

2025 AGM

Annual report and unaudited
Financial statements





Advice, support and housing for a better tomorrow

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SECTION 1

AGM Agenda

Accommodation Concern Annual General Meeting 2025

19th September 2025

11.00am - 1.00pm

Christ the King Church

1	Welcome and introductions	SLI
2	Apologies	SLI
3	Acceptance of minutes of previous AGM	SLI
4	Matters arising	SLI
5	Interim Chair Comments	SLI
6	Jen Holling Assistant Director of Business, Partnerships and Programmes Northamptonshire Healthcare Foundation Trust (NHFT)	
7	Financial Overview & Accounts	GP
8	Election of Officers and Trustees	SLI
9	AOB (to be pre-advised)	SLI
10	Interim Senior Directors Report (15 mins)	JP
11	Hearing the Client's Voice • Phillip • Leon	
12	Julie Green, Chief Executive – Glasspool	
13	Looking Forward (5/10 mins)	JP
14	Closing Remarks	SLI



SECTION 2

AGM Minutes 2024

Minutes of Accommodation Concern Annual General Meeting 2024

20th September 2025

11.00am - 1.00pm

Christ the King Church

Attendees:

Trustees:	Damian Roche (Chair), Kate Exall, Sarah-Louise Isaacson, Graham Perkins and Barbara Prince.
Staff:	Aaliyah Prince, Abigail Dare, Alex Edwards, Alexandra Jubb, Annabel Nyemecz, Barbara Prince, Brian Moore, Carly Fawkes, Charley Nunley, Charlie Simcoe, Damian Roche, David McClatchey, Donell Simmons, Erica Knight, Graham Perkins, Jo Moore, John Perry, Josh Sears, Kate Exall, Kayleigh Evans, Kayley Baker, Keith Loryman, Mark Morgan, Mary Devlin, Meg Knight, Michelle McColgan, Paul Herrigan, Peter Robinson, Raj Kaur, Rebecca Jolley, Ruth Robinson, Sara Steele, Sarah-Louise Isaacson, Sharlene Vlahakis, Sharon Gardiner, Stephen Wenham, Suzi Brown, Timothy Richards, Wilma Brown
Attendees:	Amy Donovan (SNN), Caroline Gooch (Age UK Northamptonshire), Chris Holloway Greatwell Homes, Cllr Craig Skinner (Mayor of Kettering), Dawn Mann (Northants Ladies Skittles), Ed Frost (North Northamptonshire Council), Evonne Coleman-Thomas (North Northamptonshire Council), Guy Glennon (Regal Rexnord), Hazel Webb (North Northamptonshire Council), Jonathon Smith (Kettering Mind), Kerry Purnell (North Northamptonshire Council), Martin Toms (Natural-Ise), Maureen Bailey (Northants Ladies Skittles), Richard Grant (CMA), Samantha Ryall-Ellis (NC Trust), Tim Woodgates (Moore East Midlands), Wendy Ryan (North Northamptonshire Council)

- Welcome and introductions** (Damian Roche)
Damian welcomed everyone to the meeting and introduced himself as Chairperson, Jo Moore as CEO and Stephen Wenham as Potential Incoming Chair. Damian also welcomed Cllr Craig Skinner (Mayor of Kettering) and Evonne Coleman-Thomas (Guest Speaker).
- Apologies** (Damian Roche)
Apologies for the meeting were received from Andrew Humberstone – EMH, Andy Willis – Patient Participation, Alison Holland – Brightwayz, Cllr Smithers – North Northants Council, Colin – NCTrust, Colin Hyams, David Watts – North Northants Council, Diane Johnson – Enfold, Dora Shergold – Health Watch, Gabriella Van Beek – Healthwatch North and West Northamptonshire, George Candler – North Northants Council, Jacqui Page – North Northants Council, Jo Savage – Greatwell Homes, Julie Madden, Kimberley Lawson – Groundwork, Matt Rock – Northamptonshire Police, Michelle Shaw – C2C, Natalie Wilson, Nikki Farrar-Hayton – Homestart, Oskar White – Potential Trustee, Rachel Mallows – The Mallows Company, Ruth Godden – RJ Care, Simon Cox – NNBN, Tammy Brown and Toni Southgate – Community Law Services.
- Acceptance of Minutes of Previous AGM** (Damian Roche)
Damian highlighted the previous minutes from 21st September 2023 to the group and these were agreed as a true and accurate record.

- 4

Matter arising (Damian Roche)

There were no matters arising to be discussed.
- 5

Finance Report of Activity (Graham Perkins & Tim Woodgates – Moore Accounting)

Graham welcomed Tim to present the finance accounts. Tim informed the group that the accounts would be published to the Charity Commission and Companies House. He also stated that they would be subject to an independent examination of the accounts. Tim took the group through the report and stated that there were no concerns to be aware of. Tim gave the headline data from the report which comprised of £972k of income, £953k of expenditure which resulted in a £19k surplus. Tim stated that this was a really good surplus for a Charity. Tim informed the group that there was a predicted income of more than £1m for 2024-25 and stated that due to this an audit would need to take place on the accounts. Tim stated that this rise in income was a testament to the growth of the Charity. The Accounts were accepted by those at the meeting.
- 6

Acceptance of Accounts (Graham Perkins)

Graham proposed the accounts and asked for another member to second these. The accounts were seconded by Sarah-Louise Isaacson.
- 7

Appointment of Independent Examiners (Graham Perkins)

Graham proposed that Moore Accounting was appointed to conduct the Independent Examination. This was seconded by Barbara Prince.
- 8

Outgoing Chair Comments (Damian Roche)

Damian informed the group that he would be stepping down as Chairperson but would be remaining on the Board. Damian stated that he had been honoured to be the Chairperson and was very passionate about Accommodation Concern. Damian stated that he felt that he was confident to pass on the reigns to the new Chair. Damian informed the group that Chris Smith-Haynes, Helen Aird and Diana Belfon had stepped down as Trustees and thanked them for their support. Damian informed the group that Ruth Fitch had sadly passed away and he gave a special thanks and remembrance to her as she had had a long history with Accommodation Concern as Chairperson, as well as a note taker for meetings. Damian thanked the Trustees for their support whilst he had been Chairperson.
- 9

Election of Officers and Trustees (Damian Roche)

Damian informed the group that Kate Exall, Graham Perkins and Barbara Prince tenures were due to come to an end and they had expressed an interest to remain on the Board of Trustees. Damian stated that he proposed that they remain on the Board, and this was seconded by Sarah-Louise Issacson. Damian informed the group that Stephen Wenham needed to be formally appointed as Chairperson. It was stated that a unanimous decision had been made to appoint Steven and this was seconded by Graham Perkins. Damian stated that Oskar White had also expressed an interest in becoming a Trustee. Damian proposed that Oskar joined the Board of Trustees, and this was seconded by Graham Perkins.
- 10

Incoming Chair's Comments (Stephen Wenham)

Stephen thanked everyone for attending the AGM and thanked the Trustees for his election into the Chairperson role. Stephen informed the group that he was committed to Accommodation Concern and stated that the Trustees had driven the Charity to success with Damian leading the Senior Team impeccably. Stephen stated that the staff team at Accommodation Concern were doing a great job. Stephen stated that he was looking forward to supporting Accommodation Concern with its future group and was thrilled to be involved.
- 11

AOB

There was no other business to be discussed..

- 12

CEOs' Report (Jo Moore)

Jo welcomed everyone to the meeting and informed the group that she was going to invite John Perry – Operations Manager, to the stage as a game of ‘Badger v Baby’ was held. This game highlighted the differences in legislation when it comes to badgers and babies.

Jo took the group through her presentation and the following was highlighted:

- Another year of growth
 - AQS inspection held in October 2023 which had been a success
 - Held the first sleepout event in February 2024 and this had raised over £8k.
 - Received Household Support Funding which enhanced the current offer of advice and support to North Northamptonshire.
 - 3 new Supported Accommodation properties which resulted in an additional 12 beds.
 - Partner with Support North Northants (SNN).
 - Proud to have been awarded Pilotlight by Garfield Weston to support the Senior Management Team with focus and sustainability.
 - VCSE leadership and key partner for those working across the voluntary sector.
 - Members of NNSE, NNBN and Chamber of Commerce.
 - Supported 2339 individuals with a total number of 4070 issues.
 - 9% of those supported were under the age of 25 and 14% had come from Black and Minority Ethnic (BAME) Communities
 - 83% of those supported had a disability or long-term illness with 59% experiencing mental health difficulties.
 - A total of £2,398,209.25 achieved in financial gains which had increased by over £1m since the previous year. This means that for every £1 to run the charity, £2.50 would be going back into the ‘public purse’.

Jo then welcomed Raj Kaur – Advice Team Leader to talk about the Advice Services. The following was highlighted:

- The Advice Team had grown from 10 to 17 advisors.
 - There was an average of 400 cases being opened per month.
 - Present from the team at a number of out centres and drop-in services across the County.

Raj then welcomes Paul Herrigan, a previous Advice Client, to tell his story.

Paul then spoke passionately about Accommodation Concern and the support that they had given to him and his family.

Jo then welcomed John back to the stage to talk about Supported Accommodation and the following was highlighted:

- Properties increased from 9 to 12 with a total of 45 beds.
 - Growth within the staffing team due to the additional residents, to include a Maintenance Person and Administrator.
 - 30 residents supported to move into their own properties.
 - Achievement of the Thomas Brington fund to support the resettlement project for those moving into their own properties.

John then took the group through the Household Support Fund Projects including Budgeting and Benefits Advice with enhanced the current offering.

John then welcomes Kayleigh Evans – HSF Project Lead, to talk about the Floating Tenancy project. Kayleigh highlighted the following:

- Talked about the project and her team and explained that they support people to maintain their tenancy which could be anything from supporting them to pay their bills, mediation between neighbours or relatives or general help and support to keep them on the right track.

Jo then informed the group of the future plans for Accommodation Concern. These included:

- Keeping the clients and residents at the forefront of everything that they do.
- Look after the wellbeing of the staff team.
- Embed the processes and procedures to ensure continued growth.
- Open additional houses in Corby and Wellingborough for the Supported Accommodation provision.
- Train community champions to support the community with advice and guidance on Housing, Debt and Benefit matters.
- Review the Strategy and Business Plan for 2024 – 2029.
- Host a Race Night in November 2024.
- Hold a Sleepout fundraising on 21st February 2025.

Jo then asked the group to consider how they can help Accommodation Concern which consisted of the follows:

- House setup and Amazon Wish List (Toiletries, new single bedding)
- Join the Sleep Out Fundraiser (Friday 21st February 2025)
- Sign up to our newsletter
- Become an Accommodation Angel

Jo thanked the staff, volunteers and the Trustees for all of their support and great work. Jo also thanked the partner agencies.

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Evonne Coleman-Thomas, Assistant Director Strategic Housing, Development and Property Services – North Northants

Evonne introduced herself to the group and thanked Accommodation Concern for inviting her to speak. Evonne presented a PowerPoint to the group explaining her team and what they do within North Northamptonshire.
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Closing Remarks (Stephen Wenham)

Stephen thanked everyone present for attending and thanked Evonne for her presentation. Stephen passed on his thanks to the staff and Trustees for their great work and gave a special thanks to Jo for leading the Charity. Stephen called the meeting to a close at 12:15pm.



SECTION 3

Annual report and unaudited financial statements

For the year ended 31st March 2025

Charity registration number 1146257
Company registration number 07945758 (England and Wales)

Trustees report

Legal and administrative information

Trustees	Mrs B A Prince Mr G R Perkins Mr D Roche Ms K M Exall Ms S L Isaacson Mr O White (Appointed 20 September 2024)
Senior management	J Z Moore - Chief executive officer (resigned 9 June 2025) J Perry - Interim senior director
Charity number	1146257
Company number	07945758
Registered office	1 Meadow Road Kettering Northamptonshire NN16 8TL
Independent examiner	Moore Oakley House Headway Business Park 3 Saxon Way West Corby Northamptonshire NN18 9EZ

Trustees report (including directors’ report)

For the year ended 31 March 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements comply with the Charities Act, the Charity’s Constitution and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Re-public of Ireland (FRS102) (updated 1 January 2019).

Objectives and activities

Accommodation Concern is registered with the Charity Commission. Its principal objectives are the prevention and relief of poverty and homelessness, by such means as the Trustees from time to time think fit.

Public benefit

The Trustees are satisfied that the Charity meets the definition of a public benefit entity under FRS102 and acknowledge that the charity complies with Section 4 of the Charities Act 2006 regarding providing a public benefit.

They have referred to the guidance in the Charity Commission’s general guidance on Public Benefit when reviewing aims and objects and in planning future activities. In particular, the Trustees have considered how planned activities will contribute to the aims and objectives they have set. The Trustees ensure that these activities are carried out for the public benefit by delivering services that are valued by the people we support and enable those with responsibility in the sector to develop and adopt best practice, thereby promoting a transparent and efficiently managed charity that engenders public confidence and trust.

Accommodation Concern met its charitable objectives during the period April 2024 to March 2025 by delivering a diverse range of services to those in poverty, hardship, need and distress in Northamptonshire through the projects outlined below.

Trustees report (including directors’ report) cont.

For the year ended 31 March 2025

Achievements and performance

Accommodation Concern would like to express its thanks to its partners and funders:

- North Northamptonshire Council
- West Northamptonshire Council
- Northamptonshire Healthcare Foundation Trust (NHFT)
- Support North Northants (SNN)
- Desborough Town Welfare
- Tesco
- Kettering Town Council
- Housing Support Fund (HSF)
- Nationwide
- Glasspool
- Thomas Brington
- C2C Social Action
- Department of Work and Pensions
- Commonweal Housing
- Garfield Weston
- Groundworks
- St Martin in the Fields
- Adi Group
- University of Northampton

Projects

Supported Accommodation

The Supported Accommodation project was established just over nine years ago and has steadily expanded since. The Charity currently manages a total of 17 properties, including three homes leased from North Northamptonshire Council and 14 properties rented from private landlords. We anticipate adding at least four more properties during the 2025/26 year. All of these provide intensive housing support specifically for single homeless individuals.

As part of our ongoing development, we are piloting one property dedicated to recently recognised refugees, supported by a feasibility study funded by Commonweal Housing.

Our Supported Accommodation service is managed by our Supported Accommodation Manager and supported by two Senior Tenancy Support Workers, eight Tenancy Support Workers, a Maintenance Officer, and two Administrators. This dedicated team ensures all properties comply with relevant regulations and that our service is prepared for upcoming changes under the Supported Accommodation Regulatory Oversight Act.

We are proud to see former residents giving back as volunteers with the Charity and we remain actively involved in the North Northamptonshire Council’s Supported Accommodation Task and Finish Group.

Looking ahead, we plan to continue growing this provision, with ambitions to expand further across North Northamptonshire.

Trustees report (including directors’ report) cont.

For the year ended 31 March 2025

Rough Sleeper Initiative properties (Funded by NNC through the Ministry for Housing, Communities, and Local Government (MHCLG))

This project concluded in April 2025, we are proud of the work we delivered during this period and understand that the initiative is now being continued in-house by NNC’s award-winning Never Give Up Project, part of the Rough Sleeper Initiative (RSI). The project was funded by NNC through the Ministry for Housing, Communities and Local Government (MHCLG) up until April 2025.

Although we no longer manage these properties, we continue to maintain excellent relationships with the Rough Sleeper Outreach team and work closely to support those sleeping rough across Northamptonshire.

During the project we managed six self-contained one-bedroom flats provided by NNC as part of the RSI Housing First accommodation model, we delivered intensive housing support to entrenched rough sleepers facing significant barriers such as poor housing histories, addictions, debts, and limited engagement with agencies. We are pleased to report remarkable success with this cohort, with several residents progressing to secure their own long-term accommodation.

Advice Centre

In the financial year 2024/25, the Advice Centre at Accommodation Concern managed 3,197 cases across debt, housing, and benefits. Through strategic partnerships with organisations such as NHFT, Nationwide, HSF (DWP NNC), Groundwork, and C2C, we delivered targeted advice projects that resulted in an estimated £4.5 million in financial gains for our clients, encompassing debt written off and benefits claimed.

To ensure the continued quality of service amidst growing demand, our Advice Team Leader has transitioned into the role of Quality Manager. This strategic move underscores our commitment to maintaining high standards and compliance, exemplified by our 100% score in the recent CMA debt audit.

Looking ahead, we are initiating a programme of digital modernisation within the Advice Centre. This includes developing in-house tools and exploring the integration of AI to enhance service delivery, ensuring we remain responsive to the evolving needs and challenges of the coming years.

NHFT

Our largest funder for Advice services remains as Northamptonshire Healthcare NHS Foundation Trust (NHFT), through which we supported 817 clients during the financial year 2024/25. The NHFT contract enables us to provide housing, debt, and benefits advice to patients across the whole of Northamptonshire, including both North and West regions. We also maintain a consistent presence at every Mind Crisis Café throughout the county, offering vital support in these community settings. as well as taking referrals from the Community Mental Health Teams

Accommodation Concern plays an active part in the Mental Health Transformation Pillar and supports NHFT staff, as well as service users.

Desborough Library

Desborough Town Welfare continues to fund a satellite advice service held on Thursday afternoons in Desborough. This service plays a crucial role in reaching local residents who may find it difficult to access our main office in Kettering.

Household Support Fund (HSF) Projects – 2024/25 NNC and DWP

Accommodation Concern delivered three key projects under the Household Support Fund in partnership with North Northamptonshire Council and the Department for Work and Pensions.

The Benefits Advice Project provided free, independent welfare benefits advice across North Northamptonshire, focusing on vulnerable and low-income households. The project combined in-office advice with proactive outreach, including support for those digitally excluded or socially isolated. Advisers helped with new claims, changes of circumstances, disability benefits, overpayments, and appeals, ensuring clients could navigate complex benefits systems effectively.

Trustees report (including directors’ report) cont.

For the year ended 31 March 2025

The Budgeting and Financial Skills Project was designed to improve financial literacy by delivering workshops and one-to-one coaching on budgeting, income maximisation, and managing expenses. It targeted vulnerable groups including the elderly, refugees, and those experiencing fuel poverty, in both town and rural areas. The service emphasised practical tools, SMART goal setting, and ongoing volunteer coaching support, helping clients achieve greater financial stability and resilience.

The Floating Tenancy Support Project provided holistic tenancy sustainment support to prevent homelessness among vulnerable individuals across urban and rural North Northamptonshire. Support included practical help with budgeting, bill payments, property maintenance, and personal challenges such as substance misuse and low self-esteem. The project used tools like the Housing Outcome Star to tailor support plans and worked closely with related advice services for a joined-up approach.

More than 1000 households were supported by these projects in 24/25.

Together, these projects aimed to provide comprehensive financial, housing, and wellbeing support to those facing hardship during the ongoing cost of living crisis. They focused on empowering clients with the skills, knowledge, and practical assistance needed to secure and maintain stable housing and improve their financial situations.

SNN

Support North Northants (SNN) is a collaborative initiative led by Support Northamptonshire, alongside key partners such as Accommodation Concern, SERVE, Groundwork, and North Northamptonshire Council. This partnership aims to provide integrated support to residents across North Northamptonshire, focusing on delivering coordinated services that address housing, debt, and other social needs.

Under our Service Level Agreement (SLA) with SNN, Accommodation Concern delivers expert debt and housing advice to individuals and families facing financial challenges. By working within this collaborative framework, we ensure that clients receive holistic support tailored to their specific circumstances, facilitating improved outcomes and long-term resilience.

Demand for advice services continues to grow, and we are actively collaborating with local organisations to ensure that everyone in need can access the support they require.

KCU / Trustee Trust Food Parcels

In the financial year 2024/25, Accommodation Concern distributed a total of 680 food parcels through the generous support of KCU and its partnership with the Trussell Trust. The estimated value of these parcels is approximately £28,495, providing essential support to individuals and families facing food insecurity amid the ongoing cost of living crisis.

Importantly, each food parcel is used as an opportunity to identify and address the underlying issues contributing to a client’s need. Clients are asked if they require further assistance with the root causes of their hardship, allowing us to provide holistic support and avoid creating a dependency on food aid.

Glasspool Flexible Frontline Fund

Launched in April 2024, the Glasspool Flexible Frontline Fund is Glasspool Charity Trust’s sole grants programme, designed to support individuals facing financial hardship. Through this initiative, frontline organisations like Accommodation Concern receive dedicated budgets to provide grants directly to their service users. These grants are intended for essential items and services that enhance financial wellbeing and reduce distress.

In the financial year 2024/25, Accommodation Concern distributed approximately £55,000 in grants to clients across North Northamptonshire. These funds were utilised for essential household items such as carpets, rental deposits, and supermarket vouchers, addressing immediate needs and contributing to clients’ financial stability. The flexibility of the fund allows us to respond promptly and effectively to the diverse requirements of those we support.

Trustees report (including directors’ report) cont.

For the year ended 31 March 2025

Weston Charity Awards & Pilotlight360

Accommodation Concern was honoured to receive a Weston Charity Award, a collaboration between the Garfield Weston Foundation and Pilotlight. This prestigious award included an unrestricted grant and access to the Pilotlight 360 programme, an eight-month leadership coaching initiative designed to support charities in enhancing their strategic resilience.

Throughout the programme, our senior management team engaged with experienced mentors from diverse sectors, focusing on organisational development, strategic planning, and long-term sustainability. While the immediate outcomes of this engagement were limited, the process provided valuable insights into our operational dynamics and highlighted areas for future consideration.

We appreciate the opportunity to have participated in this programme, as it underscored the importance of continuous reflection and adaptation in our efforts to support individuals facing homelessness and housing challenges across Northamptonshire.

Trustees report (including directors’ report) cont.

For the year ended 31 March 2025

Total Outputs

Over the year, the core team supported 3006 service users with a total of 5409 issues (a 39% increase on last year’s numbers. This support was in the form of both face to face and remote advice sessions, visits, video and telephone calls, e-mails and letters.

We submitted 555 charity applications for clients enabling £137,092.63 of white goods rental deposits and emergency vouchers to be obtained.

Our Debt centre supported 410 people to have £1,108,459.26 worth of debt written off including £993,384.62 in 72 approved Debt Relief Orders. We now have two qualified in-house Debt Relief Order intermediaries.

We submitted 1593 benefit claims/appeals resulting in £2,136,161.35 of benefits being awarded to clients.

Financial review

This has been a busy year learning embedding new ways of working to be responsive the needs of those seeking our help, especially as we are seeing more in-work poverty and to negative budgets without the usual income maximisation solutions being available. The cost-of-living crisis continues to affect everyone whatever their background or income,16% of our clients reported having no disability and around 17% reported to currently being in work.

The Charity’s total income increased from £1,034,341 in 2023/24 to £1,541,043 (an increase of 49%). The Charity continued to keep expenditure to the minimum, increasing in line with the growth of the charity from £953,649 in 2023/24 to £1,500,524 in 2024/25.

The Charity made a surplus of £40,519 in 2024/25 compared to a surplus of £80,692 in 2023/24.

The Charity’s reserves increased from £196,003 at the beginning of the year to £236,522 at the end of the financial year.

At present the Charity’s finances are sufficient and a full review of every project forecast that we will break even for the next financial year. The Charity has, and will continue to focus on its strengths, review ongoing costs and commitments and identify new opportunities as they arise.

Reserves Policy

The Charity needs reserves to ensure expenditure commitments can be met as they fall due. The Trustees’ aim is to retain reserves in available cash of £150,000. This policy is reviewed annually to ensure that it remains proportionate and reasonable.

At the year end they had total reserves of £236,522, of which £30,459 was restricted.

Risk Management

The Trustees have considered the major business and operational risks which the Charity faces and confirms that systems have been established so that necessary steps can be taken to lessen these risks. The SMT, has reviewed all the HR processes, as well as the Health & Safety and appointed Bespoke Health and Safety Ltd to oversee this on behalf of the Charity.

The office provision remains fit for purpose and meets H&S regulations. Staff continue to work from the office base (or delivery site) and/or home having implemented a hybrid working pattern.

The Trustees continue to meet regularly and carefully consider the risks of any new projects. The trustees responsible for HR, Finance and Governance continue to support the SMT in the oversight of these areas.

Trustees report (including directors’ report) cont.

For the year ended 31 March 2025

Plans for future periods

The Charity plans to consolidate its continued growth this year, whilst investigating in ensuring it has the infrastructure (Business units) in place to under pin and support a charity of this scope, remit and size. The priority areas of focus remain to deliver a high quality, accredited Advice Centre offering Housing, Debt & Welfare Benefit Advice alongside the practical opportunities of also delivering high quality supported accommodation to those homeless people in need.

Structure, governance and management

Accommodation Concern is a registered charity, regulation no 1146257.
Accommodation Concern is the working name of Accommodation Concern a company limited by guarantee, company no 07945758.

Charity registration date - 6 March 2012.

The governing document is the Articles of Association incorporated on 10 February 2012.

The control of the charity rests with the trustees whose names are shown aside.

The business of the charity is conducted by the chairperson and the trustees. The trustees meet on a regular basis to administer the affairs of the Charity.

Trustees report (including directors’ report) cont.

For the year ended 31 March 2024

Mrs C E Smith-Haynes	(Resigned 1 April 2024)
Mrs B A Prince	
Mr G R Perkins	
Mr D Roche	
Ms K M Exall	
Ms S L Isaacson	
Mrs H Aird	(Resigned 25 February 2024)
Ms Diana Belfon	(Appointed 21 September 2023 and resigned 25 April 2024)

Recruitment and Appointment of Trustees

The Charity has a policy of recruiting new Trustees to add to the diversity of the current Board to include individuals from business, politics and practice.

Political donations

There were no political donations during the year. Charitable donations were made to various bodies in the normal course of the charity’s activities.

Auditor

The auditor, Moore, is deemed to be reappointed under section 487(2) of the Companies Act 2006.
The trustees report was approved by the Board of Trustees.

Statement of trustees responsibilities

To the trustees of accommodation concern

The trustees, who are also the directors of Accommodation Concern for the purpose of company law, are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate 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 assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Independent auditor’s report

To the trustees of accommodation concern

Opinion

We have audited the financial statements of Accommodation Concern (the ‘charity’) for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including 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 charitable company’s affairs as at 31 March 2025 and of its 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.

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 charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC’s Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity’s ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor’s report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Independent auditor’s report cont.

To the trustees of accommodation concern

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; 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 charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity’s ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor’s responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act 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.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud

The objectives of our audit in respect of fraud, are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the charity.

Independent auditor’s report cont.

To the trustees of accommodation concern

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the charity and considered that the most significant are the Charities Act 2022, UK financial reporting standards as issued by the Financial Reporting Council, and UK taxation legislation.
- We obtained an understanding of how the charity complies with these requirements by discussions with management and those charged with governance.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.
- We inquired of management and those charged with governance as to any known instances of noncompliance or suspected non-compliance with laws and regulations.
- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence

A further description of our responsibilities is available on the Financial Reporting Council’s website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor’s report.

Other matters which we are required to address

The comparative figures in these financial statements have not been subject to audit.

Independent auditor’s report cont.

To the trustees of accommodation concern

Use of our report
This report is made solely to the charity’s trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity’s 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 charity and the charity’s trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Amanda Etty (Senior Statutory Auditor)
For and on behalf of Moore, Statutory Auditor

Chartered Accountants
Oakley House
Headway Business Park
3 Saxon Way West
Corby
Northamptonshire
NN18 9EZ



Moore is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

Statement of financial activities

Including income and expenditure account
For the year ended 31 March 2025

		Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
		2025	2025	2025	2024	2024	2024
	Notes	£	£	£	£	£	£
Income from:							
Donations and legacies	3	20,211	-	20,211	13,614	-	13,614
Charitable activities	4	418,015	447,581	865,596	489,788	39,167	528,955
Other trading activities	5	655,236	-	655,236	491,772	-	491,772
Total income		1,093,462	447,581	1,541,043	995,174	39,167	1,034,341
Expenditure on:							
charitable activities							
Expenditure on charitable activities	6	1,157,653	342,871	1,500,524	934,173	19,476	953,649
Total charitable expenditure		1,157,653	342,871	1,500,524	934,173	19,476	953,649
Net (outgoing)/ incoming resources before transfers							
		(64,191)	104,710	40,519	61,001	19,691	80,692
Transfers between funds		95,567	(95,567)				
Net income for the year/ Net movement in funds		31,376	9,143	40,519	61,001	19,619	80,692
Fund balances at 1 April 2024							
As originally reported		7,749	64,320	134,036	113,686	1,625	115,311
Prior year adjustment		83,469	(21,502)	61,967	-	-	-
As restated		91,218	42,818	196,003	113,686	1,625	115,311
Fund balances at 31 March 2025		206,063	30,459	236,522	174,687	21,316	196,003

The statement of financial activities includes all gains and losses recognised in the year.

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

Balance sheet

As at 31 March 2025

		2024		2024	
	Notes	£	£	£	£
Current assets					
Debtors	12	73,691		39,143	
Cash at bank and in hand		353,157		577,542	
		426,848		616,685	
Creditors:amounts falling due within one year	13	(190,326)	-	(420,682)	
Net current assets		-	236,522	-	196,003
The funds of the charity					
Restricted income funds	15		30,459		21,316
Unrestricted funds	16		206,063		174,687
			236,522		196,003

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The financial statements were approved by the Trustees on

.....

Trustee

Company registration number 07945758 (England and Wales)

Statement of cash flows

For the year ended 31 March 2025

		2025		2024	
	Notes	£	£	£	£
Cash flows from operating activites					
Cash (absorbed by)/generated from operations	21		(224,385)		379,184
Net cash generated from investing activities			-		-
Net cash generated from financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(224,385)		379,184
Cash and cash equivalents at beginning of year			577,542		198,358
Cash and cash equivalents at end of year			353,157		577,542

Notes to the financial statements

For the year ended 31 March 2025

- 1

Accounting policies

Charity information

Accommodation Concern is a public benefit entity and a private company limited by guarantee, registered in United Kingdom and a registered charity in England and Wales. The address of the registered office is 1 Meadow Road, Kettering, Northamptonshire, NN16 8TL, United Kingdom.
- 1.1

Accounting convention

The financial statements have been prepared in accordance with the charity’s governing document, the Companies Act 2006, FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (“FRS 102”) and the Charities SORP “Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)” (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.
- 1.2

Prior period error

A prior period adjustment has been included to reverse deferred income incorrectly included in the 2024 financial statements, and to reclassifiy the NHFT fund from restricted to unrestricted. See note 23 for further detail.
- 1.3

Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.
- 1.4

Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.
- 1.5

Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Notes to the financial statements cont.

For the year ended 31 March 2025

- 1.6

Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset’s use.
- 1.7

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.
- 1.8

Financial instruments

The charity has elected to apply the provisions of Section 11 ‘Basic Financial Instruments’ and Section 12 ‘Other Financial Instruments Issues’ of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity’s balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity’s contractual obligations expire or are discharged or cancelled.

Notes to the financial statements cont.

For the year ended 31 March 2025

- 1.9

Taxation

As a charity, Accommodation Concern is exempt from tax on income and gains falling within Section 478 of the Corporation Taxes Act 2010, or Section 256 of Taxation of Chargeable Gains Act 1992. No charges have arisen.
- 1.10

Retirement benefits

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.
- 1.11

Limited by guarantee

The company is limited by guarantee. Each of the members has agreed to contribute to the assets in the event of a deficiency on winding up of an amount not exceeding £1.
- 2

Critical accounting estimates and judgements

In the application of the charity’s accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 INcome from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	20,211	13,614

Notes to the financial statements cont.

For the year ended 31 March 2025

- 4

Charitable activities

	Charitable income 2025 £	as restated Charitable income 2024 £
Grant income	500,596	210,819
Services provided under contract	365,000	318,136
	865,596	528,955
Analysis by fund		
Unrestricted funds	418,015	489,788
Restricted funds	447,581	39,167
	865,596	528,955
- 5

Other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income from Tenants - Housing Benefit	627,211	486,407
Income from Tenants - Tenant Contributions	28,025	5,366
	655,236	491,772

Notes to the financial statements cont.

For the year ended 31 March 2025

6 Expenditure on charitable activities

	Expenditure on charitable activities 2025 £	Expenditure on charitable activities 2024 £
Direct costs		
haritable expenditure	749,605	336,568
Share of support and governance costs (see note 7)		
Support	741,575	615,581
Governance	9,344	1,500
	1,500,524	953,649
Analysis by fund		
Unrestricted funds	1,157,653	934,173
Restricted funds	342,871	19,476
	1,500,524	953,649

7 Support costs

	Support costs £	Governance costs £	2025 £	Support costs £	Governance costs £	2024 £
Staff costs	633,833	-	633,833	497,659	-	497,659
Insurance	12,819	-	12,819	9,799	-	9,799
Repairs and renewals	519	-	519	-	-	-
General office	6,446	-	6,446	14,433	-	14,433
Premises costs	41,456	-	41,456	44,729	-	44,729
Legal and professional	4,612	-	4,612	11,530	-	11,530
Finance costs	295	-	295	162	-	162
Activity resource costs	921	-	921	8,610	-	8,610
Advertising and website	1,009	-	1,009	-	-	-
Communications and IT	21,080	-	21,080	18,471	-	18,471
Cleaning	3,914	-	3,914	1,140	-	1,140
Utilities	4,951	-	4,951	4,655	-	4,655
Travel and subsistence	9,720	-	9,720	4,394	-	4,394
Independent examination fee	-	-	-	-	1,500	1,500
Audit fees	-	9,344	9,344	-	-	-
	741,575	9,344	750,919	615,581	1,500	617,081
Analysis between Charitable activities	741,575	9,344	750,919	615,581	1,500	617,081

Notes to the financial statements cont.

For the year ended 31 March 2025

8 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	9,344	1,500

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

10 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	30	18

Employment costs

	2025 £	2024 £
Wages and salaries	850,118	506,647

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2025 Number	2024 Number
£60,001 to £70,000	1	-

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025 £	2024 £
Aggregate compensation	68,250	50,076

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

12 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	3,932	207
Other debtors	46,920	20,117
Prepayments and accrued income	22,839	18,819
	73,691	39,143

Notes to the financial statements cont.

For the year ended 31 March 2025

13 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	210	20,012
Payments and accrued income	190,116	400,670
	190,326	420,682

14 Government grants

Grant income of £155,171 (2024 £387,506) has been deferred to 2025/26 financial year as it has been received ahead of the grant period it relates to.

During the current financial year £387,506 was released into income.

15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
Lloyds	10,485	-	-	(10,485)	-
Tudor	10,831	27,500	(32,194)	-	6,137
HSF	-	304,006	(218,924)	(85,082)	-
NationwideVRF Project	-	40,000	(24,826)	-	15,174
Glasspool	-	480	-	-	480
Commonweal Housing	-	55,000	(56,040)	-	(1,040)
Advise UK	-	-	(3,000)	-	(3,000)
SNN	-	1,000	(1,000)	-	-
VRF	-	8,615	(1,907)	-	6,708
Desborough	-	180	(180)	-	-
Library	-	4,800	4,800	-	9,600
Thomas Brington Foundation	-	6,000	-	-	6,000
	21,316	447,581	(342,871)	(95,567)	30,459

Previous year as restated:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
Lloyds	(1,833)	22,500	(10,182)	-	10,485
Tudor	3,458	16,667	(9,294)	-	10,831
	1,625	39,167	(19,476)	-	21,316

Notes to the financial statements cont.

For the year ended 31 March 2025

16 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
General funds	174,687	1,093,462	(1,157,653)	95,567	206,063

Previous year as restated:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
General funds	113,686	995,174	(934,173)	-	174,687

17 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Fund balances at 31 March 2024 are represented by:						
Current assets/(liabilities)	134,036	-	134,036	115,311	-	115,311
	134,036	-	134,036	115,311	-	115,311

18 Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contributions plans was £15,164 (2024 - £9,635)

Notes to the financial statements cont.

For the year ended 31 March 2025

19	Operating lease commitments At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:		
		2025 £	2024 £
	Within one year	197,633	104,968
	Between 2 and 5 years	142,430	114,010
	Cash generated from/(absorbed by) operations	340,063	218,978
20	Related party transactions There were no disclosable related party transactions during the year (2024 - £nil).		
21	Cash (absorbed by)/generated from operations		
		2025 £	2024 £
	Surplus for the year	40,519	80,692
	Movements in working captial:		
	(Increase) in debtors	(34,548)	(35,283)
	(Decrease)/Increase in creditors	(230,356)	333,775
	Cash generated from/(absorbed by) operations	(224,385)	379,184
22	Analysis of changes in net funds The charity had no material debt during the year.		

Notes to the financial statements cont.

For the year ended 31 March 2025

23	Prior period adjustment Changes to the balance sheet			
		At 31 march 2024		
		As previously reported £	Adjustment £	As restated £
	Creditors due within one year			
	Other creditors	(482,649)	61,967	(420,682)
	Capital funds			
	Income funds			
	Restricted funds	42,818	(21,502)	21,316
	Unrestricted funds	91,218	83,469	174,687
	Total equity	134,036	61,967	196,003
	Creditors to the profit and loss account			
		Period ended 31 march 2024		
		As previously reported £	Adjustment £	As restated £
	Donations and legacies	13,614	-	13,614
	Charitable activities	466,988	61,967	528,955
	Other trading activities	491,772	-	491,772
		972,374	61,967	1,034,341
	Expenditure on:			
	Charitable activities	953,649	-	953,649
		(953,649)	-	(953,649)
	Net movement in funds	18,725	61,967	80,692

A prior period adjustment has been included to reverse deferred income incorrectly included in the 2024 financial statements. NHFT income and expenses have also been reclassified as unrestricted funds.



Advice, support and housing
for a better tomorrow

CONTACT

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