

**ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
30TH JUNE 2009**

**CRISIS
RECOVERY
UK**

(A company limited by guarantee)

**CHARITY REGISTRATION No: 1077933
COMPANY REGISTRATION No: 3751509**

CRISIS RECOVERY UK
(A company limited by guarantee)

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CRISIS RECOVERY UK
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LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER 1077933

COMPANY REGISTRATION NUMBER 3751509

DATE OF INCORPORATION 13th April 1999

START OF FINANCIAL YEAR 1st July 2008

END OF FINANCIAL YEAR 30th June 2009

DIRECTORS AT 30TH JUNE 2009 N Russell-Smith (Chair)
D French
S Mathers
S Roberts
D Thompson

CHIEF EXECUTIVE B Gobbe

COMPANY SECRETARY J Mathers

GOVERNING DOCUMENTS Memorandum & Articles of Association incorporated 13th April 1999

OBJECTS

- A) Advance the Christian faith in accordance with the statement of beliefs appearing in the schedule hereto in the United Kingdom and elsewhere in the world as the Directors of the charity (herein called the Trustees) may from time to time think fit,
- B) To relieve persons who are in conditions of need or hardship or who are aged or sick or who are homeless and to relieve the distress caused thereby in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit,
- C) To advance education in accordance with Christian principles by such means as the Trustees may consider appropriate including by means of establishing and operating any educational establishment or establishments in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit,
- D) To promote the rehabilitation of persons affected by drugs, alcohol and other substance addiction and abuse in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit,
- E) To relieve persons who are experiencing mental or emotional suffering in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit,
- F) To advance the provision of training and the development of skills for employment for those in financial and economic need in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit,
- G) To promote and fulfil such other charitable purposes beneficial to the community in the United Kingdom and elsewhere in the world as the Trustees may from time to time think fit.

REGISTERED ADDRESS 1 Creek Road
Deptford
London
SE8 3BT

BANKERS HSBC Bank Plc
50 High Street
Deptford
SE8 4RQ

**INDEPENDENT
EXAMINER**

RN Russell BSc ACA
40 Kidbrooke Grove
London SE3 0LG

CRISIS RECOVERY UK
(A company limited by guarantee)

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30TH JUNE 2009

The trustees, who are also the directors of the charity for the purposes of Company Law, present their report together with the financial statements of the charity for the year ended 30 June 2009. The financial statements have been prepared in accordance the accounting policies set out in this document and comply with the charity's constitution and applicable law.

Structure, Governance and Management

Crisis Recovery UK is a registered charity (No. 1077933) and a company limited by guarantee (No. 37515009). We are known since November 2007 by our working name, **Bench Outreach**. Our operations are governed by the Memorandum and Articles of Association adopted on 13 April 1999.

On the 30 June 2009, the board of trustees consisted of five members served by a company secretary:

Mr Nick Russell-Smith (Chair)
Rev David French
Mr Stephen Mathers
Mr Stephen Roberts
Mr Delme Thompson

The company secretary is Mrs Jannet Mathers

Mr Mathers, Mr Roberts and Mr Thompson were appointed at a board meeting on 30 June 2009. At the same meeting, Mr Graham Giles tendered his resignation which was accepted by the chair, who thanked him for his years of service. Mr Declan Flynn resigned as company secretary and was replaced by Jannet Mathers.

The day to day running of the organisation is entrusted to Brigitte Gobbe as Chief Executive.

Mission and Activities

The stated mission of Bench Outreach is to "provide immediate and on-going support to vulnerable people through engagement, assessment, advice, signposting, referral and advocacy". We offer an inclusive, confidential, non-judgemental service founded on equality, diversity, and the sanctity of human life. We continue to use a holistic, person-centred approach to our clients. We maintain a presence on the streets and our engagement with our client group remains consistent, non-judgemental, empathic and congruent.

Although we have only two paid employees, we are able to offer this high level of service provision because of the unstinting generosity of eight volunteers who provide outreach, administrative, accounting and IT support when needed.

Evaluation

It has been an exciting year of growth and consolidation. The figures below represent individuals, not the number of engagements involved.

Alcohol

Client numbers continue to grow. In the past year we have identified 73 street drinkers. Our protocols demand that all clients assessed with alcohol issues receive advice around harm minimisation and are signposted to

appropriate alcohol services, preferably Foundation 66, but occasionally to AA or to services outside the borough, depending on local connection. The 73 clients we have identified are not yet ready to engage in treatment but use our service for ongoing housing/tenancy support, benefits advice, advocacy and as a gateway to treatment services when the time is right.

In addition to this, we have referred a further 27 people into treatment services, both residential projects and non-residential day programmes.

Substance use

Our success with substance users appears less impressive – 35 people signposted to treatment services – but the covert nature of drug abuse makes any engagement with the user more problematic and we are encouraged by our increasing joint work with drug treatment agencies in the borough – Blenheim CDP, NOVO and Foundation 66.

Housing/Resettlement

We continue to work at the forefront of the fight against homelessness. Over this twelve-month period, we engaged with 65 homeless people and successfully assisted in re-housing 33. This work involves assessment, referral to suitable housing providers, advocacy with local councils, emotional support through the trauma of being homeless, and eventually, support in creating a home and negotiating the maze of housing benefit, utilities, rents and council tax.

Partnerships

The organisation continues to enjoy the confidence of other service providers in the borough. Almost a quarter of all new clients were referred by the 999 Club. A further 10% were referred by Foundation 66, the commissioned drug and alcohol treatment agency of LB Lewisham, while 20% were sent to us by London Street Rescue, other agencies, solicitors or the Metropolitan Police. This leaves 46% who self-referred, usually on the advice of existing or former clients.

In October of 2008, we opened a "One Stop Shop" in Downham 999 Club in the south of the borough of Lewisham. This is in partnership with the 999 Club, Blenheim CDP, Foundation 66 and London Street Rescue. It is staffed by Bench Outreach and its aim is to make services available to vulnerable people in the Downham/Bellingham area. Initial evaluations by all services agree that it has been a worthwhile use of resources.

We continue to be involved in care planning with CarrGomm, Foundation 66, Kairos and Acorn House. Since our initial involvement with Acorn House in early 2008, we now have two clients over a year clean and sober and in planned resettlement and another two still in residential treatment. We also have a client in Kairos who is now over one year clean and sober. At times throughout the year we had up to 5 clients at a time resident in Foundation 66 dry houses. We continue to refer clients to these services with great confidence.

Financial Review

This year saw the organisation adopt a finance policy that incorporates best practice as defined by the Charity Commission. This policy allows for more transparency and accountability as well as ease of access for the purposes of strategic planning. The trustees have examined the major strategic and operational risks that the organisation face and confirm that systems have been established to enable regular reporting that lessen those risks.

We are delighted to announce that we have received a grant from Deptford Challenge Trust of £48,000 over a two year period. This will allow us to put strategies in place to ensure the long term sustainability of the organisation.

The remainder of this document outlines the financial situation as of 30 June 2009 and the financial activities engaged in for the year 01 July 2008 to 30 June 2009.

Conclusion

The current economic crisis has increased the demand on our service. Higher levels of unemployment, house re-possession and the general air of uncertainty surrounding personal finances are contributing to raised levels of

vulnerability among the general population. As we grow in experience and efficiency we believe we must expand our service provision and also increase our input to strategic planning for the borough of Lewisham through our involvement with the Lewisham Homelessness Forum and the Lewisham User Council. All this requires money and while we continue with our fundraising initiatives through appeals to grant-making trusts, churches and private individuals, we also see a role for the organisation in providing commissioned services to the statutory sector and to primary care trusts and the NHS. We envisage that a large proportion of our income will be derived from this source in years to come and tendering is now a major part of our long term funding strategy. We believe that by remaining true to the Christian principle of excellence at the core of our ethos we can continue to make a lasting difference to this wonderful city we are blessed to work in.

Trustees Responsibilities

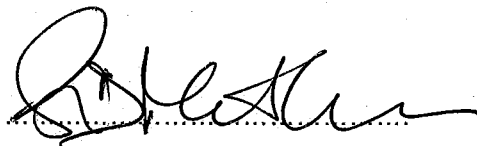
In preparing these accounts, the trustees are required to

- select suitable accounting policies and apply them consistently
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statement
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the organisation will continue to operate.

The trustees are responsible for keeping proper accounting records that 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. They are also responsible for safeguarding the charity's assets and taking reasonable steps to prevent or detect fraud and breaches of law and regulation.

So far as each of the trustees is aware, there is no relevant information that has not been disclosed to the charity's examiner and each of the trustees believes that all steps have been taken to make him aware of any relevant audit information and to establish that the examiner has been made aware of this information.

Signed on behalf of the trustees



SD Mathers

Date:

26th April 2010

CRISIS RECOVERY UK
(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30TH JUNE 2009

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2008/09 £	TOTAL 2007/08 £
INCOMING RESOURCES					
Incoming Resources from Generated Funds	2a	21,230	12,646	33,876	32,189
Other Incoming Resources	2b	0	0	0	1,500
TOTAL INCOMING RESOURCES		21,230	12,646	33,876	33,689
RESOURCES EXPENDED					
Costs of Generating Funds		170	407	577	0
Charitable Activities	3a	26,427	3,792	30,219	13,671
Governance Costs	3b	434	122	556	1,411
TOTAL RESOURCES EXPENDED		27,031	4,321	31,352	15,082
NET INCOMING/(OUTGOING) RESOURCES		(5,801)	8,325	2,524	18,607
Total Funds Brought Forward		20,495	0	20,495	4,659
Disposal of fixed Assets		0	0	0	(2,771)
TOTAL FUNDS CARRIED FORWARD		14,694	8,325	23,019	20,495

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 9 to 13 form part of these financial statements.

CRISIS RECOVERY UK
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BALANCE SHEET
AS AT 30TH JUNE 2009

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 30/06/09 £	TOTAL 30/06/08 £
Fixed Assets					
Tangible Assets	4	0	0	0	0
Current Assets					
Cash at Bank and in Hand	6	15,371	16,325	31,696	21,083
Debtors: amounts falling due within one year	7	214	0	214	0
Total Current Assets		15,585	16,325	31,910	21,083
Creditors: amounts falling due within one year	8	(891)	(8,000)	(8,891)	(588)
NET CURRENT ASSETS		14,694	8,325	23,019	20,495
TOTAL ASSETS LESS CURRENT LIABILITIES		14,694	8,325	23,019	20,495
Funds of the Charity					
General Funds		14,694	0	14,694	20,495
Restricted funds	5	0	8,325	8,325	0
TOTAL FUNDS		14,694	8,325	23,019	20,495

These accounts have been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006 and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

For the year ending 30/06/09 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

Approved by the Trustees on 26th April 2010

Signed on their behalf by Trustee  SD Mathers

CRISIS RECOVERY UK
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30TH JUNE 2009

1 ACCOUNTING POLICIES

Basis of Preparation

The financial statements have been prepared on the historical cost basis of accounting in accordance with the Charities Act 1993 and with applicable accounting standards. In preparing the financial statements the charity follows best practice as laid down in the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP 2005) issued in March 2005.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- ♦ the charity becomes entitled to the resources;
- ♦ the Trustees are virtually certain they will receive the resources; and
- ♦ the monetary value can be measured with sufficient reliability

Incoming Resources with Related Expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

Grants and Donations

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources. Where a grant is awarded for use against expenditure over a specified period, only that proportion of the grant relating to the financial period is recognised in the SOFA.

Tax Reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA in the same financial period as the gift to which they relate.

Contractual Income and Performance Related Grants

This is only included in the SOFA once the related goods or services have been delivered.

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the Trustees' Annual Report.

Investment Income

This is included in the accounts when receivable.

Investment Gains and Losses

The accounts include any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

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NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 30TH JUNE 2009

Expenditure and Liabilities

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance Costs

These include costs of the preparation and examination of statutory accounts, the costs of the Trustees' meetings and the cost of any legal advice to Trustees on governance or constitutional matters.

Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants Payable without Performance Conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in the control of the charity.

Support Costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Fixed Assets

These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation

Depreciation is calculated at a rate to write off the cost of tangible fixed assets on a straight line basis over their estimated useful lives. The rates applied per annum is as follows:

- Fixtures and Fittings 10%
- Motor Vehicles 25%

Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at the Trustees' best estimate of market value.

2 INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	TOTAL 2008/09 £	TOTAL 2007/08 £
a) Incoming Resources from Generated Funds				
Voluntary Income	19,593	4,000	23,593	32,189
Activities for Generating Funds	1,481	8,646	10,127	0
Investment Income	156	0	156	0
	21,230	12,646	33,876	32,189
b) Other Incoming Resources	0	0	0	1,500

See Note 5 regarding total incoming resources for Restricted Funds of £12,646.

CRISIS RECOVERY UK
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NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 30TH JUNE 2009

3 RESOURCES EXPENDED

Notes

a) Cost of Charitable Activities

Catering		340	64	404	501
Depreciation		0	0	0	489
Equipment		153	0	153	400
Gifts & Offerings		0	0	0	208
Licences & Subscriptions		12	12	24	75
Postage, Printing & Stationery		138	60	198	1,862
Rent & Rates		1,710	236	1,946	2,135
Staff	9	18,821	2,711	21,532	1,719
Sundry Expenses		276	0	276	1,639
Telephone & Internet		1,013	139	1,152	1,200
Training		732	61	793	350
Travel & Subsistence		2,219	303	2,522	2,255
Welfare Costs		1,013	206	1,219	838
		26,427	3,792	30,219	13,671

b) Governance Costs

Bank Charges		0	0	0	16
Insurance		426	87	513	330
Independent Examiners Fees		8	0	8	588
Legal & Professional Fees		0	35	35	477
		434	122	556	1,411

See Note 5 regarding Total Resources expended by Restricted Funds of £4,321.
The Independent Examiner has waived his fee for 2008/09

4 TANGIBLE FIXED ASSETS

		Fixtures & Fittings £	2008/9 Total £
Cost	30-Jun-08	3,869	3,869
Additions		0	0
Disposals		0	0
Cost at	30-Jun-09	3,869	3,869
Depreciation	30-Jun-08	3,869	3,869
Charge		0	0
Disposals		0	0
Depreciation at	30-Jun-09	3,869	3,869
Net Book Value	30-Jun-08	0	0
Net Book Value	30-Jun-09	0	0

The annual commitments under irrevocable operating leases and capital commitments at 30-Jun-09 were £Nil, (30-Jun-08 £Nil).

CRISIS RECOVERY UK
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NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 30TH JUNE 2009

5 RESTRICTED FUNDS

Fund	Fund balance 30/06/08	Incoming Resources	Outgoing Resources	Fund balance 30/06/09
Deptford Challenge Trust	0	4,000	3,914	86
The Bear	0	8,646	407	8,239
Total	0	12,646	4,321	8,325

During the year the charity received a grant of £12,000 from the Deptford Challenge Trust in order 'to increase street outreach provision in Deptford to 3 days a week' with a detailed schedule of areas where the funds could be spent. As the grant is for six months from 1st May 2009 £4,000 is included here under incoming resources and the balance is included in creditors as deferred income. Fundraising of £8,646 was specifically to help the charity in the purchase of, or relocation to, 'The Bear' building. The charity held no restricted funds during the previous financial period.

6 CASH AT BANK AND IN HAND

	Unrestricted Funds £	Restricted Funds £	TOTAL 30/06/09 £	TOTAL 30/06/08 £
Cash at Bank	15,333	16,325	31,658	21,083
Cash in Hand	38	0	38	0
	15,371	16,325	31,696	21,083

7 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds £	Restricted Funds £	TOTAL 30/06/09 £	TOTAL 30/06/08 £
Tax Refund on Gift Aid	214	0	214	0

8 CREDITORS AND ACCRUALS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds £	Restricted Funds £	TOTAL 30/06/09 £	TOTAL 30/06/08 £
Deferred Income	0	8,000	8,000	0
Independent Examiners Fees	0	0	0	588
Sundry Creditors	891	0	891	0
	891	8,000	8,891	588

CRISIS RECOVERY UK
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NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 30TH JUNE 2009

9 STAFF COSTS AND NUMBERS	2008/09	2007/08
	£	£
Gross Wages and Salaries	20,396	1,719
Employer's National Insurance Costs	1,136	0
	<u>21,532</u>	<u>1,719</u>

Employees who were engaged in each of the following activities:

	2008/09	2007/08
	Total	Total
Activities in furtherance of the charity's objects	2	1

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

10 PAYMENTS TO TRUSTEES AND RELATED PARTIES

No payments were made to Trustees or any persons connected with them during this financial period. No other material transaction took place between the organisation and a trustee or any person connected with them

11 RISK ASSESSMENT

The Trustees actively review the major risks which the charity faces on a regular basis. They believe that currently the major risk is if insufficient funds are raised to meet planned expenditure and so they have plans in place to increase fundraising through the coming year. The Trustees also conduct an annual review of the controls over key financial systems and have established systems to mitigate the significant risks. The Trustees acknowledge that the significant operational risk is the loss of one of the key employees; this is common to any small charity.

12 RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs, based on the charity's size and the level of financial commitments held. They consider this to be unrestricted funds equivalent to a minimum of three month's expenditure and a maximum of twelve months expenditure.. This should enable the Trustees to ensure that the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or additional unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

13 PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees' Report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

CRISIS RECOVERY UK
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INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees of Crisis Recovery UK on the accounts for the year ended 30th June 2009 set out on pages 7 to 13.

This report is made solely to the Trustees in accordance with section 44 of the Charities Act 1993. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees for my examination work, for this report, or for the opinions I have formed.

Respective responsibilities of Trustees and examiner

The charity's Trustees are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 (the Act), as amended by Section 28 of the Charities Act 2006, and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 43 of the Act, as amended),
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 43(7)(b) of the Act, as amended), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an opinion as to whether the accounts present a 'true and fair' view and my report is limited to those matters set out in the statement below.

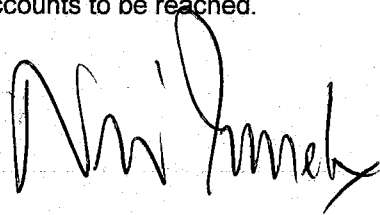
Independent examiner's statement

In the course of my examination, no matter has come to my attention:

- which gives me reasonable cause to believe that, in any material respect, the Trustees have not met the requirements to show that:
 - accounting records are kept (in accordance with section 41 of the Act), and
 - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act.

or

- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



RN Russell BSc ACA
40 Kidbrooke Grove
London SE3 0LG

Date: 26/4/10