

Company registration number 07222003 (England and Wales)

Charity registration number 1139596 (England and Wales)

FUTURE HOUSING SOLUTIONS
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 APRIL 2025

FUTURE HOUSING SOLUTIONS

LEGAL AND ADMINISTRATIVE INFORMATION

TRUSTEES	Mr J R Owen Mrs P K Sidhu Mrs K Harper
CHIEF EXECUTIVE OFFICER	D Hennigan
CHARITY NUMBER	1139596
COMPANY NUMBER	07222003
REGISTERED OFFICE	Suite 2 , Cranham House 136 High Street Amblecote Stourbridge West Midlands DY8 4BU
INDEPENDENT EXAMINER	JW Hinks LLP 19 Highfield Road Edgbaston Birmingham B15 3BH

FUTURE HOUSING SOLUTIONS

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FUTURE HOUSING SOLUTIONS

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 30 APRIL 2025

The trustees present their annual report and financial statements for the year ended 30 April 2025.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's Memorandum and Articles of Association, 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

The charity's objectives are to support vulnerable individuals and allow them to access housing within a community setting, known as "Supported Living". The policies adopted in furtherance of these objects are to continue to work in partnership with a variety of care providers. There has been no change in these during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Public benefit

In setting our objectives and planning our activities, the trustees have considered the Charity Commission's general guidance on public benefit, including fee charging.

Future Housing Solutions Limited was established for helping those in need, by reason of disability, and all tenants are assessed and referred by Social Services and CQC registered care providers.

The Charity operates as a business in that it has no shareholders and all surpluses are used for the furtherance of the Charity's objectives and aims.

ACHIEVEMENTS AND PERFORMANCE

Last year was a very successful one. We had planned and expected this success to continue into 2024-2025. I am therefore delighted to report that Future Housing Solutions (FHS) has maintained this upward trajectory.

During the financial year to 30th April 2025, we continued to add additional clients, but also we had some longstanding clients move on as their properties were sold to registered housing providers. We continued to receive a realistic rate for our enhanced housing management charges across all the local authorities with whom we now deal. In addition, and to aid the growth, we have added to our existing finance team by employing a finance officer to assist our Finance manager.

The landscape for supported living continues to be positive in the West Midlands. FHS continues to be accepted as an approved provider of supported living accommodation services across both Wolverhampton City Council and Dudley Metropolitan Borough Council, we are delighted to confirm that FHS has now been accepted as an approved provider in Telford & Wrekin also. We will look to continue add other local authorities as the opportunities arise to allow for additional growth opportunities.

Whilst growth is important, the quality of the services provided and being delivered is the measure upon which FHS should also be judged. FHS is improving the level of services and support that it can offer to its clients year on year. In 2025 FHS continued to deliver to its clients numerous workshops on cost-of-living tips to help to combat the increased costs that all households are facing. Furthermore, improved and more detailed reporting of energy and utility costs to clients, appointees and local authorities were introduced, enabling our clients to budget better for their energy needs. FHS also improved and enhanced the reporting functionality on FixFlo, the 24-hour reporting portal allowing care staff to report property and equipment issues for which FHS is responsible, always providing 24 hours a day 7 days a week support. Housing officers attended properties both physically and virtually on a more regular basis, carrying out additional training with care staff to ensure that they are fully aware of the support that they need to provide to our clients regarding property issues, and being made fully aware of what FHS' role and responsibilities are and how best to access them.

In conclusion, the current year has been a great success, the team has grown, both in size and capability. Our client group has also grown and the opportunities for Future Housing Solutions and its client group, whilst remaining challenging, is very positive.

FUTURE HOUSING SOLUTIONS

TRUSTEES REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 30 APRIL 2025

FINANCIAL REVIEW

The Statement of Financial Activities for the year ended 30 April 2025 shows incoming resources for the year totalling £878,799 (2024 - £754,006 and resources expended totalling £861,659 (2024 - £677,523).

Net Income/(Expenditure) for the year ended amounted to £17,140 (2024 - £76,483).

As a result the Charity's total funds have increased from £162,697 as at 30 April 2024 to £179,837 as at 30 April 2025.

The current level of funding is adequate to support the continuation of the Charity's existing activities.

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.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is a company limited by guarantee and does not have share capital, the extent of the liability of each member on winding up is limited to £1.

The charity is controlled by its governing document, a deed of trust, and constitutes a company limited by guarantee as defined by the Companies Act 2006.

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 J R Owen
Mrs P K Sidhu
Mrs K Harper

Trustees are recruited as a need arises.

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

The charity is a single organisation.

Consultancy fees and other costs of £79,356 were paid to ASK THE Q LTD, a company under the control of the Chief Executive of the Charity.

DISABLED PERSONS

Applications for employment by disabled persons are always fully considered, bearing in mind the aptitudes of the applicant concerned. In the event of members of staff becoming disabled, every effort is made to ensure that their employment within the charity continues and that the appropriate training is arranged. It is the policy of the charity that the training, career development and promotion of disabled persons should, as far as possible, be identical to that of other employees.

FUTURE HOUSING SOLUTIONS

TRUSTEES REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 30 APRIL 2025

EMPLOYEE INVOLVEMENT

The charity's policy is to consult and discuss with employees, through unions, staff councils and at meetings, matters likely to affect employees' interests.

Information of matters of concern to employees is given through information bulletins and reports which seek to achieve a common awareness on the part of all employees of the financial and economic factors affecting the group's performance.

The trustees report was approved by the Board of Trustees.



MR J R OWEN

Trustee

Dated: 14/4/2026

FUTURE HOUSING SOLUTIONS

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF FUTURE HOUSING SOLUTIONS

I report to the charity trustees on my examination of the accounts for the year ended 30 April 2025, which are set out on pages 5 to 14.

RESPONSIBILITIES AND BASIS OF REPORT

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

Having satisfied myself that the accounts of the company 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 your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

INDEPENDENT EXAMINER'S STATEMENT

As the gross income exceeded £250,000. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales.

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 company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 accounts 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 accounts to be reached.



Peter Smith FCCA, FCA.
JW Hinks LLP
19 Highfield Road
Edgbaston
Birmingham
B15 3BH

Dated: 14 April 2026

FUTURE HOUSING SOLUTIONS

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 APRIL 2025

	Notes	Unrestricted funds £	Total 2024 £
INCOME FROM:			
CHARITABLE ACTIVITIES			
Learning disability housing benefit	2	878,799	754,006
TOTAL INCOME		878,799	754,006
EXPENDITURE ON:			
CHARITABLE ACTIVITIES			
Activities undertaken directly	3	633,933	475,699
Support costs	4	225,266	199,264
Governance costs	4	2,460	2,560
TOTAL CHARITABLE EXPENDITURE		861,659	677,523
TOTAL RESOURCES EXPENDED		861,659	677,523
NET INCOME FOR THE YEAR/ NET MOVEMENT IN FUNDS		17,140	76,483
Fund balances at 1 May 2024		162,697	86,214
FUND BALANCES AT 30 APRIL 2025		179,837	162,697

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

FUTURE HOUSING SOLUTIONS

BALANCE SHEET

AS AT 30 APRIL 2025

	Notes	2025 £	£	2024 £	£
FIXED ASSETS					
Tangible assets	7		23,135		16,453
CURRENT ASSETS					
Debtors	8	102,508		89,370	
Cash at bank and in hand		90,090		86,605	
		192,598		175,975	
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	9	(35,896)		(29,731)	
NET CURRENT ASSETS			156,702		146,244
TOTAL ASSETS LESS CURRENT LIABILITIES			179,837		162,697
THE FUNDS OF THE CHARITY					
Unrestricted funds	10		179,837		162,697
			179,837		162,697

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 30 April 2025.

Directors' responsibilities:

- 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;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

The trustees 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.

The financial statements were approved by the trustees on 14/4/2026



Mr J R Owen
TRUSTEE

FUTURE HOUSING SOLUTIONS

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 30 APRIL 2025

	Notes	2025 £	£	2024 £	£
CASH FLOWS FROM OPERATING ACTIVITIES					
Cash generated from operations	14		20,103		75,382
INVESTING ACTIVITIES					
Purchase of tangible fixed assets		(16,618)		(10,601)	
NET CASH USED IN INVESTING ACTIVITIES			(16,618)		(10,601)
NET CASH GENERATED FROM FINANCING ACTIVITIES			-		-
NET INCREASE IN CASH AND CASH EQUIVALENTS			3,485		64,781
Cash and cash equivalents at beginning of year			86,605		21,824
CASH AND CASH EQUIVALENTS AT END OF YEAR			90,090		86,605

FUTURE HOUSING SOLUTIONS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 APRIL 2025

1 ACCOUNTING POLICIES

COMPANY INFORMATION

Future Housing Solutions is a private company limited by guarantee incorporated in England and Wales. The registered office is Suite 2, Cranham House, 136 High Street, Amblecote, Stourbridge, West Midlands, DY8 4BU.

1.1 ACCOUNTING CONVENTION

These accounts have been prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102"), "Accounting and Reporting by Charities" the Statement of Recommended Practice for charities applying FRS 102, the Companies Act 2006 and UK Generally Accepted Accounting Practice as it applies from 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 INCOMING RESOURCES

Donations, legacies and other forms of voluntary income are recognised as incoming resources when receivable, except insofar as they are incapable of financial measurement. All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to income and the amount can be quantified with reasonable accuracy.

1.3 RESOURCES EXPENDED

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.

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

1.4 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:

Fixtures, fittings & equipment	20% and 25% on cost
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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.

1.5 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.

FUTURE HOUSING SOLUTIONS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 APRIL 2025

1 ACCOUNTING POLICIES

(Continued)

1.6 TAXATION

The Charity is exempt from corporation tax on its charitable activities.

1.7 FUND ACCOUNTING

General funds are unrestricted fund which are available for use at the discretion of the trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

2 CHARITABLE ACTIVITIES

	Learning disabilities housing benefit £	2024 £
Sales within charitable activities	878,799	754,006
Analysis by fund		
Unrestricted funds	878,799	
FOR THE YEAR ENDED 30 APRIL 2024		
Unrestricted funds	754,006	754,006

FUTURE HOUSING SOLUTIONS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 APRIL 2025

3 CHARITABLE ACTIVITIES

	Activities undertaken directly £	Support cost £	Governance cost £	Total £	2024 £
Rent paid	478,403	-	-	478,403	353,408
Heat and light	2,785	-	-	2,785	1,915
Rates	11,434	-	-	11,434	8,820
Property repairs and renewals	85,088	-	-	85,088	80,389
Other property costs	54,793	-	-	54,793	31,167
Landlords Support	1,430	-	-	1,430	-
	<u>633,933</u>	<u>-</u>	<u>-</u>	<u>633,933</u>	<u>475,699</u>
Share of support costs (see note 4)	-	225,266	-	225,266	199,264
Share of governance costs (see note 4)	-	-	2,460	2,460	2,560
	<u>633,933</u>	<u>225,266</u>	<u>2,460</u>	<u>861,659</u>	<u>677,523</u>
ANALYSIS BY FUND					
Unrestricted funds	<u>633,933</u>	<u>225,266</u>	<u>2,460</u>	<u>861,659</u>	
	<u>633,933</u>	<u>225,266</u>	<u>2,460</u>	<u>861,659</u>	
FOR THE YEAR ENDED 30 APRIL 2024					
Unrestricted funds	<u>475,699</u>	<u>199,264</u>	<u>2,560</u>		<u>677,523</u>
	<u>475,699</u>	<u>199,264</u>	<u>2,560</u>		<u>677,523</u>

FUTURE HOUSING SOLUTIONS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 APRIL 2025

4 SUPPORT COSTS

	Support costs	Governance costs	2025	2024
	£	£	£	£
Staff costs	106,183	-	106,183	67,787
Depreciation	9,935	-	9,935	5,204
Rent	6,968	-	6,968	5,099
Rates	1,502	-	1,502	2,694
Insurance	5,469	-	5,469	5,158
Light and heat	434	-	434	1,468
Repairs and maintenance	598	-	598	1,420
Postage and stationery	775	-	775	590
Telephone and fax	4,604	-	4,604	4,073
Travelling expenses	3,116	-	3,116	1,298
Computer running expenses	9,003	-	9,003	7,784
Legal and professional	1,399	-	1,399	1,368
Consultancy fees	79,895	-	79,895	78,000
Sundry expenses	338	-	338	995
Bad Debts	(5,179)	-	(5,179)	16,231
Bank charges	226	-	226	95
Independent examination fee	-	2,460	2,460	2,560
	<u>225,266</u>	<u>2,460</u>	<u>227,726</u>	<u>201,824</u>
Analysed between				
Charitable activities	<u>225,266</u>	<u>2,460</u>	<u>227,726</u>	<u>201,824</u>

5 EMPLOYEES

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Management and administration	<u>3</u>	<u>3</u>
EMPLOYMENT COSTS	2025	2024
	£	£
Wages and salaries	101,264	66,688
Social security costs	4,919	1,099
	<u>106,183</u>	<u>67,787</u>

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

FUTURE HOUSING SOLUTIONS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 APRIL 2025

6 TRUSTEES REMUNERATION AND EXPENSES

None of the trustees received any remuneration during the year, nor were they paid any expenses.

7 TANGIBLE FIXED ASSETS

	Fixtures, fittings & equipment £
COST	
At 1 May 2024	52,491
Additions	16,618
Disposals	(18,335)
	<u>50,774</u>
At 30 April 2025	<u>50,774</u>
DEPRECIATION AND IMPAIRMENT	
At 1 May 2024	36,038
Depreciation charged in the year	8,681
Eliminated in respect of disposals	(17,080)
	<u>27,639</u>
At 30 April 2025	<u>27,639</u>
CARRYING AMOUNT	
At 30 April 2025	<u>23,135</u>
At 30 April 2024	<u>16,453</u>

8 DEBTORS

	2025 £	2024 £
AMOUNTS FALLING DUE WITHIN ONE YEAR:		
Trade debtors	25,505	19,030
Rent deposits	15,499	9,316
Other debtors	29,197	34,692
Prepayments	32,307	26,332
	<u>102,508</u>	<u>89,370</u>

9 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Other taxation and social security	1,644	1,300
Trade creditors	29,186	23,090
Accruals and deferred income	5,066	5,341
	<u>35,896</u>	<u>29,731</u>

FUTURE HOUSING SOLUTIONS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 APRIL 2025

10 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 May 2024	Incoming resources	ResourcesAt 30 April 2025 expended	
	£	£	£	£
General funds	162,697	878,799	(861,659)	179,837
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

PREVIOUS YEAR:

	At 1 May 2023	Incoming resources	ResourcesAt 30 April 2024 expended	
	£	£	£	£
General funds	86,214	754,006	(677,523)	162,697
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

11 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Total £
Fund balances at 30 April 2025 are represented by:	
Tangible fixed assets	23,135
Current assets/(liabilities)	156,702
	<u> </u>
	179,837
	<u> </u>

FUTURE HOUSING SOLUTIONS**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 30 APRIL 2025****12 OPERATING LEASE COMMITMENTS**

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025 £	2024 £
Within one year	267,004	299,602
Between two and five years	551,835	582,197
	<u>818,839</u>	<u>881,799</u>

13 RELATED PARTY TRANSACTIONS**TRANSACTIONS WITH RELATED PARTIES**

During the year the charity entered into the following transactions with related parties:

ASK THE Q LTD

In the year the charity incurred £79,356 (2024 - £78,420) to ASK THE Q LTD for consultancy fees and boiler repairs, (Mr D Hennigan who is the CEO of Future Housing Solutions and is a director and shareholder of ASK THE Q LTD).

At the 30 April 2025 the charity owed £nil (2024 : £1,500).

14 CASH GENERATED FROM OPERATIONS	2025 £	2024 £
Surplus for the year	17,140	76,483
ADJUSTMENTS FOR:		
Loss on disposal of tangible fixed assets	1,254	-
Depreciation and impairment of tangible fixed assets	8,681	5,204
MOVEMENTS IN WORKING CAPITAL:		
(Increase)/decrease in debtors	(13,137)	2,737
Increase/(decrease) in creditors	6,165	(9,042)
CASH GENERATED FROM OPERATIONS	<u>20,103</u>	<u>75,382</u>