



**BOOST UP**

**[Charitable Incorporated Organisation]**

**Charity Registration Number: 1195988**



***"I cannot breathe for you, or you for me; I must breathe for myself."* Frederick Douglass**

# **BOOST UP (Charitable Incorporated Organisation)**

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## LEGAL AND ADMINISTRATIVE INFORMATION

**Charity Number:** 1195988

**DATE OF REGISTRATION:** 30<sup>th</sup> September 2021

**START OF FINANCIAL YEAR** 01<sup>st</sup> July 2022

**END OF FINANCIAL YEAR** 30<sup>th</sup> June 2023

### **TRUSTEES AT 30/06/2023**

A.Boakes

L.Lawrence [Chair]

S.Rehman

B.Varsani

**LEGAL STATUS** Charitable Incorporated Organisation

**GOVERNING INSTRUMENT:** CIO – Association Model.

### **CORRESPONDANCE ADDRESS**

54 Eagle Heights

8 Bramlands Close

SW11 2LJ

### **PRIMARY BANKERS**

Metro Bank PLC

One Southampton Row

London

WC1B 5HA

### **INDEPENDENT EXAMINERS**

Paxton Independent Examiners

61a High Street South

Rushden

Northants, NN10 OR

# TRUSTEES REPORT

## FOR THE YEAR ENDED 30<sup>th</sup> JUNE 2023

### Status and Administration

Boost Up (the Charity) was registered as a Charitable incorporated Organisation (CIO) by the Charity Commission 30<sup>th</sup> September 2021 (Registered Number 1195988).

### Trustee Changes

Anita Pavic Resigned on Feb 01 2023.

### Appointed Trustee Term Lengths

As outlined in the CIO's Constitution, appointed trustees '*will serve a term of 3 years each*' after which point if they '*may be reappointed*', but if they have '*served for three consecutive terms [they] may not be reappointed for a fourth consecutive term, unless consented by the members.*'

Trustee	Start Date of Term	End Date of Term	Eligibility for reappointment after expiry of Term
<i>Andrew Boakes</i>	<i>30<sup>th</sup> September 2021</i>	<i>30<sup>th</sup> September 2024</i>	<i>Yes</i>
<i>Anita Pavic</i>	<i>30<sup>th</sup> September 2021</i>	<i>01<sup>st</sup> February 2023</i>	<i>N/A</i>
<i>Lucien Lawrence</i>	<i>30<sup>th</sup> September 2021</i>	<i>30<sup>th</sup> September 2024</i>	<i>Yes</i>
<i>Safiya Rehman</i>	<i>04<sup>th</sup> February 2022</i>	<i>04<sup>th</sup> February 2025</i>	<i>Yes</i>
<i>Binal Varsani</i>	<i>30<sup>th</sup> September 2021</i>	<i>30<sup>th</sup> September 2024</i>	<i>Yes</i>

### Elected Trustees

There were no elected trustees up to the 30<sup>th</sup> June 2023.

## OUR AIMS AND OBJECTIVES

### Vision

'The Bank of Mum and Dad' is a phrase increasingly heard in contemporary London.

Our vision is to provide the same support that financially secure parents give to their children, to those who lack that advantage through no fault of their own. We recognise that the circumstances of birth are unequal. But we do not want that to dictate an individual's opportunity in life.

The motto of our Charity are the words of Frederick Douglass:

"I cannot breathe for you, or you for me; I must breathe for myself."

It is our motto as we want to see our clients work hard for their success, not having to rely on the indefinite support of the state or subsidy, but instead reaching financial independence born from their labour.

We want them to be able to say to themselves one day that they helped build their city, that they are a part of its ongoing narrative, not existing on its margins.

That they breathe for themselves.

### Our Mission

Too many young people in this city experience homelessness as they cannot afford the market rent for housing. While some are graced with the economic conditions that allow them to rely on the financial gifts of their family to afford to rent in London, those without can find themselves completely priced out. This is especially the case for those who are younger, who are only entitled to a very low level of Government Benefits.

The low level of government benefits makes renting in the city extremely hard for this age group. This is because there is a disparity between the Housing Benefit they receive [on average 561.47 pcm less than someone over 35] and the market rate in London.

Our own research from comparing ONS records and LHA rates indicated that this shortfall was on average **£143.54** pcm, While Discretionary Housing Payments exist, this is only eligible for those already in accommodation, not those who wish to access it.

Year	Market rate for Room	Housing Benefit shared room rate	Difference
21-22	669	525.46	143.54

Our organisation's role is to address this in part through providing a 'Boost Up', a time limited monthly payment that covers the disparity between the housing benefit rate and the market rate, allowing those who normally lack financial support to afford to rent in this city. Practically, this means providing the following service:

1. A caseworker receiving self and agency referrals of young homeless people in need of accommodation.
2. Supporting these young people with searching for accommodation in the Private Rented Sector. This involves flat searching online, accompaniment to viewings and negotiating with landlords/agents to get the young person accepted as well as using comprehensive knowledge of housing law to ensure the property is abiding by statutory minimum standards.
3. Using an average of **£2,440.18** per person to remove the barriers to getting them into accommodation. **£143.54** per month for 12 months to address the shortfall in rent that young people in London who are relying on housing benefit experience and **£717.7** to pay the first 5 weeks of rent upfront.
4. Working with that young person to get them into employment so that they end up moving off Housing Benefit entirely and become financially independent within one year, affording the rent themselves.

**Please watch our short film below that outlines the need for and the delivery of our services:**

<https://www.youtube.com/watch?v=MAcTCAxWXFk>

### **Alignment with Charitable Objects**

The Trustees are satisfied that this aligns with the Charitable Objects of the Charity, which are:

*'the relief of poverty throughout England and Wales through the provision of grants to individuals in need, primarily (but not exclusively) to assist in covering the costs of accommodation, basic living necessities and activities designed to enable individuals to generate a sustainable income and be self sufficient.'*

As the Charity is based in London which we are most knowledgeable about, we will focus initially on London before expanding outwards.

### **Public Benefit**

The CIO acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the CIO should undertake.

## Year Two Activities

Since we received our first funding, we built strong connections with the following referral partners:

- St Mungos
- The Forward Trust
- Streetlink
- Young Roots
- Housing Options
- Integrated Community Pathways Service
- Turn2Us
- NHS Mental Health Trusts

Our Chairperson was also asked to give a presentation about our service at the Homeless Link PRS Forum which was attended by over 200 people.

In total, we have provided positive outcomes for 23 young people which we are very proud of. This included:

- Preventing a young woman from becoming homeless through providing the £2000 they needed for deposit/rent in advance to access a home and ensuring their landlord complied with statutory standards before she moved in.
- Ending the homelessness of a young refugee by providing the deposit and paying for the monthly shortfall in rent for one year, giving him time to get into work.
- Preventing a young care leaver from losing their home by clearing the rent arrears they had accumulated. Our payment prevented their eviction and allowed them to continue their studies.
- Helping a young woman who had left a psychiatric hospital and had been placed into temporary accommodation but was unable to pay her rent due to housing benefit complications. We paid her arrears.
- Working with an NHS Mental Health Trust to fund a short term hotel stay for one of their clients until their long term accommodation was available.
- Providing top ups to 8 people who were struggling with a monthly shortfall in rent and following up with them every month, giving them advice on budgeting, employment and generalised support.

## Case Studies

### Sarah



*"My name is Sarah, and before getting into contact with Boost up I had experienced 2 months of being unemployed, this meant that I had to rely on my savings and overdraft to pay my rent & bills whilst I continued to search for a new job. At the end of November 22 I was lucky enough to find employment in a great field however due to the inner workings of my new employer despite my new job I was only going to be paid £300 on my first payday.*

*It was at this point that my current tenancy was ending and I was spiralling further into debt. I found Boost Up whilst desperately searching for help online. They were reactive and understanding and saved me from homelessness when they offered to pay my first month's rent and deposit for a room I had managed to find on spare room. They patiently walked me through every step of renting my new place and did everything they could to make sure my landlord and rental agency were up to code. Within days I was able to sign a rental agreement and release myself from the all-consuming fear of homelessness.*

*With Boost Up's help, I've now been able to focus my energy on my job. My mentors and managers have praised me for the improvement in my work and an overall increase in enthusiasm. Little do they know that this improvement is not just because of my hard work but because of the life-changing support Boost Up has given me. I will eternally be grateful.*

**[Name changed, AI generated representation of 'Sarah' from an actual picture]**

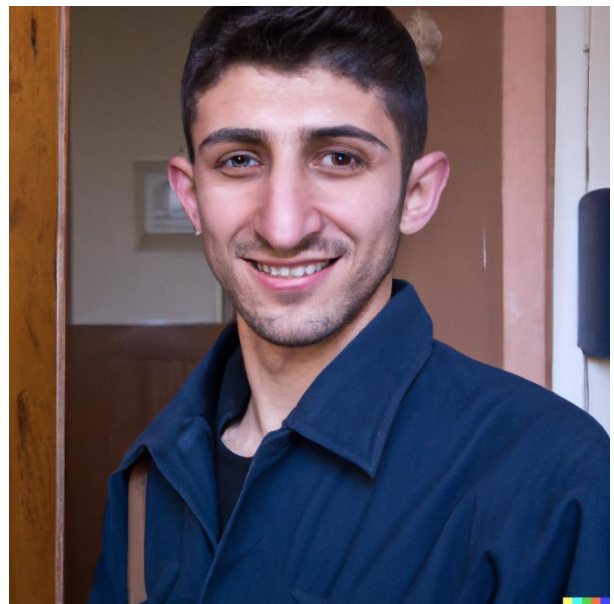
### Hawar

*Hawar was referred to us from a refugee charity. A refugee from Iraqi Kurdistan, he had been supported by this charity while his asylum decision was being made. However, once he was granted leave to remain, he also had to leave Home Office accommodation and was facing sleeping rough.*

*Days away from becoming homeless, he found a flatshare in south London, but was unable to move in as the amount he could get through Housing Benefit was less than the market rate. He also had no access to rent in advance and deposit.*

*After we were contacted, we agreed to pay the deposit/rent in advance and the shortfall in rent for 12 months. Because of this, Hawar has been living there ever since and is now training to become a barber.*

**[Name changed, AI generated representation of 'Hawar' from an actual picture]**







### Iryna

Iryna contacted us via our website. She was a Ukrainian refugee who was staying with a host family but was soon to be made homeless as the hosting placement was coming to an end.

Due to her own tenacity, she found accommodation herself, but was unable to afford the sizeable deposit/rent in advance.

After conversations with Iryna and the potential landlord, we managed to pay what was requested, and Iryna moved in.

Iryna sent us this message on the day she moved in:

*'Thankyou and all your trustees very much. You all have done what I will never forget!'*

*[Name changed, AI generated representation of 'Iryna' from an actual picture]*

### **Testimony from referral partner:**

*'[We] just want to say thanks again so much for all your help. I think X has narrowly avoided a real threat of street homelessness. I can't see how this tenancy would have worked out without your help and the support from Boost Up. X is also really happy and excited about moving in!'*

### **Funding and Financial Affairs**

## **LandAid**

We were very grateful to be funded by LandAid to the sum of £27,000, which allowed us to achieve these outcomes.

### **Plans for the Future**

The primary need that needs to be addressed is to recruit a part time worker who can deal with the huge number of referrals we are receiving and support those referring themselves. At present we are receiving 9 new referrals a week. As things stand, our Chair is having to respond to and administer these referrals, with support from trustees. Given that our Chair and Trustees have full time jobs, this is making it difficult to respond to all referrals, having to put a one month halt on new referrals to work on the backlog.

This still wasn't enough. We believe that a part time worker on 24 hours a week, dealing with 3 referrals a day will be able to respond to each referral and provide excellent advice and support. They will also be able to search for PRS accommodation with each client, as well as building new relationships with PRS Landlords/Agencies.

For example, one young person contacted us early in January looking to get into PRS Accommodation, but said they 'didn't even know where to begin' and asked us to guide him.

While we have the money to pay the top-up and deposit/rent in advance, we just didn't have the resources that would come from having a part time worker. We therefore plan to fundraise for the total sum of £26,306.5 to obtain a part time worker.

We also plan to develop a high quality mentorship network, made up of volunteers who are from the communities that our clients come from.

## **Structure, Governance and Management**

Boost Up is a charitable incorporated organisation registered with the Charity Commission for England and Wales on 30<sup>th</sup> September 2021. It is presently run by volunteers, including the trustees, who receive no remuneration.

The CIO follows an Association Model, which means that members have certain benefits such as voting rights.

### **Trustee's Responsibilities**

The Charities Act 2011 require the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the CIO and the surplus of the CIO for that period.

In addition to this, trustees are to:

- Be clear that what our charity does supports its purposes and benefits the public
- Check that the decisions we make are within the rules for your charity
- Ask ourselves what's best for the charity and who it helps
- Satisfy ourselves that the charity's funds, people and reputation are used sensibly and are protected from undue risk
- Be prepared. Have the information we need, in the format we need, and set aside time to read it prior to meetings.

### **Trustee recruitment**

Boost Up's Constitution allows for 10 Trustees. 8 of these are appointed, and 2 are to be Elected at every AGM [if there are nominations].

### **Our Governance & Skills**

Our Trustee Board is extremely well equipped to take this forward, with our Chair an extremely experienced professional in the homeless sector with 12 years' experience. He currently works for the National Homelessness Charity Housing Justice, supporting the Homeless Winter Night Shelter Network, as well as providing accreditation of homelessness services and contributing to the ongoing strategic direction in relation to homelessness provision.

The trustees are also extremely experienced, made up of all the former Homeless Sector Project Workers and Co-ordinators, possessing a great deal of experience working directly with homeless people as well as a thorough understanding of safeguarding, support work and risk assessments.

### **Safeguarding**

All volunteers who work with our clients will have to undergo training in Safeguarding and an enhanced DBS Check. We have a detailed Safeguarding and Lone Worker Policy that is based off best practice.

### **Reserves Policy**

The current activities that the Charity undertakes [no staff/property] and our current low cash levels mean that we will develop a reserves policy in Year Two based on the direction the Charity takes.

### **Assessment of Going Concern**

The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 30<sup>TH</sup> JUNE 2023**

	Unrestricted funds	Restricted income funds	Total funds	Prior year funds
	£	£	£	£
	22-23	22-23	22-23	21-22
<b>Income from:</b>				
Donations and legacies	-	27,000	27,000	3,000
Charitable activities	-	-	-	-
Other	954.61	-	954.61	-
<b>Total</b>	-	27,000	27954.61	-
<b>Resources expended</b>				
<b>Expenditure on:</b>				
Raising funds	-	-	-	-
Charitable activities	-	27398.49	27398.49	-
Other	-	-	-	-
<b>Total</b>	-	-	-	-
 <b>Net income/(expenditure)</b>	 954.61	 -398	 556.12	 -

Approved by the Trustees on 22/01/2024

Signed on their behalf by trustee[s]:  \_\_\_\_\_

Printed name[s] Binal Varsani, Andrew Boakes, Safiya Rehman, Lucien Lawrence



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Boost Up

**On accounts for the year  
ended**

30 June 2023

**Charity no  
(if any)**

1195988

**Set out on pages**

One to Three (Including these pages)

**Responsibilities and  
basis of report**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/06/2023

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement** I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

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

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

Please delete the words in the brackets if they do not apply.

**Signed:** Darren Warren

**Date:** 04/12/2023

**Name:** Darren Warren – Paxton Independent Examiners

**Relevant professional  
qualification(s) or body  
(if any):**

FMAAT

**Address:**

61a High Street South

Rushden

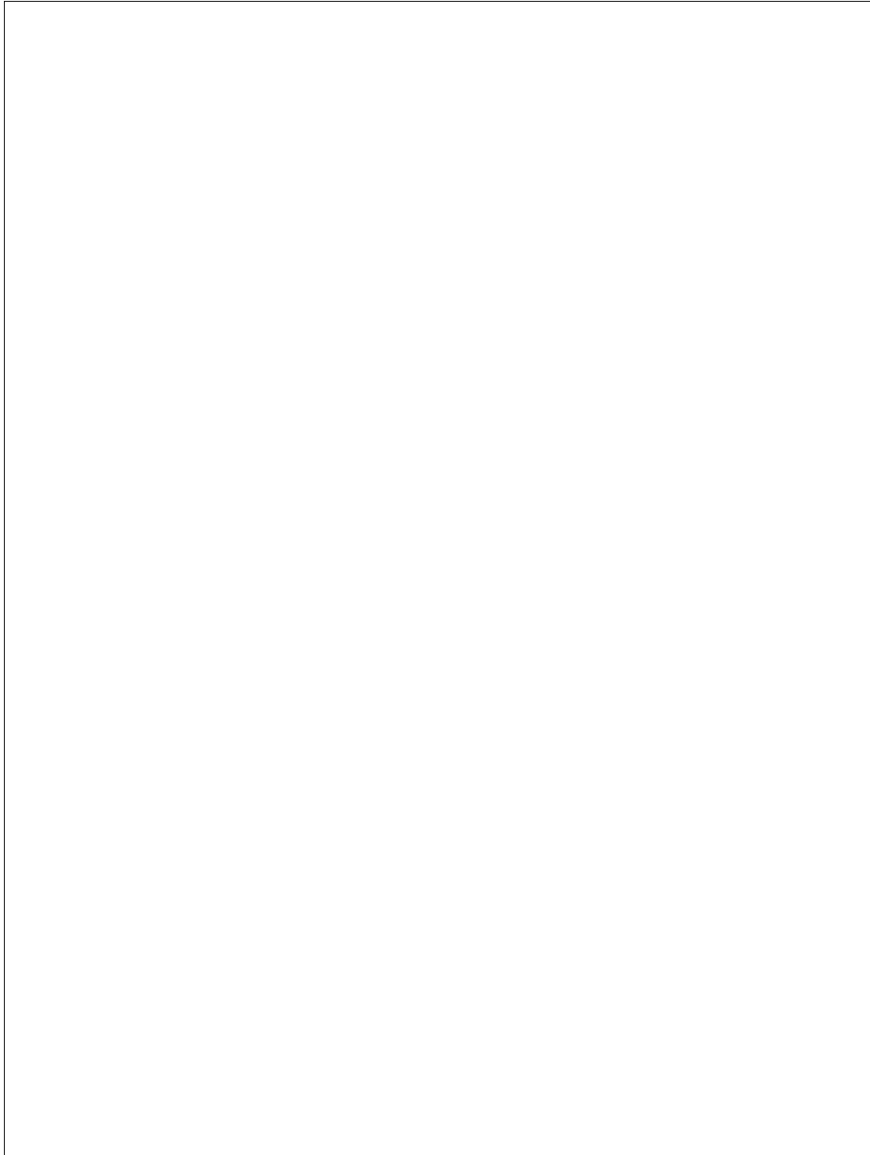
Northants, NN10 ORA

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



## Boost Up

Year ended 30 June 2023

### Income and Expenditure Account

	2023		2022	
	£	£	£	£
Landaid 1	13,500			
Landaid 2	13,500			
Donations	0		3,000	
Wandsworth Council	955			
	<hr/>		<hr/>	
Total income for the Year		27,955		3,000
Total expenditure for the Year		27,398		0
		<hr/>		<hr/>
		<hr/>		<hr/>
Surplus of Income over Expenditure		556		3,000

ANNUAL REPORTS AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 30<sup>TH</sup> JUNE 2023



**BOOST UP**

**[Charitable Incorporated Organisation]**

**Charity Registration Number: 1195988**

*We cannot leave them out there.*