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**Charity registration number 1138615**

**Company registration number 06944944 (England and Wales)**

**GAP SUPPORTED HOUSING LTD**

**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2025**

## **GAP SUPPORTED HOUSING LTD**

### **LEGAL AND ADMINISTRATIVE INFORMATION**

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<b>Trustees</b>	Mr A Bertram Mr C H Brinton J Costello K Norman Mrs R E Theobalds
<b>Secretary</b>	Mr A J Sanders
<b>Charity number</b>	1138615
<b>Company number</b>	06944944
<b>Principal address</b>	Office 4 Meal Market Hexham Northumberland NE46 1NF
<b>Registered office</b>	Office 4 Meal Market Hexham Northumberland NE46 1NF
<b>Independent Examiner</b>	Ian Congleton TC Group 15 Bankside The Watermark Gateshead Tyne and Wear NE11 9SY

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# **GAP SUPPORTED HOUSING LTD**

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## **GAP SUPPORTED HOUSING LTD**

### **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)**

**FOR THE YEAR ENDED 31 MARCH 2025**

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

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's [governing document], the Companies Act 2006 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 Republic of Ireland (FRS 102)" (effective 1 January 2019).

#### **Objectives and activities**

Our aim as laid down by our Memorandum of Association are;

"To support vulnerable adults, both those who are homeless and those who may be threatened with homelessness, by the provision of temporary accommodation, supported housing, support in their own home or by such other services calculated to relieve their needs."

During the year 2024/25 our service provision consisted of a staffed accommodation service delivered from Links House, Haugh Lane, Hexham. This provides accommodation for up to thirteen individuals across four shared flats. We retain our accommodation service based at 4/5 Dean St in Hexham which has the capacity to provide supporting accommodation for up to seven individuals.

Responsibility for service delivery and development is held by the Chief Executive Officer (CEO) The CEO reports directly to the Board of Trustees and line manages the Project Manager.

The Project Manager is responsible for the day to day running of the services and the line management of support staff.

The all-important direct support of those who use our services is provided by a team of six Tenant Support Workers. All have wide experience of working in supporting housing. During the year we sponsored two members of staff to successfully study for the Homeless Link/CIH Level 3 Certificate in Providing Homelessness Services. Staff also attended training made available by Northumbria PCC; The Violence Prevention Ambassadors Programme and Active Bystander training. This is in addition to the regular refresher training around Health & Safety in the workplace.

The holistic nature of the service we offer, based as it is on the support needs of the individual, requires support staff to undertake support planning and manage a number of individual support plans, acting as a Link Worker for individual residents. Their role also incorporates other relevant duties in support of both the provision of high-quality housing and housing support services to promote independent living.

We have continued to provide the support a homeless person needs to address those issues that may have led or contributed to their becoming homeless. We have seen increased numbers of individuals supported during the year. This is due both to the increased capacity in the new Links House service, the expansion of support available from our staff and utilising the facilities available in the property to promote service provision from external agencies. Increased support staff availability during the year has allowed for increased targeted support when needed which has led to improved outcomes, resulting in more residents being in a position to move to independent living sooner than had previously been the case.

**Objectives and activities (Cont)**

The development of our Dean St property remains a priority. For some time we have had the inspirational target of expanding the service available exclusively for women, particularly those needing to escape from an abusive relationship. Our Dean St property is seen as ideal for this service. Prior to our expansion into Links House, Dean St was our core accommodation service. With seven units and licensed as a House in Multiple Occupancy (HMO) it was ideal for housing a women's supported housing service. We had spent some considerable time in negotiations with a specialist support provider of women's services in the North East, but unfortunately, they were unable to progress that development.

When our services moved to Links House we took the opportunity to refurbish Dean St as it was looking a little tired, particularly after the rigors of several 'lockdowns' during the pandemic. During this time our HMO license had lapsed. As this would be needed if we wished to deliver services from the property we reapplied and after assessment and inspection a new HMO Licence was issued in 2023.

Early this year another inspection was undertaken by NCC. This was a result of personnel changes within the Local Authority and a concern that previous authorisation of HMO Licences may not have been as thorough as needed. Whilst the standard of the accommodation was highly praised and overall the assessment was very positive, the new inspection found that two bedrooms were under the acceptable room size. These room size changes had been introduced in 2018, ten years after our first licence had been issued, but certainly prior to the issuing of the most recent licence. This has created quite a problem and we are in the process of working with the Local Authority to look at ways we can address this situation. At present it does mean that service development is on hold for the time being as we look at solutions to the problem.

Throughout the year the Board of Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake. The overriding aim of our service continues to be that of helping a homeless individual achieve the goal of independent living with a home of their own, gain employment and to be able to participate in their community as fully as they wish and are able.

### **Achievements and performance**

#### *Significant activities and achievements against objectives*

Whilst addressing the immediate need for accommodation, our service also offers the opportunity for a homeless individual to address other support needs they may have. Help and housing advice is also available to those who are in danger of becoming homeless. We strive to create a therapeutic environment in which individuals can begin to re-build self-esteem and address feelings of social isolation. When needed support is given to access the specialist services they may need to address, for example, mental ill health or addictions. We help with the learning of basic living skills and facilitate access to the help needed to improve literacy and numeracy. Utilising the office and communal space within Links House we have continued to develop a more holistic service with the ability to deliver and facilitate support to individuals, both in-house and by strong working relationships with external support agencies.

During the year we have seen an increase in the numbers we are able to support. This is not only as a result of increased capacity within Links House but also a result of increased support resulting in an individual being in a position to move to independent living much sooner than previously. This positive outcome can also be attributed to the developing range of training, activities and additional targeted support being available from the service.

During the year we continued the development of an holistic supported accommodation service, a service with the ability to deliver and facilitate support to individuals, both in-house and via strong working relationships with external agencies. Continuing to utilise the skills of staff with lived experience we have helped deliver support around Alcohol Awareness, Addiction Recovery and ADHD Awareness.

Success in helping people move to independent living is very much an indication of the benefits of the additional targeted support. We have introduced in-house counselling delivered by a local MBACP qualified practitioner. This was in response to identified need and the individuals concerned warmly welcomed this opportunity, allowing intervention when needed and not after a wait of several weeks or even months, and face to face not at the end of the telephone.

Of those that came to our service with addictions almost 70% have engaged with programmes designed to address these addictions. This includes in-house provision combined with referrals to, and support to attend, external agencies and specialist support groups. We are seeing increasing numbers of people contacting the service for advice and housing support, often by calling at the door, or via telephone and we have successfully supported a number of people in this way. We also facilitated use of our office space to provide temporary office accommodation to NDAS (Northumbria Domestic Abuse Service) for several weeks whilst their Hexham office was being refurbished. This has contributed greatly to an already positive working relationship. We are looking at ways of building on this relationship to help in our aim of expanding provision for homeless women.

We continue to work closely with outside agencies including Northumberland County Council's Homelessness team, Social Services, Probation, BID Services Northumberland, with Oaktrees Newcastle and the Health Authority inc. hospital discharge teams, GPs and mental health support teams, Northumbria Police and Northumberland Recovery Partnership (NRP)

SHELTER, CRISIS, Thirteen Group, Changing Lives and Hexham Youth Initiative continue to make referrals to our service and our work with NDAS and Harbour has greatly enhanced our provision for homeless and vulnerable women.

Our attendance at monthly community safety meetings, 'VOL' meetings (Victim Offender Location) has been maintained ensuring we have a positive working relationship with Northumbria Police who coordinate these meetings, and our services are recognised as making a positive contribution to community safety. We also attend monthly rough sleeper up-date meetings with Northumberland County Council.

We are actively involved in number of groups and organisations through which we are able to share good practice and discuss our service delivery and the ethos behind that delivery. Examples include NCC Homelessness Partnership Meetings, VONNE Peer Group meetings, Homeless Link Regional Peer Group Meetings. We have been active participants in the national PIElink discussion group for many years. ( PIE - Psychologically Informed Environment)

### **Positive Outcomes**

We continue to see improvement across all our outcome aims during the year and increasing numbers are showing positive improvement and progress in such areas as self-esteem and confidence; mental health; budgeting/money management skills and improved living skills. We have also witnessed reduction in substance misuse/addictive behaviours. Access to appropriate support agencies, increased in-house support and our progress towards meeting the requirements of PIE have all contributed to individuals reporting reduced levels of stress and anxiety.

Activities to promote both mental and physical health have been arranged, including subsidised gym membership, swimming, bowling and a number of country walks and picnics, weather permitting! The increased staff support and continuing development of positive working relationships with other agencies has resulted in our seeing really positive outcomes for individuals. Increasing numbers have experienced improved physical and mental health, including the tackling of addictions and a reduction in feelings of isolation and low self-esteem. The feeling of community we are striving for with the service is becoming manifest via these and related outcomes showing progress towards an increased sense of stability for those in the service. To help monitor progress through the service and forming part of our revised support planning format, we have introduced a short wellbeing survey. This was based on grant impact report required by one of our funders, The Benecia Foundation. The Individual is asked to answer a number of questions intended to help give an indication of their sense of wellbeing, at that point. They are then asked the same questions twelve months later, or if they are leaving the service, prior to their leaving.

There were seven questions:

- a. I've been feeling optimistic about the future
- b. I've been feeling useful
- c. I've been feeling relaxed
- d. I've been dealing with problems well
- e. I've been thinking clearly
- f. I've been feeling close to other people
- g. I've been able to make up my own mind about things

**GAP SUPPORTED HOUSING LTD****TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)****FOR THE YEAR ENDED 31 MARCH 2025**

The findings from this survey have been very encouraging and we continue to see improvement across all our outcome aims during the year.

**a) I've been feeling optimistic about the future**

Answer	Start	End
None of the time	44%	nil
Rarely	23%	nil
Some of the time	33%	10%
Often	nil	45%
All of the Time	nil	45%
Unable/Prefer not to say	nil	nil

**b) I've been feeling useful**

Answer	Start	End
None of the time	23%	nil
Rarely	10%	10%
Some of the time	23%	22%
Often	10%	34%
All of the Time	nil	34%
Unable/Prefer not to say	34%	nil

**c) I've been feeling relaxed**

Answer	Start	End
None of the time	10%	nil
Rarely	57%	nil
Some of the time	23%	23%
Often	10%	67%
All of the Time	nil	10%
Unable/Prefer not to say	nil	nil

**d) I've been dealing with problems well**

Answer	Start	End
None of the time	10%	nil
Rarely	34%	nil
Some of the time	46%	45%
Often	nil	45%
All of the Time	nil	10%
Unable/Prefer not to say	10%	nil

**e) I've been thinking clearly**

Answer	Start	End
None of the time	10%	nil
Rarely	25%	nil
Some of the time	55%	45%
Often	10%	45%
All of the Time	nil	10%
Unable/Prefer not to say	nil	nil

**f) I've been feeling close to other people**

Answer	Start	End
None of the time	nil	nil
Rarely	35%	nil
Some of the time	45%	50%
Often	20%	25%
All of the Time	nil	25%
Unable/Prefer not to say	nil	nil

**g) I've been able to make up my own mind about things**

Answer	Start	End
None of the time	nil	nil
Rarely	35%	nil
Some of the time	45%	25%
Often	20%	50%
All of the Time	nil	25%
Unable/Prefer not to say	nil	nil

As the results of this survey testify, the increased support available to individuals due to the increased day time staffing, has had a positive impact. This has been particularly so with several individuals with needs around addiction and mental health with a number of beneficiaries supported to attend external support for addiction via NRP. Others have benefitted from attending the Hextol Foundation services; volunteering in the Tans Café and with the gardening project. Others have engaged with Cycling Minds in Hexham.



The aim of improving individual employability via skills development and education and training has resulted in a number of individuals starting college courses at Newcastle College and many residents have attended the in-house 'Introduction to Maths' and 'CV Writing' courses which have been delivered by the Northern Learning Trust and the National Careers Agency.

The move to education and employment and increased community involvement has highlighted the difficulties many individuals face due to a lack of photo ID. We addressed this by facilitating applications for a Citizens Card for eight individuals which now means that they have the photo ID required to access services. Staff, in addition to the regular cooking session, have arranged arts and crafts activities and a little horticulture too, including both house plants and outdoor plants, the latter donated by TESCO.

For the first time this year we entered a local Christmas Tree Festival at St Andrew's Church in Corbridge, a nearby village. After much discussion it was decided to go for a traditional Christmas tree look and craft sessions were arranged to make decorations and a few visits to local shops for the materials needed. As a project this really brought people together, with everyone becoming involved, from suggesting a theme to making decorations and helping install the tree in the church. Even before the event had finished people were talking about next years festival entry and a bigger and better tree. These comments, suggesting that they may still be in our service in twelve months' time, and not seeing that as a particularly bad thing, we feel is testament to how secure and supported people feel in the service. People do want to move on, to a home of their own, or for some, to more long-term supported housing. But where they are now is still a good place to be. A good place to start building resilience and learning life skills, taking the first steps out of homelessness and towards a more positive future. Many people do remain in-touch once they have moved on, letting us know how they are doing, or asking for advice to help through a tricky patch. Once again an indication of how positively they view their time in our service, how welcome they were made on first arriving and how welcome and valued they continue to feel.

#### **Person Centred Support**

**Luke** - Luke was referred to our service by Northumberland County Council Homelessness and Housing Options team. He had a history of offending and 'class A' drug use going back many years. He had been in a Young Offenders Institution at the age of sixteen and had been in and out prison almost all his life. It was during his final prison term for a serious drug related assault that he began to re-assess his life and look at making changes for a more positive future.

He fully engaged in educational classes available and began to tackle his addictions.

Luke had left custody over eight years ago and after time staying with friends he moved to a supported accommodation service in Haltwhistle. Though unable to secure employment he continued to receive support for his past drug abuse and did not relapse or reoffended. Luke's subsequent homelessness at the age of 56 was through no fault of his own but as a result of the property being closed by the support provider Myspace. He wasn't alone in being given notice to leave and without any alternative accommodation being offered.

During his time with us he continued to positively engage with NRP and a referral was made via his GP for support with his mental health. Unfortunately years of drug abuse had led to several health concerns and his mobility also began to be affected.

The securing of his own home with ground floor access became a priority. Luke was supported to register on 'Homefinder' the Local Authority Housing Service and, based on his positive progress in the service, we contacted them to recommended he be placed on Band 1. This would improve his chances of securing a suitable property. After several months and a few unsuccessful bids Luke was offered a property. He was over the moon and we began preparations for his move. A week later his offer was withdrawn, no reason was given other than, "after completion of our suitability checks" Luke was devastated.

We immediately contacted Karbon Homes the housing provider. They had made this decision based on his historic offending record and apparently dismissed the last eight years of progress. We arranged a telephone review and supported Luke during the call. We also provided a statement strongly supporting his housing application and challenging the decision. This intervention was successful and Luke moved into his new home a few weeks later. As with all those who move on to their own home we helped with the move, supporting Luke to apply for Housing and Council Tax Benefits and arranging utility accounts.

Using the donations received from local churches and individuals we provided a new cooker and fridge and helped with the cost of basic furnishings from CORE furniture and Tynedale Hospice at Home furniture store.

Luke is now settled in his new home. We do see him on occasion, but he is determined to be as independent as possible and forge a new life for himself.

**Susan** - Susan came to our service after we were contacted by a member of a local church. Susan had been living in a local community based residential service for people with a range of needs, including ex-offenders and those with addictions. Aged 27 she had found herself there after many years of street homelessness, addiction and living in and out of numerous hostels and night shelters. She had suffered emotional and physical abuse from a young age and aged seven was taken into care. Whilst at the service Susan had begun a relationship with a man outside the community, unfortunately this was not a positive relationship and led her to once again began drug use. The discovery of this fact led to Susan losing her accommodation. She was offered help by a member of the Community Church who let her stay in her home whilst finding a place to live and it was that good Samaritan who contacted us.

Susan soon settled in and with a determination to start again and move-on from the negative relationship that had led to her having to leave Betel.

This took several months to achieve and as Susan disclosed more to us it became very clear this relationship was of great concern. We supported Susan to contact NDAS who were able to offer her the specialist support and insight needed in this situation. With our support Susan also contacted the police and reported the behaviours to which she had been subjected.

Freed from this abusive relationship we began to see great improvement in her physical and emotional wellbeing. She began participating in many communal and community-based activities, including once again attending the Community Church, something she had stopped as a direct result of the controlling relationship.

Keen to improve her employment opportunities she attended the in-house adult literacy and numeracy and subsequently enrolled on a maths course at Newcastle College.

In March Susan began working as a Care Assistant at a local health facility supporting women with complex mental health needs. She is loving the work. The next step is securing a home of her own, a task we are busy supporting her to achieve.

(\*permission obtained from individuals concerned and when requested names have been changed)

These examples show the benefits that increased levels of support staff can have on the positive outcomes for individuals.

These successes are also examples of the positive impact the growing interagency working has had on our service delivery. Combined with increased support staff hours we are really seeing the positive outcomes for the those we support in our service. As previously noted we are seeing increased numbers of individuals experiencing improved physical and mental health, including the tackling of addictions and a reduction in feelings of isolation and low self-esteem. Of those that came to our service with addictions 70% have engaged with programmes designed to address these addictions. 48% have entered education or employment and 42% have moved to a home of their own. The feeling of community we are striving for within the service is becoming manifest via these, and related, outcomes which indicate an increasing sense of stability for those in the service.

As we move into 2025 we will continue this positive development. Priority will be to expand our offer, redeveloping the Dean St service, expanding day time community access to the office and training areas of Links House and focusing on facilitating a positive journey through the service for all who approach us for help.

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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**Financial review**

*Reserves policy*

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

As with previous years we have not been free from unforeseen challenges. Agreed budgets and the contribution to reserves within them had been adversely affected by several factors. The continuing and seemingly relentless increases in heat and lighting costs, is one example. The failure to lease our Dean St accommodation was another.

The decision to increase weekday staffing has also, somewhat ironically, had a negative effect on our income. Increased support has helped with our success in supporting people into independent living, which then has an impact on our rental income. Increased numbers moving on from the service creates an unavoidable higher voids percentage due to the need to prepare rooms for a new occupant. We believe that a high standard of accommodation is crucial to the wellbeing of those we support and will not compromise on that. This can result in delay if rooms require redecoration, repair and items of furniture replaced.

Individual employment also has an effect on rental income as delays in processing revised Housing Benefit (HB) claims can lead to significant rent arrears. Lower HB awards mean higher personal contribution rates for the individuals concerned, often not calculable until several weeks, or even months, of employment have elapsed.

We did successfully negotiate an inflationary 4% increase in HB eligible charges which has helped maximise earned income potential and rental charges accounted for 70% of our annual income.

We continued with our programme of grant applications and in addition began to develop a campaign to help increase individual donations. Thanks to the Lloyds Foundation we have been working with Ten Stories High a Kendal based company specialising in PR and marketing for charities and small businesses. With their help we have begun to review our website and social media presence with a view to relaunching in early 2025. We had seen a marked increase in charitable giving over the last two year but unfortunately this has not been maintained and donations have reduced quite significantly. We hope a new website, increased social media presence and a concerted donations campaign will begin to reverse this decline.

We had considerable success in grant applications over the years including the securing of a second five year grant from the Big Lottery Community Fund. The James Knott Trust have also again supported us with a further years funding of £9,000. Northumberland County Council also continued to support our service with a grant of £20,000.

## **GAP SUPPORTED HOUSING LTD**

### **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2025**

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Whilst this has been another financially challenging year the policy of the charity regarding unrestricted funds remains unchanged and we will continue to endeavour to maintain these funds at a level equivalent to between three and six month's expenditure. The Trustees recognise that a level of uncertainty remains, particularly as regard the failure to increase earned income, they do however feel that adequate financial provision is in place to ensure the continuation of service delivery.

The expenditure on staffing has increased on the previous year. This reflects increased hourly rates for support staff in line with our commitment to be a Real Living Wage employer, the introduction of increased support hours during weekdays and the increase in management rates by 6%. Payments for On-Call and Sleep-in duties were also increased by 7%.

The financial climate in which we operate remains challenging. The expansion of services across two sites and the possibility of income generation from leasing Dean St remains a key element of our Business Plan. As does the expansion of the renting of office and training space in Links House. The realisation of these elements of the Business Plan will help in meeting our aim of providing financial security for the organisation via increased earned income. The aim of diversifying our service provision to include long term supported housing also remains a part of our financial stability planning.

The Trustees continue to recognise the need to review composition of the Board, looking at broadening the diversity, age and skills base and addressing the issue of succession.

We welcomed new Trustee Jo Costello to the Board late last year but this year we have sadly said goodbye to Vicky Miller who has stepped down due to increasing work and family commitments. Vicky became a Trustee in 2011 but we had worked with Vicky as long ago as 2007 when she was Housing Enabling Officer with Tynedale District Council. In 2008 she partnered with us on the successful bid to the then DCLG Places of Change Programme. It was this funding that transformed our Dean St service. We thank Vicky for her dedication to helping the charity over so many years and wish her well for the future.

The Trustee recruitment campaign forms part of our work with Ten Stories High and a Trustee Recruitment Pack and dedicated Trustee page form a part of the website redesign.

Succession planning is also being addressed and with the support of the Lloyds Foundation we are developing a clear succession planning timetable for completion in the next financial year.

#### **Funders in the year have included:**

The Big Lottery Community Fund; The Community Foundation North East; The Community Foundation Durham; Garfield Weston Foundation; The Joicey Trust; The James Knott Trust; Bernicia Foundation; Northumberland County Council; The Henry Bell Trust; Hexham Trinity Methodist Church; Hexham West End Methodist Church; St Andrew's Church Corbridge; Stocksfield Methodist Church and several individuals who have supported us with either a oneoff donation or via regular giving.

As always we express our thanks to all who have helped us throughout the year.

**GAP SUPPORTED HOUSING LTD**

**TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2025**

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**Structure, governance and management**

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr A Bertram

Mr C H Brinton

J Costello

K Norman

Mrs R E Theobalds

*Recruitment and appointment of trustees*

The overall responsibility for the Charity is held by the Board of Trustees. Trustees are recruited in a number of ways; by personal recommendation from existing members, via advertising in the local press and individuals have contacted the charity directly.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The trustees' report was approved by the Board of Trustees.



Mr A Bertram

**Trustee**

8 December 2025

## **GAP SUPPORTED HOUSING LTD**

### **INDEPENDENT EXAMINER'S REPORT**

#### **TO THE TRUSTEES OF GAP SUPPORTED HOUSING LTD**

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I report to the Trustees on my examination of the financial statements of Gap Supported Housing Ltd (the charity) for the year ended 31 March 2025.

#### **Responsibilities and basis of report**

As the Trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### **Independent examiner's statement**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



**Ian Congleton**  
**TC Group**

15 Bankside  
The Watermark  
Gateshead  
Tyne and Wear  
NE11 9SY

Dated: 8 December 2025



**GAP SUPPORTED HOUSING LTD**

**STATEMENT OF FINANCIAL ACTIVITIES  
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

**FOR THE YEAR ENDED 31 MARCH 2025**

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
<b>Income from:</b>							
Donations and legacies	3	31,506	-	31,506	26,832	-	26,832
Charitable activities	4	226,088	62,468	288,556	222,590	113,339	335,929
<b>Total income</b>		<b>257,594</b>	<b>62,468</b>	<b>320,062</b>	<b>249,422</b>	<b>113,339</b>	<b>362,761</b>
<b>Expenditure on:</b>							
Charitable activities	5	274,366	95,195	369,561	244,444	83,093	327,537
<b>Total expenditure</b>		<b>274,366</b>	<b>95,195</b>	<b>369,561</b>	<b>244,444</b>	<b>83,093</b>	<b>327,537</b>
<b>Net income/(expenditure) and movement in funds</b>		<b>(16,772)</b>	<b>(32,727)</b>	<b>(49,499)</b>	<b>4,978</b>	<b>30,246</b>	<b>35,224</b>
<b>Reconciliation of funds:</b>							
Fund balances at 1 April 2024		202,653	42,433	245,086	197,675	12,187	209,862
<b>Fund balances at 31 March 2025</b>		<b>185,881</b>	<b>9,706</b>	<b>195,587</b>	<b>202,653</b>	<b>42,433</b>	<b>245,086</b>

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

# GAP SUPPORTED HOUSING LTD

## BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	2024 £
<b>Fixed assets</b>			
Tangible assets	10	187,363	189,817
<b>Current assets</b>			
Debtors	11	-	810
Cash at bank and in hand		41,714	86,614
		41,714	87,424
<b>Creditors: amounts falling due within one year</b>	13	(15,130)	(13,355)
<b>Net current assets</b>		26,584	74,069
<b>Total assets less current liabilities</b>		213,947	263,886
<b>Creditors: amounts falling due after more than one year</b>	14	(18,360)	(18,800)
<b>Net assets excluding pension liability</b>		195,587	245,086
<b>Net assets</b>		195,587	245,086
<b>The funds of the charity</b>			
Restricted income funds	15	9,706	42,433
Unrestricted funds		185,881	202,653
		195,587	245,086

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 directors 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 members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.




**GAP SUPPORTED HOUSING LTD**

**BALANCE SHEET (CONTINUED)**

**AS AT 31 MARCH 2025**

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The financial statements were approved by the Trustees on 8 December 2025

A handwritten signature in black ink, consisting of a large, stylized 'A' followed by a horizontal line and a small flourish.

**Mr A Bertram**  
**Trustee**

Company registration number 06944944 (England and Wales)

## 1 Accounting policies

### Charity information

Gap Supported Housing Ltd is a private company limited by guarantee incorporated in England and Wales. The registered office is Office 4, Meal Market, Hexham, Northumberland, NE46 1NF.

### 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 charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

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.

**1 Accounting policies**

**(Continued)**

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.

**1.5 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:

Freehold land and buildings	Revalued annually
Plant and equipment	25% reducing balance basis

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 Accounting policies**

**(Continued)**

**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.

***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 Employee benefits**

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

**1.11 Retirement benefits**

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

**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	31,506	26,832

**4 Income from charitable activities**

Type	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Performance related grants	-	62,468	62,468	-	113,339	113,339
Charitable rental income	226,088	-	226,088	222,590	-	222,590
	<u>226,088</u>	<u>62,468</u>	<u>288,556</u>	<u>222,590</u>	<u>113,339</u>	<u>335,929</u>

**GAP SUPPORTED HOUSING LTD**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2025**

**5 Expenditure on charitable activities**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Direct costs</b>		
Staff costs	228,372	207,650
Depreciation and impairment	2,454	3,272
HR Support Costs	8,583	2,139
Rent and rates	40,799	38,726
Insurance	5,279	5,534
Light and heat	44,262	34,678
Maintenance	8,966	7,496
Repairs and renewals	5,363	4,930
Postage and stationery	3,491	2,088
Telephone	4,869	6,309
Office costs	4,971	4,208
Travelling expenses	676	215
Charitable expenditure heading 12	28	1,985
Recruitment costs	624	1,438
Sundry expenses	6,584	6,049
Accountancy	4,240	820
	<u>369,561</u>	<u>327,537</u>
<b>Analysis by fund</b>		
Unrestricted funds	274,366	244,444
Restricted funds	95,195	83,093
	<u>369,561</u>	<u>327,537</u>

**6 Net movement in funds**

**2025**  
**£**                      **2024**  
**£**

The net movement in funds is stated after charging/(crediting):

Depreciation of owned tangible fixed assets	<u>2,454</u>	<u>3,272</u>
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**7 Trustees**

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

**GAP SUPPORTED HOUSING LTD**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2025**

**8 Employees**

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Management	2	2
Homeless Support	6	6
Total	8	8

**Employment costs**

	2025 £	2024 £
Wages and salaries	210,791	192,522
Social security costs	13,957	11,260
Other pension costs	3,624	3,868
	228,372	207,650

There were no employees whose annual remuneration was more than £60,000.

**9 Taxation**

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

**GAP SUPPORTED HOUSING LTD**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2025**

**10 Tangible fixed assets**

	Freehold land and buildings £	Plant and equipment £	Total £
<b>Cost</b>			
At 1 April 2024	180,000	51,750	231,750
At 31 March 2025	180,000	51,750	231,750
<b>Depreciation and impairment</b>			
At 1 April 2024	-	41,933	41,933
Depreciation charged in the year	-	2,454	2,454
At 31 March 2025	-	44,387	44,387
<b>Carrying amount</b>			
At 31 March 2025	180,000	7,363	187,363
At 31 March 2024	180,000	9,817	189,817

The company owns two properties, 4 and 5 Dean Street. The combined properties are held at their deemed value of £180,000, which was calculated based on an independent third party valuation carried out by Rook Matthew Sayer in 2011. The Trustees plan to receive a new valuation in 2026.

**11 Debtors**

	2025 £	2024 £
<b>Amounts falling due within one year:</b>		
Trade debtors	-	810

**12 Loans and overdrafts**

	2025 £	2024 £
Bank loans	19,240	19,680
Payable within one year	880	880
Payable after one year	18,360	18,800

The loan from the Quaker Housing Trust is interest free, unsecured and is repayable in equal and annual instalments over a period of upto ten years.



**GAP SUPPORTED HOUSING LTD**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2025**

**13 Creditors: amounts falling due within one year**

	Notes	2025 £	2024 £
Bank loans	12	880	880
Other taxation and social security		4,564	4,625
Trade creditors		6,042	4,235
Accruals and deferred income		3,644	3,615
		<u>15,130</u>	<u>13,355</u>

**14 Creditors: amounts falling due after more than one year**

	Notes	2025 £	2024 £
Bank loans	12	18,360	18,800
		<u>18,360</u>	<u>18,800</u>

**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 £	At 31 March 2025 £
The National Lottery Community	17,599	53,468	(66,611)	4,456
Garfield Weston Foundation	10,417	-	(10,417)	-
Bernicia	9,167	-	(9,167)	-
James Knott Trust	5,250	9,000	(9,000)	5,250
	<u>42,433</u>	<u>62,468</u>	<u>(95,195)</u>	<u>9,706</u>

**GAP SUPPORTED HOUSING LTD**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2025**

**15 Restricted funds**

**(Continued)**

Previous year:	At 1 April 2023	Incoming resources	Resources expended	At 31 March 2024
	£	£	£	£
The National Lottery Community Fund	12,187	50,839	(45,427)	17,599
Help The Homeless	-	2,500	(2,500)	-
Community Foundation Durham	-	2,000	(2,000)	-
Joicey Trust	-	3,000	(3,000)	-
Garfield Weston Foundation	-	25,000	(14,583)	10,417
Hadrian Trust	-	1,000	(1,000)	-
Bernicia	-	10,000	(833)	9,167
James Knott Trust	-	9,000	(3,750)	5,250
Northumberland County Council	-	10,000	(10,000)	-
	<u>12,187</u>	<u>113,339</u>	<u>(83,093)</u>	<u>42,433</u>

**16 Analysis of net assets between funds**

	Unrestricted funds	Restricted funds	Total
	2025	2025	2025
	£	£	£
<b>At 31 March 2025:</b>			
Tangible assets	187,363	-	187,363
Current assets/(liabilities)	16,878	9,706	26,584
Long term liabilities	(18,360)	-	(18,360)
	<u>185,881</u>	<u>9,706</u>	<u>195,587</u>
	Unrestricted funds	Restricted funds	Total
	2024	2024	2024
	£	£	£
<b>At 31 March 2024:</b>			
Tangible assets	189,817	-	189,817
Current assets/(liabilities)	31,636	42,433	74,069
Long term liabilities	(18,800)	-	(18,800)
	<u>202,653</u>	<u>42,433</u>	<u>245,086</u>

**GAP SUPPORTED HOUSING LTD**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2025**

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**17 Operating lease commitments**

**Lessee**

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:

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Within one year	29,880	29,880
Between two and five years	-	29,980
	<u>29,880</u>	<u>59,860</u>

The operating leases represent a lease from Karbon Homes. The lease is for a period of 20 years, however there is an option of a break clause at 3rd March 2026.

**18 Related party transactions**

There were no disclosable related party transactions during the year (2024 - none).

