balance 31 March 2020 £'000
Nationwide Foundation - Time for Change	Nationwide Community Grants administered through Foundation Scotland	This project works with people with lived experience of homelessness to become peer mentors and then provide outreach advice sessions at locations across the city of Dundee.	-	37	-	37
Nationwide Partnership Policy	Nationwide Building Society	Funding for Policy Officer post to support Nationwide's community funding programme, provide insight on national housing policy and support on collaboration with Nationwide's policy team.	22	61	(53)	30
Newcastle Personalisation Fund	Foundation Scotland on behalf of The Path Charitable Trust	To provide funding for clients supported by Newcastle Housing First project to help them to achieve personal goals and aspirations e.g. accessing training / equipment.	-	12	-	12
NHS Fife	Generous Supporters	Specialist advice for patients in partnership with Fife Health and Social Care Partnership.	49	34	(25)	58
Norwich Social Prescribing Service	Norfolk County Council	Link health, social services, advice and community resources in order to maximise outcomes for individuals and to reduce pressures on healthcare and adult social services.	-	56	(46)	10
Family Nurse Partnership Project	The Robertson Trust/Nick Thomas	Reduce the risk of young children becoming homeless, able to access stable and safe accommodation and self-manage their housing issues.	-	35	-	35
Our Journey Home Glasgow (National Lottery Community Fund)	National Lottery Community Fund	To prevent children and families in Glasgow becoming homeless to secure safe and affordable permanent accommodation.	-	115	(54)	61
Peer Circles Project (Building Better Opportunities)	National Lottery Community Fund/European Social Fund	Specialist Housing Support Services to overcome housing related barriers and support progress into sustainable employment	-	39	(39)	-
Private Rented Sector, Oak Foundation	Oak Foundation	Exploring new initiatives and building engagement to improve standards and sustainability of private rental tenancies and inform our policy positions	45	-	(43)	2
Restricted Legacy Gift	Anonymous	Legacy gift in will, to provide services and the use of any properties for housing in Blackpool area.	-	213	-	213
Restricted - Scotland	Various	Small donations restricted to specific areas of work in Scotland	1	538	(539)	-
Restricted - Services	Various	Small donations restricted to specific areas of work in England	357	961	(961)	357
Scotland Welfare Reform Advisory Service (SCOTWRAS)	Scottish Legal Aid Board	Free advice to frontline staff helping clients who have a housing problem who are on receipt of a welfare benefit.	-	69	(69)	-
Sheffield - Domestic Abuse Housing Support Service	Philip King Charitable Trust/ Evan Cornish Foundation	Sheffield – Domestic Abuse Housing Support Service.	-	10	-	10

Restricted fund name	Funder	Description of project(s)	Balance 1 April 2019 £'000	Income £'000	Expenditure / transfers £'000	Balance 31 March 2020 £'000
Sheffield Intensive Family Support Service	BBC Children in Need	Addressing the complex needs of children, young people and their families in Sheffield.	4	59	(55)	8
South Yorkshire Housing Association (Building Better Opportunities)	National Lottery Community Fund/ European Social Fund	Specialist welfare benefits and debt advice.	-	28	(26)	2
Specialist Support Services	Money and Pensions Service (MaPS) & the Welsh Government	To provide professional support to debt advisers in England & Wales through advice services and resource production.	7	554	(514)	47
Supporting Tenancies, Accommodation and Reconnections	London Councils	Combating Homelessness 1.1 Prevention and Targeted Support.	-	1,003	(1,000)	3
The London Youth Gateway Project	London Councils	As part of the London Youth Gateway, Shelter provides specialist advice, support & guidance on any housing or homelessness issue to young people between 16-25 years old.	-	49	(49)	-
Time for Change - European Social Fund	Scottish Government	Facilitating local people who are experiencing homelessness to identify the key issues in their local area and co-produce the design and delivery of a local response.	4	134	(138)	-
Transforming the Private Rented Sector Manchester	The Nationwide Foundation	Placed based project to investigate how the Private Rented Sector in Greater Manchester can be improved for vulnerable tenants.	13	107	(86)	34
Other funds: income < £60k	Various		89	363	(293)	159
Total			1,663	10,673	(10,555)	1,781

Included in the note is the following project funded by the National Lottery Community Fund:

	Balance 1 April 2019 £'000	Income £'000	Expenditure / transfers £'000	Balance 31 March 2020 £'000
Inspiring Change Manchester (National Lottery Community Fund)	219	1,061	(1,194)	86
Total	219	1,061	(1,194)	86

The values in the National Lottery Community Fund disclosure do not match up to those under Inspiring Change Manchester in the main table above, because the latter includes income from other sources utilised in this project.

	Deferred / (accrued) income brought forward £'000	Cash received 2019-20 £'000	Deferred / (accrued) income at 31 March 2020 £'000
Inspiring Change Manchester (National Lottery Community Fund)	-	1,061	-
Total	-	1,061	

The statement of restricted funds for the prior year is shown in note 23.

18. Net assets between funds – group

	Unrestricted funds £'000	Restricted funds £'000	Endowment funds £'000	Group total funds £'000
Fund balances as at 31 March 2020 are represented by:				
Tangible fixed assets	9,793	-	-	9,793
Investments	6,615	-	39	6,654
Net current assets	14,265	1,781	-	16,046
Provisions	(3,454)	-	-	(3,454)
Total net assets	27,219	1,781	39	29,039

Other information

19. Related party transactions

Trustees are not entitled to, and did not receive, any remuneration in respect of their services throughout the year. Travel expenses incurred by trustees in respect of Shelter meetings amounted to £5,338 (2019: £7,668) during the year. The number of trustees incurring expenses during the year was six (2019: ten).

Shelter received a number of donations from trustees during the year. The total value of these was £21,281.

During the year ended 31 March 2020, Shelter recognised £1,663k of income from Purple Futures LLP in relation to a Transforming Rehabilitation contract (2019: £1,490k). As at 31 March 2020, Shelter was owed £9k by Purple Futures in relation to this contract (2019: £145k).

Shelter is member of a limited liability partnership with Interserve Investments Ltd, 3SC, P3 and Purple Futures LLP formed 9th December 2014. The LLP was incorporated to act as the bidding entity for and owner of CRCs, the companies formed by the Secretary of State for Justice pursuant to Section 3(2) of the Offender Management Act 2007. Shelter's membership therefore relates only to the Transforming Rehabilitation contract and forms part of Shelter's normal charitable activities.

A capital contribution of £10,000 was made by Interserve at the date of commencement. No capital contributions or transactions have been made by Shelter. The members are not required to provide any guarantees in respect of the LLP or any CRC at any time, and the LLP indemnifies the members in respect of payments made and liabilities incurred. In the event the LLP is unable to pay its debts, liabilities or obligations, the liability of each member is limited to the amount of capital contribution.

There were no other related party transactions during the year ended 31 March 2020 (2019: £nil).

20. Net income for the year

Net income for the year is stated after charging:

	2020 £'000	2019 £'000
Fees payable to the charity's auditors for the audit of the charity's annual accounts	43	41
Fees payable to the charity's auditors for the audit of the charity's subsidiaries pursuant to legislation	6	5
Total audit fees	49	46
Fees payable to the charity's previous auditors for other services	5	13
Total fees payable to the charity's auditors	54	59
Depreciation of tangible fixed assets	1,505	1,429
Loss on disposal of tangible fixed assets	-	(250)
Rental costs relating to operating leases		
Plant & machinery	77	96
Others	3,502	3,535

21. Trading subsidiaries

The principal activities of Shelter Trading Limited (STL) Company No. 2573404 in the period under review were the sale of new goods via Shelter's retail chain and managing the corporate sponsorship activities of Shelter, the National Campaign for Homeless People Limited.

Audited financial statements have been prepared for STL and all taxable profit is gifted to Shelter.

Shelter Trading Limited	2020	2019
	£'000	£'000
Total income	1,223	1,218
Cost of sales	(204)	(195)
Gross profit	1,019	1,023
Selling and distribution costs	(201)	(151)
Administration costs	(9)	(11)
Net profit gifted to Shelter	809	861

As at 31 March 2020, Shelter Trading Limited had total assets of £111,683 (2019: £918,106) and total liabilities of £16,518 (2019: £822,993).

22. Summary of charity figures in consolidated accounts

The net movement in funds for the year for the charity only was -£361,000 (2019: £2,691,000). Shelter's income was £71,785,000 (2019: £70,444,000) less expenditure of £72,146,000 (2019: £67,997,000).

Prior year disclosures

23. Prior year disclosures

23(a) Consolidated statement of financial activities for the year ended 31 March 2019 (incorporating income and expenditure accounts)

	Notes	Unrestricted Funds £'000	Restricted Funds £'000	Total 2019 £'000
Income from:				
Donations and legacies	2	37,725	2,893	40,618
Charitable activities:				
Grants and contracts for housing advice and support	5	11,262	6,681	17,943
Fees for training and resources for housing professionals	5	1,593	564	2,157
Other	6	115	301	416
Retail operations	3	10,232	-	10,232
Investments	4	295	-	295
Total income and endowments		61,222	10,439	71,661
Expenditure on:				
Raising donations and legacies	2	11,844	233	12,077
Retail operations	3	9,440	-	9,440
Charitable activities:				
Housing advice and support:				
Face-to-face advice		14,596	3,953	18,549
Intensive support		10,041	2,853	12,894
Telephone and online advice services		5,804	289	6,093
Training and resources for housing professionals		3,066	2,570	5,636
Campaigning		1,260	5	1,265
Research and policy		2,056	346	2,402
Total expenditure on charitable activities		36,823	10,017	46,839
Total expenditure		58,107	10,249	68,356
Net income/(expenditure) before investment gains/(losses)		3,115	190	3,305
Net gains/(losses) on investments	12	243	-	243
Net income/(expenditure) for the year	20	3,358	190	3,548
Reconciliation of funds:				
Fund balances at the start of the year		25,075	1,512	26,587
Fund at the end of the year	16	28,433	1,702	30,135

23(b) Donations and legacies: income and expenditure (prior year)

	2019 £'000 Restricted	2019 £'000 Total
Income from donations and legacies:		
Individuals	637	27,015
Donated services	-	105
Charitable foundations	874	1,702
Corporate donors	664	3,024
Legacies	718	8,772
Total	2,893	40,618
Expenditure on donations and legacies:		
	2019 £'000 Restricted	2019 £'000 Total
Staff costs	-	6,739
Other costs and support costs	233	5,338
Total	233	12,077

Shelter has been notified of legacies with an estimated value of £2.77m (2018: £0.51m) which have not been included in income for the year ended 31 March 2019, because neither final estate accounts nor a cash disbursement have been received.

Restricted non-staff costs of raising donations and legacies are funds passed on to partners in grant agreements where Shelter is the lead partner. Unrestricted non-staff costs of raising donations and legacies are primarily the costs of developing and distributing fundraising materials, and allocated support costs (see note 7).

23(c) Retail operations: income and expenditure (prior year)

	2020 £'000 Unrestricted	2020 £'000 Restricted	2020 £'000 Total
Income from retail operations:			
Donated goods	9,390	-	9,390
Purchased goods	288	-	288
Other	554	-	554
Total	10,232	-	10,232
Expenditure on retail operations:			
Direct staff costs	3,884	-	3,884
Direct non-staff costs and allocated support costs	5,556	-	5,556
Total	9,440	-	9,440
Net income available for charitable application	792	-	792

23(d) Income from investments (prior year)

	2019 £'000
Interest on cash at bank	27
Listed securities	268
Total	295

23(e) Contracts and grants from local authorities (prior year)

Listed below are grants from and contracts with local authorities in excess of £2,000 recognised in the year ended 31 March 2019. The list is prepared in compliance with section 37 of the Local Government and Housing Act 1989.

Funder	Purpose of funding	Income 2019 £'000	Expenditure 2019 £'000
District, borough and county councils in England and Wales			
Sheffield City Council	Support service for families who are homeless or at risk of homelessness.	52	50
London Councils	Combating Homelessness 1.1 Prevention and Targeted Support	1,003	1,003
Borough Council of Kings Lynn & West Norfolk	Housing advice.	37	39
Dorset County Council	Specialist housing, debt, money management and welfare benefits advice and support to ensure families are able to sustain their homes.	101	78
Birmingham City Council	Support for rough sleeper clients who have not engaged with services.	13	5
Sheffield City Council	Support to prevent homelessness and help people settle into new accommodation.	1,027	1,140
Birmingham City Council	Single point of access for people with no children who are homeless or at risk of homelessness.	289	286
London Councils	Support services to homelessness voluntary sector organisations.	45	45
Manchester City Council	Advice and support with budgeting for Universal Credit claimants.	120	120
Birmingham City Council	Support for people with no children who are homeless or at risk of homelessness.	34	32
Norwich City Council	Support to prevent or reduce debt and improve financial capability.	16	15
Norfolk County Council	Support for people with debt and housing issues that are impacting on their health, with referrals coming from GPs.	20	20
Oxford City Council	Supporting people to find and sustain suitable housing.	72	80
Sheffield City Council	Specialist support for people with drug and alcohol misuse in a vulnerable housing situation.	19	14
Southwark Council	Advice and support to prevent homelessness, assist statutory homelessness applications and access private rented sector accommodation.	126	125
Sunderland City Council	Specialist housing advice.	1	1
Birmingham City Council	Floating housing support for women moving on from domestic violence.	363	402
Birmingham City Council	Floating housing support service for families.	303	362
London Councils	Specialist advice and support on housing or homelessness for young people between 16-25 years old.	49	49
Newcastle City Council	Housing, benefits and debt advice within three food banks.	31	31
Trafford Council	Provision of personal budgeting support.	13	10
Blackburn with Darwen Borough Council	Welfare and debt information and advice.	197	204
Westminster Borough Council	Housing advice, homelessness prevention and support services.	434	407
Total		4,365	4,518

Local Authorities in Scotland

Aberdeen Council	Housing advice for households at risk of homelessness through legal proceedings.	145	144
Dundee Council	Support National Lottery/European Social Fund Financial Inclusion participants in relation to money management skills, debt and financial resilience.	70	70
East Lothian Council	Housing advice for gypsy/traveller communities in East Lothian.	9	17
North Lanarkshire Council	Independent advocacy in relation to housing issues.	20	22
South Lanarkshire Council	Provide transport for families in temporary accommodation.	8	8
South Lanarkshire Council	Support for families affected by homelessness with complex needs.	150	157

Funder	Purpose of funding	Income 2019 £'000	Expenditure 2019 £'000
Stirling Council	Independent housing advice to people in housing need.	14	13
Dumfries & Galloway Council	Support to homeless people tailored to their assessed needs.	293	342
Total		709	773

London Councils Grant Summary	Grant awarded (£)	Grant spent (£)		Grant awarded (£)	Grant spent (£)
Lead Partner-Shelter	456,080	457,087	Staffing	739,739	730,499
Delivery partner-Thames Reach	397,233	398,490	Premises cost	50,980	49,602
Delivery partner- St Mungo's	40,182	39,999	Central OH	97,640	88,377
Delivery partner- Stonewall Housing	110,000	110,000	Running Cost	115,135	137,099
Total	1,003,495	1,005,576	Total	1,003,495	1,005,576

Shelter received £1,003,495 from London Councils during financial year 2018/19 for supporting tenancies, accommodation and reconnections. Shelter works in partnership with other organisations to deliver this project. As lead partner, Shelter receives all income from London Councils and distributes it to the other partners. Shelter has paid a total of £548,489 to partner organisations in 2018/19, as shown in the table above. The entirety of the grant, including the portion retained by Shelter and that distributed to partners, has been spent in accordance with the grant agreement.

23(f) Direct and apportioned costs (prior year)

23(f)(i) Breakdown of direct costs and apportioned support costs by type (prior year)

	Direct costs £'000	Apportioned support costs £'000	Total costs 2019 £'000
Expenditure on:			
Raising donations and legacies	10,688	1,389	12,077
Retail operations	9,405	35	9,440
Charitable activities:			
Housing advice and support:			
Face-to-face advice	14,075	4,474	18,549
Intensive support	9,235	3,659	12,894
Telephone and online advice services	4,415	1,678	6,093
Training and resources for housing professionals	4,441	1,195	5,636
Campaigning	994	271	1,266
Research and policy	1,984	418	2,402
Total expenditure on charitable activities	35,144	11,695	46,839
Total direct and apportioned costs	55,237	13,119	68,356

Direct costs are directly attributable to the relevant department. Indirect support costs are apportioned on the basis of full-time equivalent staff numbers. Support costs are broken down further below.

23(f)(ii) Breakdown of apportioned support costs (prior year)

	2019 £'000
Human resources	2,759
Finance	1,636
Information technology	6,002
Facilities	1,749
In-house design and creative	722
Other corporate costs	252
Total apportioned support costs	13,120

23(g) Statement of funds (prior year)

	Balance 1 April 2018 £'000	Income and endowments £'000	Total expenditure £'000	Net gain on investments £'000	Transfers £'000	Balance 31 Mar 2020 £'000
Unrestricted income funds:						
General funds	13,408	58,872	(58,107)	-	(275)	13,898
Unrealised investment gain	2,249	-	-	243		2,492
Total general funds	15,657	58,872	(58,107)	243	(275)	16,390
Designated funds:						
Revaluation reserve	5,303	-	-	-	(93)	5,210
Property and fixed asset fund	4,115	-	-	-	368	4,483
Strategic investment fund	-	2,350	-	-		2,350
Total designated funds	9,418	2,350	-	-	275	12,043
Total unrestricted funds	25,075	61,222	(58,107)	243	-	28,433
Restricted income funds (note 17)	1,473	10,439	(10,249)	-		1,663
Permanent endowment - John Rees Fund	39	-	-	-		39
Total restricted funds	1,512	10,439	(10,249)	-		1,702
Total funds at 31 March 2019	26,587	71,661	(68,356)	243	-	30,135

23(h) Statement of restricted funds (prior year)

Restricted fund name	Funder	Description of project(s)	Balance 1 April 2018 £'000	Income £'000	Expenditure / transfers £'000	Balance 31 March 2019 £'000
DIY Skills Advisers	B&Q Plc and Kingfisher Plc	Providing funding and in kind support for DIY skills advice and support services.	309	334	(236)	407
Barnet Debt Advice	Toynbee Hall	Specialist debt advice service as part of the capitalised partnership led by Toynbee Hall.	(0)	64	(64)	0
Birmingham Changing Futures Together Programme	Birmingham Voluntary Service Provisional Council (National Lottery)	Providing intensive support to clients with multiple complex needs.	104	905	(867)	142
Birmingham Housing First	Birmingham Voluntary Service Provisional Council (Birmingham City Council)	Support to develop resilience of clients who are provided with a property.	-	60	(27)	32
Sheffield Intensive Family Support Service	BBC Children in Need	Addressing the complex needs of children, young people and their families.	1	50	(47)	4

Restricted fund name	Funder	Description of project(s)	Balance 1 April 2018 £'000	Income £'000	Expenditure / transfers £'000	Balance 31 March 2019 £'000
Supporting Tenancies, Accommodation and Reconnections	London Councils	Combatting Homelessness 1.1 Prevention and Targeted Support.	0	1,003	(1,003)	0
Dundee Financial Inclusion	Dundee Council	0	(0)	70	(70)	(0)
Empty Homes	Scottish Government	To bring empty homes in Scotland back into use through the establishment of Empty Homes officers.	78	423	(328)	173
Entrenched Rough Sleeper worker	Birmingham City Council	Support for rough sleeper clients who have not engaged with services.	-	13	(5)	8
Feel at Home with Your Finance	National Lottery	Helping social and private tenants become more financially resilient through 121 support and group workshops.	1	45	(46)	(0)
Foundations First (STV appeal)	STV	Housing support, advice and community-based activities tackling social exclusion for people who are experiencing housing issues in Renfrewshire.	60	166	(226)	(0)
Hackney Family Support Services	Generous Supporter	Intensive support for families at risk of homelessness.	(0)	147	(148)	(1)
Help Through Crisis	Birmingham MIND (National Lottery)	Supports families with sick children in Birmingham Children's hospital.	18	50	(41)	27
Housing Law & Debt Advice (Tayside & Borders)	Scottish Legal Aid Board	Representation and advice services for people facing court action for mortgage or tenancy repossession.	-	281	(281)	0
Housing Voluntary Grant Scheme	Scottish Government	Legal advice and representation for people with housing-related issues.	(0)	183	(183)	(0)
Inspiring Change Manchester	National Lottery Community Fund	Supporting people with multiple and complex needs.	226	1,234	(1,223)	237
Liverpool Family Support	Generous Supporter	Providing intensive support to families at risk of homelessness.	6	96	(96)	6
London Councils Homelessness Pan-London Umbrella (PLUS) Project	London Councils	Support services to homelessness voluntary sector organisations.	-	45	(45)	(0)
Manchester Universal Credit Personal Budgeting Support Grant	Manchester City Council	Advice and support with budgeting for Universal Credit claimants.	-	120	(120)	(0)
Merseyside Aged Veterans Housing Related Support Service	The Royal British Legion	Providing aged veterans housing related support service.	12	248	(224)	36
Moneysupermarket Group	MoneySuperMarket	Webchat online advice service.	0	33	(33)	0

Restricted fund name	Funder	Description of project(s)	Balance 1 April 2018 £'000	Income £'000	Expenditure / transfers £'000	Balance 31 March 2019 £'000
Motiv8 (Building Better Opportunities)	National Lottery Community Fund/European Social Fund	Supporting disadvantaged individuals and families to re-enter or enter first time, education, training and/or employment.	-	56	(56)	0
National Homelessness Advice Service	Ministry of Housing, Communities and Local Government	Homelessness and housing advice, training and information to a range of frontline services across England.	-	2,099	(2,099)	(0)
NHS Fife	Generous Supporters	Specialist housing advice for patients in partnership with Fife Health and Social Care Partnership.	82	30	(64)	48
Peer Circles Project (Building Better Opportunities)	National Lottery Community Fund/European Social Fund	Specialist support services to overcome housing related barriers and support progress into sustainable employment.	(0)	39	(39)	0
Positive People (Building Better Opportunities)	National Lottery Community Fund/European Social Fund	Housing advice.	-	10	(10)	(0)
Private Rented Sector, Oak Foundation	Oak Foundation	Exploring new initiatives and building engagement to improve standards and sustainability of private rental tenancies and inform our policy positions.	63	151	(169)	45
Restricted - Scotland	Various	Small donations restricted to specific areas of work in Scotland.	1	1,040	(1,040)	1
Restricted - Services	Various	Small donations restricted to specific areas of work in England.	372	456	(471)	357
Scotland Welfare Reform Advisory Service	Scottish Legal Aid Board	Free advice to frontline staff helping clients with a housing problem who are in receipt of a welfare benefit.	-	76	(76)	(0)
South Yorkshire Housing Association (Building Better Opportunities)	National Lottery Community Fund/European Social Fund	Specialist welfare benefits and debt advice.	-	25	(26)	(1)
Supported Lodgings - European Social Fund	Scottish Government in partnership with ESF	Develop a spectrum of "community hosting" models for young people	(0)	11	(11)	(0)
Tackling Money Worries	Scottish Legal Aid Board	Addressing money and debt issues with families with young children in Dundee	-	60	(56)	4
The London Youth Gateway Project	London Councils	Specialist advice and support on housing or homelessness for young people between 16-25 years old.	-	50	(50)	0
Time for Change - European Social Fund	Scottish Government	Facilitating local people who are experiencing homelessness to identify the key issues in their local area and co-produce the design and delivery of a local response	(1)	79	(74)	4

Restricted fund name	Funder	Description of project(s)	Balance 1 April 2018 £'000	Income £'000	Expenditure / transfers £'000	Balance 31 March 2019 £'000
Transforming the Private Rented Sector Manchester	The Nationwide Foundation	Investigation into how the private rented sector in Greater Manchester can be improved for vulnerable tenants.	14	130	(131)	13
Nationwide	Nationwide Building Society	Funding of Shelter Policy Officer post and Helpline.	20	141	(119)	42
Other funds: income <£60k	Various		107	417	(446)	78
Total			1,473	10,440	(10,250)	1,663

Restricted funds with income below £60,000 have been grouped in a single row, unless Shelter is required to disclose them separately under the terms of the grant agreement.

Restricted funds name	Balance 1 April 2018 £'000	Incoming resources £'000	Resources used / transfers £'000	Balance 31 March 2019 £'000
Feel at Home with Your Finances	1	45	46	-
Inspiring Change Manchester	218	1,202	1,201	219
Total	219	1,247	1,247	219

	Deferred / (accrued) income brought forward £'000	Cash received 2018-19 £'000	Deferred / (accrued) income at 31 March 2019 £'000
Feel at Home with Your Finances	33	12	-
Inspiring Change Manchester	12	1,202	-
Total	45	1,214	-

23(i) Analysis of net assets between funds (prior year)

	Unrestricted funds £'000	Restricted funds £'000	Endowment funds £'000	Group total funds £'000
Fund balances as at 31 March 2019 are represented by:				
Tangible fixed assets	9,693	-	-	9,693
Investments	9,100	-	39	9,139
Net current assets	12,838	1,663	-	14,501
Provisions	(3,198)	-	-	(3,198)
Total net assets	28,433	1,663	39	30,135

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