Charity registration number 1146257 (England and Wales)

Company registration number 07945758

ACCOMMODATION CONCERN

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

ACCOMMODATION CONCERN

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees and Directors	Mrs B A Prince	
	Mr D Roche	
	Ms K M Exall	
	Ms S L Isaacson	
	Mr G Glennon	(Appointed 14 October 2025)
	Ms E Knight	(Appointed 14 October 2025)
	Mr J Perry	(Appointed 14 October 2025)
	Mr D Thorp	(Appointed 14 October 2025)
Senior management	J Z Moore	Chief executive officer (resigned 9 June 2025)
	J Perry	Interim senior director
Charity number (England and Wales)	1146257	
Company number	07945758	
Registered office	1 Meadow Road Kettering Northamptonshire NN16 8TL	
Auditor	Moore Oakley House Headway Business Park 3 Saxon Way West Corby Northamptonshire NN18 9EZ	

ACCOMMODATION CONCERN

CONTENTS

The trustees present their annual report and financial statements for the year ended 31 March 2026.

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 (AC) is a registered charity and company limited by guarantee. Its principal charitable purpose is the prevention and relief of poverty and homelessness.

AC works across North and West Northamptonshire, providing practical help to people experiencing or at risk of homelessness, poverty, financial insecurity and related disadvantage.

The Charity's work is centred on connecting services rather than treating problems in isolation. During 2025/26 this included specialist housing, debt and welfare benefits advice; supported accommodation and tenancy support; financial resilience and crisis support; community-based services; and the development of employability support.

Across these services, AC seeks not only to resolve an immediate problem but to help people achieve greater stability and independence.

Public benefit

The Trustees have had regard to the Charity Commission's guidance on public benefit when exercising their duties and when reviewing AC's aims, priorities and activities.

During 2025/26, AC carried out its charitable purposes by providing free specialist advice, safe supported accommodation, practical financial assistance and other preventative services to people facing homelessness, poverty and financial hardship.

The Trustees consider that these activities provided clear public benefit by helping people to understand and exercise their rights, maximise and stabilise their income, manage debt, avoid or resolve homelessness, access essential household items, sustain accommodation and build greater independence.

Achievements and performance

2025/26 was a significant year of growth and development for AC.

Across the year, AC supported 3,728 clients, including 2,602 new clients, and worked on 6,844 cases, of which 4,636 were newly opened during the year.

The Charity's advice and financial resilience work generated £7,607,864 in financial gains for clients, including benefits secured, debts resolved or written off and other improvements to household income.

Supported Accommodation also continued to expand. By the end of the period, AC's portfolio comprised 22 houses providing 89 supported beds. Across the year, AC provided 24,753 nights of supported accommodation.
These figures demonstrate the scale of the Charity's work but do not in themselves describe its impact. Behind them are people who have retained or secured a home, increased their income, found a sustainable solution to debt, received essential household items, moved towards employment or gained the stability and confidence needed to live more independently.

The Trustees would like to record their sincere thanks to the organisations and individuals whose financial support and partnership made AC's work possible during 2025/26:

- **Northamptonshire Healthcare NHS Foundation Trust (NHFT)**, for its significant investment in advice across North and West Northamptonshire and for funding the employability pilot launched in February 2026.
- **Nationwide**, for funding towards AC's advice services.
- **North Northants Council**, for funding towards AC's advice and outreach services via HSF7. And for funding the FR Theory of Change Project
- **Glasspool**, through the Flexible Frontline Fund, enabling AC to provide more than £60,000 in direct assistance to clients for essential household items and other immediate needs.
- **Commonweal Housing**, for supporting feasibility work into specialist supported accommodation for refugees.
- **Kettering Town Council**, for support towards core costs and marketing materials.
- **Support North Northants (SNN)**, through the advice Service Level Agreement supporting people with housing and debt issues.
- **Thomas Brington Foundation**, for supporting resettlement and move-on work within Supported Accommodation.
- **West Northamptonshire Council**, for funding the homelessness pathways advice pilot.
- **C2C Social Action**, for funding weekly advice services during 2025/26.
- **Desborough Town Welfare**, for its continued funding of the Desborough Library advice drop-in.
- **Ruth Fitch**, whose significant legacy donation provided valuable unrestricted support to the Charity.
- **Tesco**, for support towards emergency food provision and room hire.
- **Sainsbury's**, for support towards emergency food provision.
- **Money and Pensions Service (MaPS)**, through the Debt Modernisation Fund, supporting AI-assisted transcription and digital client onboarding.
- **St Martin grant funding**, including the Sustaining Accommodation Grant, supporting work to help people maintain accommodation and build greater stability.

The Charity also thanks the many statutory, voluntary and community organisations with which it works throughout Northamptonshire. Partnership working is essential to ensuring that people do not become lost between services and that specialist support reaches people at the right time.

Projects

Advice, financial resilience and crisis prevention
AC continued to provide free, confidential and impartial specialist advice across housing and homelessness, welfare benefits and debt.

The Advice Service provides detailed casework and representation as well as practical crisis support. This includes homelessness advice and advocacy, welfare benefit applications and challenges, income maximisation, regulated debt advice and formal debt solutions, including Debt Relief Orders.

Northamptonshire Healthcare NHS Foundation Trust (NHFT) remained a particularly important partner during the year, providing significant funding for advice delivered across both North and West Northamptonshire. This partnership enables specialist financial and housing advice to be connected directly with mental health pathways and services.

Nationwide provided funding towards AC's wider advice services, helping maintain capacity at a time when demand for specialist advice remained high.

AC continued its Service Level Agreement with Support North Northants (SNN), providing specialist housing and debt advice and supporting around 70 clients each year through this partnership.

West Northamptonshire Council funded a pilot providing advice to people using homelessness pathways, helping AC extend preventative advice to people already at significant risk of housing crisis.

NNC Supported Accommodation Concern with grants for advice provision and outreach support via the Household Support Fund 7 (funded by the DWP)
NNC also funded AC to carry out a Co-Produced Theory of Change project about Financial Resilience in North Northants.

C2C Social Action funded weekly advice provision during 2025/26, while Desborough Town Welfare continued its longstanding support for the weekly advice drop-in at Desborough Library.

The combination of office-based, telephone and digital advice, community outreach, home visits and services delivered through partner settings helps AC reach people who may face health, transport, digital, confidence or geographical barriers to accessing traditional advice services.

Practical financial support
The Charity continued to recognise that advice alone cannot always resolve an immediate crisis. Through its role as a delivery partner for the Glasspool Flexible Frontline Fund, AC distributed more than £60,000 of direct grant support to clients during the year. This helped people obtain essential items including white goods, carpets and supermarket vouchers.

The flexibility of this funding allows advisers to deal with an immediate practical problem alongside the underlying housing, debt or income issue, reducing distress and helping people establish a more stable position.
Tesco provided support towards emergency food provision and room hire, while Sainsbury's supported AC's emergency food provision.

These forms of practical support are used as part of a wider intervention. Where someone requires emergency food or household assistance, staff also seek to understand whether there are unresolved benefit, debt, housing or other problems that AC can help address.

Digital modernisation and responsible use of technology
During 2025/26, AC continued to invest in the modernisation of its Advice Service. Funding from the Money and Pensions Service (MaPS) Debt Modernisation Fund supported the development of digital client onboarding and AI-assisted transcription.

The purpose of this work is to reduce unnecessary administration, make access to advice easier and allow advisers to spend a greater proportion of their time working directly with clients.

AC's approach is that technology should support professional judgement and human connection rather than replace them. Appropriate safeguards, staff oversight, confidentiality and accountability remain central to the use of digital and AI-supported tools.

Supported Accommodation
AC's Supported Accommodation service provides safe homes and personalised support to single people who would otherwise be homeless.

During 2025/26 the service continued to grow, reaching 22 houses and 92 supported beds. Residents received support focused on tenancy sustainment, financial stability, health and wellbeing, community connection and preparation for move-on.

The Charity's purpose is not simply to provide a room. Support is intended to help each resident develop the skills, confidence and stability required to sustain accommodation and move towards greater independence.

Quality and compliance remained a key priority as the service expanded. AC continued to prepare for changes to the national regulation of supported housing and to strengthen arrangements around property standards, safeguarding, meaningful support, rent and service charge transparency and move-on.

The Thomas Brington Foundation supported resettlement and move-on work within Supported Accommodation.

Commonweal Housing supported feasibility work exploring how AC could use its supported accommodation expertise to respond to the needs of refugees. This work helped the Charity assess both the potential need and the operational requirements of any future specialist provision.

St Martin grant funding, including support for sustaining accommodation, also contributed to AC's work helping people maintain and move successfully through accommodation.

Employability, health and independence
A particularly important development during the year was the extension of AC's relationship with NHFT beyond specialist advice.

In February 2026, NHFT funded an employability pilot designed to connect practical employment support with mental health recovery and AC's existing housing, debt and welfare benefits expertise. The pilot recognised that the barriers preventing someone from returning to employment, education or volunteering are often interconnected. Housing insecurity, debt, benefit concerns, confidence, wellbeing and employment readiness may all need to be addressed together.

The early development of this work during 2025/26 created the foundation for a significantly expanded employability service in 2026/27, with the pilot subsequently scaling to a dedicated team.

Fundraising practices
The Charity's income development during the year was principally through commissioned services, grant funding, charitable trusts and foundations, corporate and community support, donations and legacies.

AC did not undertake any material public fundraising activity during the year and did not use professional fundraisers or commercial participators.

The Charity is registered with the Fundraising Regulator. Supporters are able to make donations through AC's website, and the Charity undertook a small number of modest community fundraising activities during the year, including the sale of donated bric-a-brac. Fundraising therefore represented only a very small proportion of AC's overall income and was undertaken directly by the Charity.

AC does not use high-pressure or intrusive fundraising methods and seeks to ensure that all fundraising activity is appropriate, respectful and consistent with the Charity's values, particularly when engaging with people who may be vulnerable.

No complaints relating to fundraising were received during the year.

Financial review

The Charity continued to grow during 2025/26 while maintaining a positive financial position. Total income for the year was £1,878,822, compared with £1,541,043 in the previous year. Total charitable expenditure was £1,773,567, compared with £1,500,524 in 2024/25.

This resulted in net income and a net movement in funds of £105,255, compared with £40,519 in the previous year.

Total funds increased from £236,522 at 1 April 2025 to £341,777 at 31 March 2026. Of the closing balance, £212,251 related to unrestricted funds and £129,526 to restricted funds.

The Charity's income continues to come from a mixture of commissioned and contracted services, grant funding, supported accommodation income, charitable donations and legacies. This mixed model supports AC's ability to provide specialist advice and practical services while reducing reliance on any single type of funding.

A significant part of the growth during the year arose from Supported Accommodation. Housing Benefit and tenant contribution income increased as the number of properties and supported beds grew.

Cash at bank and in hand at the year end was £295,869, compared with £353,157 at the previous year end. The Trustees therefore continue to consider cashflow and liquidity alongside reported income and expenditure, particularly as AC manages a larger supported accommodation portfolio, restricted projects, payment timings and mobilisation costs.

The Trustees consider the Charity to be in a sound financial position and have a reasonable expectation that it has adequate resources to continue operating for the foreseeable future.

Reserves Policy

At 31 March 2026 the Charity held total funds of £341,777, of which £129,526 was restricted and therefore not available for the general purposes of the Charity. Unrestricted funds totalled £212,251.

AC has historically operated with a policy aimed at maintaining a financial buffer sufficient to meet expenditure commitments and protect continuity of services if income is interrupted. The previous stated target was £150,000.

During the year AC continued to grow significantly, particularly through the expansion of Supported Accommodation and the development of new commissioned and grant-funded services. The Trustees recognise that the Charity's scale, contractual commitments, property obligations, staffing structure and overall risk profile are now materially different from when the existing £150,000 reserves target was established.
As a result, the reserves policy is currently under review. The Charity's new Treasurer will lead a detailed review with the Board in October 2026, considering the appropriate level of free reserves required to support AC's current scale of operations, cashflow exposure, funding concentration, property commitments and future financial resilience.

The Trustees therefore consider it appropriate for the Charity presently to hold reserves above the existing £150,000 target while this review is undertaken. The revised policy will seek to ensure that AC maintains sufficient financial resilience without holding funds unnecessarily that could otherwise be applied towards its charitable purposes.

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.

Principal risks and uncertainties

The Trustees recognise that AC's growth brings increased responsibility and complexity. During the year the Board continued to consider the principal strategic and operational risks facing the Charity and the measures required to manage them.

Financial sustainability and funding concentration

A significant proportion of AC's activities depend on commissioned services, restricted grants, Housing Benefit and other time-limited or externally determined income. Public sector financial pressure, delayed payments, changes to contract values or the loss of a significant funding stream could affect both cashflow and service capacity.

The Charity is responding by strengthening cashflow forecasting, project-level budgeting, full-cost recovery and scrutiny of new opportunities. Future growth will be assessed for financial sustainability rather than pursued for scale alone.

Supported accommodation regulation and property risk

The regulatory environment for supported accommodation is changing, with the introduction of new licensing and quality requirements. AC has been actively preparing for these changes and the Trustees consider the organisation to be well placed to operate successfully within the new regulatory framework.

The Charity continues to strengthen compliance, property management, support standards, rent and service charge arrangements and Board assurance. Future growth in the accommodation portfolio will remain planned and selective, taking account of funding, property suitability, staffing capacity, quality of support and appropriate move-on pathways.

Organisational capacity and workforce

The Charity has grown quickly. This creates a risk that management capacity, systems and infrastructure do not develop at the same pace as frontline delivery.

AC is therefore investing in management, supervision, workforce development, wellbeing, quality assurance and organisational systems. The Trustees recognise that staff capacity and retention are critical to safe, high-quality services.

Data, digital systems and responsible AI

Greater use of digital systems and AI-supported tools creates opportunities to improve access and reduce administration, but also introduces risks around confidentiality, cyber security, data quality, system resilience and inappropriate reliance on technology.

AC's approach is to use technology with appropriate human oversight, clear accountability and safeguards. Digital tools are intended to support, rather than replace, professional judgement and personal service.

Partnership and commissioner dependency

Much of AC's impact is delivered in partnership with NHS services, councils, funders, housing organisations and voluntary and community organisations. Dependence on a limited number of significant relationships creates financial and operational risk if priorities, funding or commissioning arrangements change.

The Charity seeks to maintain strong and transparent partnerships while developing a more balanced funding base and ensuring that new partnership activity remains aligned with its charitable purposes and organisational capacity.

Plans for future periods

During 2025/26, AC undertook a strategic review resulting in its 2026-29 Business Plan: Preventing Crisis, Building Independence.

The plan recognises that AC has grown significantly and that the next stage of its development must combine ambition with stronger organisational foundations.
The strategic direction for 2026-29 is based around four connected priorities:

1.Advice, financial resilience and crisis prevention

Protect and develop high-quality housing, debt and welfare benefits advice, improve financial resilience and intervene earlier to prevent avoidable crisis.

2.Safe and sustainable supported accommodation

Provide safe homes and meaningful support while preparing for regulatory change and ensuring that any future growth is financially and operationally sustainable.

3.Employability, health and independence

Build on the NHFT employability pilot and connect employment support with housing, financial resilience, confidence and wider independence.

4.Community reach and place-based prevention

Take specialist help into trusted community settings and reach people earlier, particularly those who face barriers to traditional services.

These priorities are supported by a commitment to strengthen six areas of organisational capability: partnerships and system leadership; people and culture; governance and organisational resilience; finance and infrastructure; data, digital systems and responsible AI; and quality, compliance and impact.

Growth will remain a means of increasing impact rather than an objective in itself. New opportunities will be assessed against charitable purpose, evidence of need, financial realism, quality and regulatory requirements, workforce capacity and organisational risk.

The Business Plan will be supported by annual delivery planning and regular Board oversight, with increasing emphasis on measuring not simply how much activity is delivered but what changes for the people AC supports.

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.

Overall responsibility for the Charity rests with the Board of Trustees, who are also directors of the charitable company for the purposes of company law. The Board meets regularly to oversee the Charity's strategy, finances, performance, risk, governance and compliance.

The Board was strengthened during 2025/26 by the appointment of two new Trustees and two directors on 14 October 2025, detailed below:

Mrs B A Prince	
Mr G R Perkins	(Resigned 1 May 2026)
Mr D Roche	
Ms K M Exall	
Ms S L Isaacson	
Mr S Wenham	(Resigned 2 August 2025)
Mr O White	(Resigned 11 January 2026)
Mrs J Moore	(Resigned 9 June 2025)
Mr G Glennon	(Appointed 14 October 2025)
Ms E Knight	(Appointed 14 October 2025)
Mr J Perry	(Appointed 14 October 2025)
Mr D Thorp	(Appointed 14 October 2025)

Recruitment and Appointment of Trustees:
Trustees are recruited with regard to the skills, experience and diversity required by the Board and the changing needs of the Charity.

As AC has grown, the Board has recognised the importance of maintaining an appropriate balance of experience across areas including finance, governance, organisational leadership, housing, quality and risk.

New Trustees receive a structured induction to AC, including an overview of the Charity's services, structure, governance arrangements, finances, key risks and strategic priorities. As part of this induction, Trustees are supported to understand their legal and regulatory responsibilities as charity trustees and, where applicable, as directors of the charitable company. This includes their duties in relation to acting in the Charity's best interests, managing resources responsibly, exercising appropriate care and skill, ensuring accountability and compliance, and maintaining oversight of the Charity's activities.

AC maintains a Trustee Training Register to record relevant learning and development undertaken by Board members. Ongoing training and development needs are reviewed as part of the Charity's governance arrangements, with Trustees encouraged to undertake appropriate training to support both their individual responsibilities and the collective skills of the Board

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
Moore East Midlands were reappointed as the Charity's statutory auditor for the year ended 31 March 2026.

The trustees report was approved by the Board of Trustees.

....

Trustee

Date: ....

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2026

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 2026 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 2026 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.

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.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF ACCOMMODATION CONCERN

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.

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 non-compliance 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.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

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
Date: ....

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.

ACCOMMODATION CONCERN

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds as restated 2025 £	Restricted funds as restated 2025 £	Total as restated 2025 £
Income from:							
Donations and legacies	3	57,540	-	57,540	20,211	-	20,211
Charitable activities	4	404,210	264,825	669,035	418,015	447,581	865,596
Other trading activities	5	1,152,247	-	1,152,247	655,236	-	655,236
Total income		1,613,997	264,825	1,878,822	1,093,462	447,581	1,541,043
Expenditure on:							
Charitable activities							
Expenditure on charitable activities	6	1,607,809	165,758	1,773,567	1,157,653	342,871	1,500,524
Total charitable expenditure		1,607,809	165,758	1,773,567	1,157,653	342,871	1,500,524
Transfers between funds		-	-	-	95,567	(95,567)	-
Net income for the year/ Net movement in funds		6,188	99,067	105,255	31,376	9,143	40,519
Fund balances at 1 April 2025		206,063	30,459	236,522	91,218	42,818	196,003
Fund balances at 31 March 2026		212,251	129,526	341,777	206,063	30,459	236,522

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.

ACCOMMODATION CONCERN

BALANCE SHEET

AS AT 31 MARCH 2026

	Notes	2026 £	2026 £	2025 £	2025 £
Fixed assets					
Tangible assets	**12**		7,675		-
Current assets					
Debtors	**13**	100,728		73,691	
Cash at bank and in hand		295,869		353,157	
		396,597		426,848	
Creditors: amounts falling due within one year	**14**	(62,495)		(190,326)	
Net current assets			334,102		236,522
Total assets less current liabilities			341,777		236,522
The funds of the charity					
Restricted income funds	**16**		129,526		30,459
Unrestricted funds	**17**		212,251		206,063
			341,777		236,522

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 2026.

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)

ACCOMMODATION CONCERN

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2026

	Notes	2026 £	2026 £	2025 £	2025 £
Cash flows from operating activities					
Cash absorbed by operations	**22**		(49,086)		(224,385)
Investing activities					
Purchase of tangible fixed assets		(8,202)		-	
Net cash used in investing activities			(8,202)		-
Net cash generated from financing activities			-		-
Net decrease in cash and cash equivalents			(57,288)		(224,385)
Cash and cash equivalents at beginning of year			353,157		577,542
Cash and cash equivalents at end of year			295,869		353,157

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 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.

1.3 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.

1.4 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.

1 Accounting policies **(Continued)**

1.5 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.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Computers	3 years straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 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.

1.9 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.

1 Accounting policies **(Continued)**

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.

1.10 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.

1.11 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.

1.12 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.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

3 Income from donations and legacies

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Donations and gifts	57,540	20,211

4 Income from charitable activities

	Charitable income 2026 £	Charitable income 2025 £
Grant income	298,699	500,596
Services provided under contract	370,336	365,000
	669,035	865,596
Analysis by fund		
Unrestricted funds	404,210	418,015
Restricted funds	264,825	447,581
	669,035	865,596

5 Other trading activities

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Income from Tenants - Housing Benefit	1,101,655	627,211
Income from Tenants - Tenant Contributions	50,592	28,025
	1,152,247	655,236

6 Expenditure on charitable activities

	Expenditure on charitable activities 2026	Expenditure on charitable activities 2025
	£	£
Direct costs		
Charitable expenditure	976,924	749,605
Share of support and governance costs (see note 7)		
Support	784,273	741,575
Governance	12,370	9,344
	1,773,567	1,500,524
Analysis by fund		
Unrestricted funds	1,607,809	1,157,653
Restricted funds	165,758	342,871
	1,773,567	1,500,524

7 Support costs

	Support costs	Governance costs	2026	Support costs	Governance costs	2025
	£	£	£	£	£	£
Staff costs	643,491	-	643,491	633,833	-	633,833
Insurance	19,633	-	19,633	12,819	-	12,819
Repairs and renewals	7,583	-	7,583	519	-	519
General office	2,992	-	2,992	6,446	-	6,446
Premises costs	27,797	-	27,797	41,456	-	41,456
Legal and professional	15,058	-	15,058	4,612	-	4,612
Finance costs	532	-	532	295	-	295
Activity resource costs	5,072	-	5,072	921	-	921
Advertising & website	1,945	-	1,945	1,009	-	1,009
Communications and IT	29,414	-	29,414	21,080	-	21,080
Cleaning	5,576	-	5,576	3,914	-	3,914
Utilities	8,185	-	8,185	4,951	-	4,951
Travel and subsistence	12,225	-	12,225	9,720	-	9,720
Bad debt	4,243	-	4,243	-	-	-
Depreciation	527	-	527	-	-	-
Audit fees	-	12,370	12,370	-	9,344	9,344
	784,273	12,370	796,643	741,575	9,344	750,919
Analysed between						
Charitable activities	784,273	12,370	796,643	741,575	9,344	750,919

8 Net movement in funds

	2026	2025
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	12,370	9,344
Depreciation of owned tangible fixed assets	527	-

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year, but one of the trustees was reimbursed a total of £79 for travelling expenses.

10 Employees

The average monthly number of employees during the year was:

	2026	2025
	Number	Number
	33	30

Employment costs

	2026	2025
	£	£
Wages and salaries	922,222	850,118

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

	2026	2025
	Number	Number
£60,001 to £70,000	-	1

Remuneration of key management personnel
The remuneration of key management personnel was as follows:

	2026	2025
	£	£
Aggregate compensation	100,641	68,250

11 Taxation

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

12 Tangible fixed assets

	Computers
	£
Cost	
Additions	8,202
At 31 March 2026	8,202
Depreciation and impairment	
Depreciation charged in the year	527
At 31 March 2026	527
Carrying amount	
At 31 March 2026	7,675

13 Debtors

	2026	2025
Amounts falling due within one year:	£	£
Trade debtors	3,522	3,932
Other debtors	64,449	46,920
Prepayments and accrued income	32,757	22,839
	100,728	73,691

14 Creditors: amounts falling due within one year

	2026	2025
	£	£
Trade creditors	8,549	210
Accruals and deferred income	53,946	190,116
	62,495	190,326

15 Government grants

Grant income of £22,612 (2025 £155,171) has been deferred to 2026/27 financial year as it has been received ahead of the grant period it relates to.

During the current financial year £155,171 was released into income.

16 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 2025	Incoming resources	Resources expended	Transfers	At 31 March 2026
	£	£	£	£	£
HSF 7 Project	-	19,541	(19,327)	-	214
Kettering council	-	1,500	-	-	1,500
Tudor	6,137	-	-	-	6,137
Restricted grants	-	500	(500)	-	-
Nationwide	15,174	20,000	(14)	-	35,160
VRF Project	480	20,727	(20,617)	-	590
Glasspool	(1,040)	60,000	(58,923)	-	37
Commonweal Housing	(3,000)	-	-	-	(3,000)
SNN	6,708	8,011	(28)	-	14,691
Desborough Library	-	5,200	(214)	-	4,986
Thomas Brington Foundation	6,000	7,600	(13,600)	-	-
Tesco	-	500	-	-	500
Legacies	-	33,946	-	-	33,946
MaPS Fund	-	50,000	(20,751)	-	29,249
Feasibility Study	-	9,500	(3,984)	-	5,516
West Northants	-	20,000	(20,000)	-	-
C2C	-	7,800	(7,800)	-	-
	30,459	264,825	(165,758)	-	129,526

Previous year:	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)	-
Nationwide	-	40,000	(24,826)	-	15,174
VRF Project	-	480	-	-	480
Glasspool	-	55,000	(56,040)	-	(1,040)
Commonweal Housing	-	-	(3,000)	-	(3,000)
Advise UK	-	1,000	(1,000)	-	-
SNN	-	8,615	(1,907)	-	6,708
VRF	-	180	(180)	-	-
Desborough Library	-	4,800	(4,800)	-	-
Thomas Brington Foundation	-	6,000	-	-	6,000
	21,316	447,581	(342,871)	(95,567)	30,459

17 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 2025	Incoming resources	Resources expended	Transfers	At 31 March 2026
	£	£	£	£	£
General funds	206,063	1,613,997	(1,607,809)	-	212,251

Previous year:	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

18 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2026	2026	2026	2025	2025	2025
	£	£	£	£	£	£
Fund balances at 31 March 2026 are represented by:						
Tangible assets	7,675	-	7,675	-	-	-
Current assets/(liabilities)	334,102	-	334,102	236,522	-	236,522
	341,777	-	341,777	236,522	-	236,522

19 Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contributions plans was £15,637 (2025 - £15,164)

20 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:

	2026	2025
	£	£
Within one year	309,143	197,633
Between two and five years	188,471	142,430
	497,614	340,063

Lessor

At the reporting end date the charity had contracted with tenants for the following minimum lease payments:

	2026	2025
	£	£
Within one year	26,289	31,815

21 Related party transactions

There were no disclosable related party transactions during the year (2025 - £nil).

22 Cash absorbed by operations

	2026	2025
	£	£
Surplus for the year	105,255	40,519
Adjustments for:		
Depreciation and impairment of tangible fixed assets	527	-
Movements in working capital:		
(Increase) in debtors	(27,037)	(34,548)
(Decrease) in creditors	(127,831)	(230,356)
Cash absorbed by operations	(49,086)	(224,385)

23 Analysis of changes in net funds

The charity had no material debt during the year.