

ACCOMMODATION CONCERN

England & Wales · Charity number 1146257

Details

Status Registered

Legal form Charitable company

Company number [07945758](#)

Registered 2012-03-06

Register [View on the Charity Commission register](#)

Contact

Address 1 Meadow Road
Kettering
Northants
NN16 8TL

Phone 01536416560

Email help@a-c.org.uk

Website www.accommodationconcern.co.uk

Activities

Objects: THE CHARITABLE PURPOSES OF THE CHARITY ARE TO PREVENT AND RELIEVE POVERTY, NEED, HARDSHIP AND DISTRESS, ESPECIALLY BUT NOT EXCLUSIVELY IN RELATION TO HOUSING MATTERS, BY SUCH MEANS AS THE TRUSTEES FROM TIME TO TIME THINK FIT.

Activities: Prevent and alleviate poverty and homelessness.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Prevention Or Relief Of Poverty, Accommodation/housing, Economic/community Development/employment
- **Who:** Other Defined Groups, The General Public/mankind

Geography

- Northamptonshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,541,043	£1,500,524	£236,522	30
2024-03-31	£972,374	£953,649	£134,036	18
2023-03-31	£691,293	£644,727	£115,311	14
2022-03-31	£423,846	£436,375	-	-
2021-03-31	£412,987	£398,208	-	-

Trustees

Name	Role	Appointed
Barbara Prince		2019-02-28
Damian Roche		2022-07-19
David Thorp		2025-10-14
Guy William Glennon		2025-10-14
Kathryn Exall		2021-07-14
Sarah-Louise Isaacson		2022-07-19

ACCOMMODATION CONCERN

England & Wales - Charity number 1146257

Accounts



Charity registration number 1146257 (England and Wales)

Company registration number 07945758

ACCOMMODATION CONCERN
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

ACCOMMODATION CONCERN

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mrs B A Prince Mr G R Perkins Mr D Roche Ms K M Exall Ms S L Isaacson Mr O White	(Appointed 20 September 2024)
Senior management	J Z Moore J Perry	Chief executive officer (resigned 9 June 2025) 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

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ACCOMMODATION CONCERN

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

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

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

Objectives and activities

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

Public benefit

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

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

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

Achievements and performance

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

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

ACCOMMODATION CONCERN

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Projects

Supported Accommodation

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

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

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

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

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

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

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

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

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

Advice Centre

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

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

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

ACCOMMODATION CONCERN

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

NHFT

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

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

Desborough Library

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

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

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

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

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

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

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

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

SNN

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

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

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

ACCOMMODATION CONCERN

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

KCU / Trustee Trust Food Parcels

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

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

Glasspool Flexible Frontline Fund

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

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

Weston Charity Awards & Pilotlight360

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

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

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

Total Outputs

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

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

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

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

ACCOMMODATION CONCERN

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Financial review

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

The Charity's total income increased from £1,034,341 in 2023/24 to £1,541,043 (an increase of 49%).

The Charity continued to keep expenditure to the minimum, increasing in line with the growth of the charity from £953,649 in 2023/24 to £1,500,524 in 2024/25.

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

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

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

Reserves Policy

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

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

Risk Management

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

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

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

Plans for future periods

The Charity plans to consolidate its continued growth this year, whilst investigating in ensuring it has the infrastructure (Business units) in place to under pin and support a charity of this scope, remit and size.

The priority areas of focus remain to deliver a high quality, accredited Advice Centre offering Housing, Debt & Welfare Benefit Advice alongside the practical opportunities of also delivering high quality supported accommodation to those homeless people in need.

Structure, governance and management

Accommodation Concern is a registered charity, regulation no 1146257.

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

Charity registration date - 6 March 2012.

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

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

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

ACCOMMODATION CONCERN

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Mrs C E Smith-Haynes	(Resigned 1 April 2024)
Mrs B A Prince	
Mr G R Perkins	
Mr D Roche	
Ms K M Exall	
Ms S L Isaacson	
Ms D Belfon	(Resigned 25 April 2024)
Mr S Wenham	(Appointed 20 September 2024 and resigned 2 August 2025)
Mr O White	(Appointed 20 September 2024)
Mrs J Moore	(Resigned 9 June 2025)

Recruitment and Appointment of Trustees

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

Political donations

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

Auditor

The auditor, Moore, is deemed to be reappointed under section 487(2) of the Companies Act 2006.

The trustees report was approved by the Board of Trustees.

Mr G R Perkins

Trustee

19 September 2025

ACCOMMODATION CONCERN

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2025

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.

ACCOMMODATION CONCERN

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF ACCOMMODATION CONCERN

Opinion

We have audited the financial statements of Accommodation Concern (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Other information

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

We have nothing to report in this regard.

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.

ACCOMMODATION CONCERN

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.

Other matters which we are required to address

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

ACCOMMODATION CONCERN

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
19 September 2025

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 2025

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

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

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

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

ACCOMMODATION CONCERN

BALANCE SHEET

AS AT 31 MARCH 2025

		2025		2024	
	Notes	£	£	as restated £	£
Current assets					
Debtors	12	73,691		39,143	
Cash at bank and in hand		353,157		577,542	
		<u>426,848</u>		<u>616,685</u>	
Creditors: amounts falling due within one year	13	(190,326)		(420,682)	
Net current assets			<u>236,522</u>		<u>196,003</u>
The funds of the charity					
Restricted income funds	15		30,459		21,316
Unrestricted funds	16		206,063		174,687
			<u>236,522</u>		<u>196,003</u>

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

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

The financial statements were approved by the trustees on 19 September 2025

Mr G R Perkins
Trustee

Company registration number 07945758 (England and Wales)

ACCOMMODATION CONCERN

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

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

ACCOMMODATION CONCERN

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

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

1.1 Accounting convention

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

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

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

1.2 Prior period error

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

1.3 Going concern

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

1.4 Charitable funds

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

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

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

1.5 Income

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

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

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

ACCOMMODATION CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies **(Continued)**

1.6 Expenditure

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

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

1.7 Cash and cash equivalents

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

1.8 Financial instruments

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

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

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

Basic financial assets

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

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

ACCOMMODATION CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies **(Continued)**

1.9 Taxation

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

1.10 Retirement benefits

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

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

1.11 Limited by guarantee

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

2 Critical accounting estimates and judgements

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

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

3 Income from donations and legacies

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

ACCOMMODATION CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

4 Charitable activities

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

5 Other trading activities

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

ACCOMMODATION CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

6 Expenditure on charitable activities

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

7 Support costs

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

ACCOMMODATION CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

8	Net movement in funds	2025	2024
		£	£

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

Fees payable for the audit of the charity's financial statements	9,344	1,500
	<u> </u>	<u> </u>

9 Trustees

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

10 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
	30	18
	<u> </u>	<u> </u>

Employment costs

	2025	2024
	£	£
Wages and salaries	850,118	506,647
	<u> </u>	<u> </u>

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

	2025	2024
	Number	Number
£60,001 to £70,000	1	-
	<u> </u>	<u> </u>

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025	2024
	£	£
Aggregate compensation	68,250	50,076
	<u> </u>	<u> </u>

11 Taxation

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

ACCOMMODATION CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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

13 Creditors: amounts falling due within one year		
	2025	2024
	£	£
Trade creditors	210	20,012
Accruals and deferred income	190,116	400,670
	<u>190,326</u>	<u>420,682</u>

14 Government grants

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

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

15 Restricted funds

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

	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
Lloyds	10,485	-	-	(10,485)	-
Tudor	10,831	27,500	(32,194)	-	6,137
HSF	-	304,006	(218,924)	(85,082)	-
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	-	9,600
Thomas Brington Foundation	-	6,000	-	-	6,000
	<u>21,316</u>	<u>447,581</u>	<u>(342,871)</u>	<u>(95,567)</u>	<u>30,459</u>

ACCOMMODATION CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

15 Restricted funds (Continued)

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

16 Unrestricted funds

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

	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
General funds	174,687	1,093,462	(1,157,653)	95,567	206,063
	<u>174,687</u>	<u>1,093,462</u>	<u>(1,157,653)</u>	<u>95,567</u>	<u>206,063</u>
Previous year as restated:	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
General funds	113,686	995,174	(934,173)	-	174,687
	<u>113,686</u>	<u>995,174</u>	<u>(934,173)</u>	<u>-</u>	<u>174,687</u>

17 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£	£	£	£
Fund balances at 31 March 2025 are represented by:						
Current assets/(liabilities)	236,522	-	236,522	196,003	-	196,003
	<u>236,522</u>	<u>-</u>	<u>236,522</u>	<u>196,003</u>	<u>-</u>	<u>196,003</u>

18 Defined contribution plans

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

ACCOMMODATION CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

19 Operating lease commitments

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

	2025	2024
	£	£
Within one year	197,633	104,968
Between two and five years	142,430	114,010
	<u>340,063</u>	<u>218,978</u>

20 Related party transactions

There were no disclosable related party transactions during the year (2024 - £nil).

21 Cash (absorbed by)/generated from operations

	2025	2024
	£	£
Surplus for the year	40,519	80,692
Movements in working capital:		
(Increase) in debtors	(34,548)	(35,283)
(Decrease)/increase in creditors	(230,356)	333,775
Cash (absorbed by)/generated from operations	<u>(224,385)</u>	<u>379,184</u>

22 Analysis of changes in net funds

The charity had no material debt during the year.

ACCOMMODATION CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

23 Prior period adjustment

Changes to the balance sheet

	At 31 March 2024		
	As previously reported £	Adjustment £	As restated £
Creditors due within one year			
Other creditors	(482,649)	61,967	(420,682)
Capital funds			
Income funds			
Restricted funds	42,818	(21,502)	21,316
Unrestricted funds	91,218	83,469	174,687
Total equity	134,036	61,967	196,003

Changes to the profit and loss account

	Period ended 31 March 2024		
	As previously reported £	Adjustment £	As restated £
Donations and legacies	13,614	-	13,614
Charitable activities	466,988	61,967	528,955
Other trading activities	491,772	-	491,772
	972,374	61,967	1,034,341
Expenditure on:			
Charitable activities	953,649	-	953,649
	(953,649)	-	(953,649)
Net movement in funds	18,725	61,967	80,692

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

This document was delivered using electronic communications and authenticated in accordance with the registrar's rules relating to electronic form, authentication and manner of delivery under section 1072 of the Companies Act 2006.

ACCOMMODATION CONCERN

England & Wales - Charity number 1146257

Accounts



Charity registration number 1146257 (England and Wales)

Company registration number 07945758

ACCOMMODATION CONCERN
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

ACCOMMODATION CONCERN

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mrs B A Prince Mr G R Perkins Mr D Roche Ms K M Exall Ms S L Isaacson Mr O White	(Appointed 20 September 2024)
Senior management	J Z Moore J Perry	Chief executive officer (resigned 9 June 2025) 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

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ACCOMMODATION CONCERN

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

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

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

Objectives and activities

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

Public benefit

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

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

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

Achievements and performance

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

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

ACCOMMODATION CONCERN

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Projects

Supported Accommodation

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

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

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

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

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

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

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

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

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

Advice Centre

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

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

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

ACCOMMODATION CONCERN

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

NHFT

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

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

Desborough Library

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

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

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

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

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

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

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

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

SNN

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

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

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

ACCOMMODATION CONCERN

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

KCU / Trustee Trust Food Parcels

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

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

Glasspool Flexible Frontline Fund

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

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

Weston Charity Awards & Pilotlight360

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

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

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

Total Outputs

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

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

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

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

ACCOMMODATION CONCERN

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Financial review

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

The Charity's total income increased from £1,034,341 in 2023/24 to £1,541,043 (an increase of 49%).

The Charity continued to keep expenditure to the minimum, increasing in line with the growth of the charity from £953,649 in 2023/24 to £1,500,524 in 2024/25.

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

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

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

Reserves Policy

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

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

Risk Management

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

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

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

Plans for future periods

The Charity plans to consolidate its continued growth this year, whilst investigating in ensuring it has the infrastructure (Business units) in place to under pin and support a charity of this scope, remit and size.

The priority areas of focus remain to deliver a high quality, accredited Advice Centre offering Housing, Debt & Welfare Benefit Advice alongside the practical opportunities of also delivering high quality supported accommodation to those homeless people in need.

Structure, governance and management

Accommodation Concern is a registered charity, regulation no 1146257.

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

Charity registration date - 6 March 2012.

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

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

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

ACCOMMODATION CONCERN

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Mrs C E Smith-Haynes	(Resigned 1 April 2024)
Mrs B A Prince	
Mr G R Perkins	
Mr D Roche	
Ms K M Exall	
Ms S L Isaacson	
Ms D Belfon	(Resigned 25 April 2024)
Mr S Wenham	(Appointed 20 September 2024 and resigned 2 August 2025)
Mr O White	(Appointed 20 September 2024)
Mrs J Moore	(Resigned 9 June 2025)

Recruitment and Appointment of Trustees

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

Political donations

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

Auditor

The auditor, Moore, is deemed to be reappointed under section 487(2) of the Companies Act 2006.

The trustees report was approved by the Board of Trustees.

Mr G R Perkins

Trustee

19 September 2025

ACCOMMODATION CONCERN

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2025

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.

ACCOMMODATION CONCERN

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF ACCOMMODATION CONCERN

Opinion

We have audited the financial statements of Accommodation Concern (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Other information

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

We have nothing to report in this regard.

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.

ACCOMMODATION CONCERN

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.

Other matters which we are required to address

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

ACCOMMODATION CONCERN

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

19 September 2025

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 2025

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

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

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

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

ACCOMMODATION CONCERN

BALANCE SHEET

AS AT 31 MARCH 2025

		2025		2024	
	Notes	£	£	as restated £	£
Current assets					
Debtors	12	73,691		39,143	
Cash at bank and in hand		353,157		577,542	
		<u>426,848</u>		<u>616,685</u>	
Creditors: amounts falling due within one year	13	(190,326)		(420,682)	
Net current assets			<u>236,522</u>		<u>196,003</u>
The funds of the charity					
Restricted income funds	15		30,459		21,316
Unrestricted funds	16		206,063		174,687
			<u>236,522</u>		<u>196,003</u>

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

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

The financial statements were approved by the trustees on 19 September 2025

Mr G R Perkins
Trustee

Company registration number 07945758 (England and Wales)

ACCOMMODATION CONCERN

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

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

ACCOMMODATION CONCERN

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

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

1.1 Accounting convention

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

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

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

1.2 Prior period error

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

1.3 Going concern

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

1.4 Charitable funds

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

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

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

1.5 Income

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

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

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

ACCOMMODATION CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies **(Continued)**

1.6 Expenditure

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

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

1.7 Cash and cash equivalents

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

1.8 Financial instruments

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

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

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

Basic financial assets

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

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

ACCOMMODATION CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies (Continued)

1.9 Taxation

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

1.10 Retirement benefits

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

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

1.11 Limited by guarantee

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

2 Critical accounting estimates and judgements

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

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

3 Income from donations and legacies

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

ACCOMMODATION CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

4 Charitable activities

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

5 Other trading activities

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

ACCOMMODATION CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

6 Expenditure on charitable activities

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

7 Support costs

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

ACCOMMODATION CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

8	Net movement in funds	2025	2024
		£	£

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

Fees payable for the audit of the charity's financial statements	9,344	1,500
	<u> </u>	<u> </u>

9 Trustees

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

10 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
	30	18
	<u> </u>	<u> </u>

Employment costs

	2025	2024
	£	£
Wages and salaries	850,118	506,647
	<u> </u>	<u> </u>

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

	2025	2024
	Number	Number
£60,001 to £70,000	1	-
	<u> </u>	<u> </u>

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025	2024
	£	£
Aggregate compensation	68,250	50,076
	<u> </u>	<u> </u>

11 Taxation

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

ACCOMMODATION CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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

13 Creditors: amounts falling due within one year	2025	2024
	£	£
Trade creditors	210	20,012
Accruals and deferred income	190,116	400,670
	<u>190,326</u>	<u>420,682</u>

14 Government grants

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

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

15 Restricted funds

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

	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
Lloyds	10,485	-	-	(10,485)	-
Tudor	10,831	27,500	(32,194)	-	6,137
HSF	-	304,006	(218,924)	(85,082)	-
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	-	9,600
Thomas Brington Foundation	-	6,000	-	-	6,000
	<u>21,316</u>	<u>447,581</u>	<u>(342,871)</u>	<u>(95,567)</u>	<u>30,459</u>

ACCOMMODATION CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

15 Restricted funds (Continued)

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

16 Unrestricted funds

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

	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
General funds	174,687	1,093,462	(1,157,653)	95,567	206,063
	<u>174,687</u>	<u>1,093,462</u>	<u>(1,157,653)</u>	<u>95,567</u>	<u>206,063</u>
Previous year as restated:	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
General funds	113,686	995,174	(934,173)	-	174,687
	<u>113,686</u>	<u>995,174</u>	<u>(934,173)</u>	<u>-</u>	<u>174,687</u>

17 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£	£	£	£
Fund balances at 31 March 2025 are represented by:						
Current assets/(liabilities)	236,522	-	236,522	196,003	-	196,003
	<u>236,522</u>	<u>-</u>	<u>236,522</u>	<u>196,003</u>	<u>-</u>	<u>196,003</u>

18 Defined contribution plans

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

ACCOMMODATION CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

19 Operating lease commitments

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

	2025	2024
	£	£
Within one year	197,633	104,968
Between two and five years	142,430	114,010
	<u>340,063</u>	<u>218,978</u>

20 Related party transactions

There were no disclosable related party transactions during the year (2024 - £nil).

21 Cash (absorbed by)/generated from operations

	2025	2024
	£	£
Surplus for the year	40,519	80,692
Movements in working capital:		
(Increase) in debtors	(34,548)	(35,283)
(Decrease)/increase in creditors	(230,356)	333,775
Cash (absorbed by)/generated from operations	<u>(224,385)</u>	<u>379,184</u>

22 Analysis of changes in net funds

The charity had no material debt during the year.

ACCOMMODATION CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

23 Prior period adjustment

Changes to the balance sheet

	At 31 March 2024		
	As previously reported £	Adjustment £	As restated £
Creditors due within one year			
Other creditors	(482,649)	61,967	(420,682)
Capital funds			
Income funds			
Restricted funds	42,818	(21,502)	21,316
Unrestricted funds	91,218	83,469	174,687
Total equity	134,036	61,967	196,003

Changes to the profit and loss account

	Period ended 31 March 2024		
	As previously reported £	Adjustment £	As restated £
Donations and legacies	13,614	-	13,614
Charitable activities	466,988	61,967	528,955
Other trading activities	491,772	-	491,772
	972,374	61,967	1,034,341
Expenditure on:			
Charitable activities	953,649	-	953,649
	(953,649)	-	(953,649)
Net movement in funds	18,725	61,967	80,692

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

This document was delivered using electronic communications and authenticated in accordance with the registrar's rules relating to electronic form, authentication and manner of delivery under section 1072 of the Companies Act 2006.

ACCOMMODATION CONCERN

England & Wales - Charity number 1146257

Accounts

Draft Financial Statements



Charity registration number 1146257

Company registration number 07945758 (England and Wales)

ACCOMMODATION CONCERN
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

Draft Financial Statements
ACCOMMODATION CONCERN

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Draft Financial Statements
ACCOMMODATION CONCERN

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mrs C E Smith-Haynes Mrs B A Prince Mr G R Perkins Mr D Roche Ms K M Exall Ms S L Isaacson Mrs H Aire	(Appointed 19 July 2022) (Appointed 19 July 2022) (Appointed 19 July 2022)
Charity number	1146257	
Company number	07945758	
Registered office	1 Meadow Road Kettering Northamptonshire NN16 8TL	
Independent examiner	Moore Oakley House Headway Business Park 3 Saxon Way West Corby Northamptonshire NN18 9EZ	

ACCOMMODATION CONCERN

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their annual report and financial statements for the year ended 31 March 2023.

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

Objectives and activities

Accommodation Concern is registered with the Charity Commission. It's principal objectives are the prevention and relief of poverty, need, hardship and distress in the Borough of Kettering and neighbouring boroughs by:

- The provision of advice, assistance and support in connection with housing matters whether to tenants, landlords or others;
- The provision of education and advice in local schools and other institutions and otherwise generally on homelessness and housing issues.

Public benefit

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

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

Accommodation Concern met its charitable objectives during the period April 2022 to March 2023 by delivering a diverse range of services to those in poverty, hardship, need and distress in Kettering and neighbouring boroughs through the projects outlined below.

ACCOMMODATION CONCERN

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

Achievements and performance

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

- North Northamptonshire Council (Kettering locality)
- Northamptonshire Healthcare Foundation Trust (NHFT)
- The Tudor Trust
- Lloyds Bank Foundation
- Faraway Fund
- Desborough Town Council
- Police Crime Commissioner
- Market Harborough Building Society
- Arnold Clark
- Central England Co-op
- Cann Trust
- Albert Hunt
- Neighbourly/ B&Q
- Kettering Town Lottery
- National Grid
- Kettering Community Resilience Fund
- Greenhalgh Family Trust
- Trussell Trust
- Housing Support Fund (HSF)

Projects

Advice Plus (funded by the Tudor Trust)

Our Advice Plus funding for an advisor continues to provide a high level of support and advice assisting at least 168 separate service users for a variety of services. Advice was dispensed for domestic violence, abuse, drug and alcohol issues, redundancy, debt, illegal evictions, possession and repossession. This is funded until June 2023. The Advice Centre remains accredited by the Advice Quality Standard (AQS) and is due to be reviewed in October 2023.

Lloyds Bank Foundation

We continue to work closely with Lloyds Bank Foundation who have provided an amazing amount of additional support throughout the year. The charity has benefitted through their Enhance programme which includes: coaching, workshops and consultant support to the trustees.

Supported Accommodation

The Supported Accommodation project was set up just over eight years ago. The charity has continued to increase its provision; now leasing three, three-bed properties from North Northants Council (formerly Kettering Borough Council, KBC) and another five with private landlords. There is one other due to come on stream in the year 2023/24. All of these provide intensive housing support for single homeless people.

The service is overseen by a dedicated Tenancy Service Manager who ensures all the properties are compliant, manages the staff team and assesses all new referrals to the service.

Plans are to continue to grow this provision as we look to expand across the North Northamptonshire. We currently have one property in West Northamptonshire and are developing this provision.

ACCOMMODATION CONCERN

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

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

We continue to have excellent relationships with the Rough Sleeper Outreach team and work closely to support for those sleeping rough in Kettering.

We currently have 6 properties provided by NNC used for our rough sleeper initiative (RSI) Housing First model of accommodation. These flats provided intensive housing support for entrenched rough sleepers who have limited options available to them due to their poor housing history, addictions, debts and lack of engagement with agencies.

Food Redistribution project and Food Bank Distribution point activities

We continue to provide a distribution point for the KCU Trussell Trust Food Bank in Kettering for those in need of food support giving out over 652 parcels this year.

Advice Centre

Our Advice Service Manager has been key in supporting the service to grow, whilst continuing to oversee the whole service, ensuring all the services are compliant with AQS & FCA standards, and managing the staff team and volunteers.

The NHFT contract provides housing, debt and benefit advice to patients of NHFT across North Northamptonshire and recently has expanded to include West Northamptonshire. This has evolved to ensure that there is an advisor present at every Mind Crisis café across the county and has supported over 280 clients this year.

We have seen a huge increase in demand for advice services and are working with other local organisations to ensure everyone needing support is able to access it.

Desborough Town Council provided funding for us to run a satellite advice service in Desborough on a Thursday afternoon, which has provided a huge asset to the local people. This pilot project assisted the development of the business plan to grow this model of delivery.

We received funding from the Police Crime Commissioner, Kettering Town and National Grid to develop our model of delivering advice in satellite outreach venues which has enabled us to reach more people at a time and place more suitable to them and be responsive to their needs.

We received around £22,000 funding from the various Household Support fund (HSF) initiatives locally that meant we could partner with Hugg; enabling us to issue grants/vouchers for supermarkets and utilities which have been a necessity whilst people have been struggling with the increased gas & electric costs over the winter months.

Total Outputs

Over the year, the core team supported 2647 service users with a total of 2955 issues. This support was in the form of both face to face and remote advice sessions, visits, video and telephone calls, emails and letters

The work was undertaken by the paid staff team working 23,640 hours and the gift of 850 volunteer hours.

We submitted 209 charity applications for clients enabling £16,500 of for white goods to be obtained

Our Debt centre supported 314 people to have £222,260 worth of debt written off including £197,123 in approved Debt Relief Orders

We submitted 626 benefit claims/appeals resulting in £847,376 of benefits being awarded to clients.

The combined projects enabled clients to obtain financial gains of £1,191,532 (income and benefits) to which they were entitled.

Draft Financial Statements
ACCOMMODATION CONCERN

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

Financial review

This has been a strange year learning to adapt to the ongoing consequences of the pandemic and the cost of living crisis continuing to affect everyone what ever their background or income.

The charity's total income increased from £423,846 in 2021/22 to £691,293 in 2022/23 (an increase of 63%).

The charity continued to keep expenditure to the minimum, increasing in line with the growth of the charity from £436,375 in 2021/22 to £644,727 in 2022/23.

The charity made a deficit of £12,529 in 2021/22 compared to a surplus of £46,566 in 2022/23. The Charity's reserves increased from £68,745 at the beginning of the year to £115,311 at end of the financial year.

At present the charity's finances are sufficient and a full review of every project produced a slight surplus budget for the next financial year. The charity has and will continue to focus on its strengths, review ongoing costs and commitments and identify new opportunities as they arise.

Reserves Policy

The charity needs reserves to ensure expenditure commitments can be met as they fall due. The trustees' aim is to retain reserves equal to approximately three months' expenditure.

Risk Management

The trustees have considered the major business and operational risks which the charity faces and confirm that systems have been established so that necessary steps can be taken to lessen these risks. The Chief Executive Officer (CEO), Jo Moore, has reviewed all the Health & Safety and HR processes and appointed Croner 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 CEO in the oversight of these areas.

Plans for future periods

The charity plans to consolidate its rapid growth this year, whilst investigating the new opportunities that the implementation of an Integrated Care System brings and we are being requested to consider our role and position in this model of delivery.

The priority areas of focus remain to deliver a high quality, accredited Advice Centre offering Housing, Debt & Welfare Benefit Advice alongside the practical opportunities of also delivering high quality supported accommodation and RSI intensive accommodation to those homeless people in need.

Structure, governance and management

Accommodation Concern is a registered charity, regulation no 1146257.

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

Charity registration date - 6 March 2012.

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

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

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

Mrs C E Smith-Haynes

ACCOMMODATION CONCERN

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

Mrs B A Prince	
Mr G R Perkins	
Mr D Roche	(Appointed 19 July 2022)
Ms K M Exall	
Ms S L Isaacson	(Appointed 19 July 2022)
Mrs H Aire	(Appointed 19 July 2022)
Mr C Bantin	(Resigned 20 September 2022)
Mr S Shefford	(Resigned 20 September 2022)
Rev'd J P Staves	(Resigned 20 September 2022)

Recruitment and Appointment of Trustees

The Charity has a policy of recruiting new Trustees to add to the diversity of the current Board to include individuals from business, politics and practice and will be appointing more Trustees at this year's AGM.

The trustees report was approved by the Board of Trustees.



Mr D Roche
Trustee

21 September 2023

Draft Financial Statements
ACCOMMODATION CONCERN

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF ACCOMMODATION CONCERN

I report to the trustees on my examination of the financial statements of Accommodation Concern (the charity) for the year ended 31 March 2023.

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 Institute of Chartered Accountants in England & Wales, 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.



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

Dated:

Draft Financial Statements
ACCOMMODATION CONCERN

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

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Income from:							
Donations and legacies	3	9,396	-	9,396	9,957	-	9,957
Charitable activities	4	51,801	287,769	339,570	6,904	191,784	198,688
Other trading activities	5	342,327	-	342,327	213,346	-	213,346
Investments	6	-	-	-	1,855	-	1,855
Total income		<u>403,524</u>	<u>287,769</u>	<u>691,293</u>	<u>232,062</u>	<u>191,784</u>	<u>423,846</u>
Expenditure on:							
<u>Charitable activities</u>							
Expenditure on charitable activities	7	<u>385,879</u>	<u>258,848</u>	<u>644,727</u>	<u>244,904</u>	<u>191,471</u>	<u>436,375</u>
Total charitable expenditure		<u>385,879</u>	<u>258,848</u>	<u>644,727</u>	<u>244,904</u>	<u>191,471</u>	<u>436,375</u>
Transfers between funds		-	-	-	11,396	(11,396)	-
Net income/(expenditure) for the year/ Net movement in funds		17,645	28,921	46,566	(1,446)	(11,083)	(12,529)
Fund balances at 1 April 2022		<u>68,745</u>	<u>-</u>	<u>68,745</u>	<u>70,191</u>	<u>11,083</u>	<u>81,274</u>
Fund balances at 31 March 2023		<u><u>86,390</u></u>	<u><u>28,921</u></u>	<u><u>115,311</u></u>	<u><u>68,745</u></u>	<u><u>-</u></u>	<u><u>68,745</u></u>

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.

Draft Financial Statements
ACCOMMODATION CONCERN

BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Current assets					
Debtors	13	3,860		25,840	
Cash at bank and in hand		198,358		83,174	
		<u>202,218</u>		<u>109,014</u>	
Creditors: amounts falling due within one year					
	15	<u>(86,907)</u>		<u>(40,269)</u>	
Net current assets			<u>115,311</u>		<u>68,745</u>
Income funds					
Restricted funds	16		28,921		-
Unrestricted funds			<u>86,390</u>		<u>68,745</u>
			<u>115,311</u>		<u>68,745</u>

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 2023.

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 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.

The financial statements were approved by the Trustees on



Trustee

Company registration number 07945758

Draft Financial Statements
ACCOMMODATION CONCERN

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	21		115,243		(14)
Investing activities					
Investment income received		-		1,855	
Net cash (used in)/generated from investing activities			-		1,855
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			115,243		1,841
Cash and cash equivalents at beginning of year			83,115		81,274
Cash and cash equivalents at end of year			198,358		83,115
Relating to:					
Cash at bank and in hand			198,358		83,174
Bank overdrafts included in creditors payable within one year			-		(59)
			198,358		83,115

Draft Financial Statements
ACCOMMODATION CONCERN

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

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

Whilst the impact of coronavirus has dissipated to some degree, the legacy of its effect continues to be felt throughout most sectors of the economy. Other matters such as supply chain issues and rising prices, particularly fuel and energy, are impacting across all businesses. Going concern is therefore an important area that the trustees are keeping under close scrutiny. No immediate concerns in relation to the entity's long term future have been identified, but this area continues to be monitored. The trustees are satisfied that the steps they have taken in the short term are appropriate and effective.

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 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.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

(Continued)

1 Accounting policies

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 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.

1.7 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.

Draft Financial Statements
ACCOMMODATION CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

1.8 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.

1.9 Employee 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.

1.10 Leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

1.11 Limited by guarantee

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

2 Critical accounting estimates and judgements

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

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

3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2023	2022
	£	£
Donations and gifts	9,396	9,957

Draft Financial Statements
ACCOMMODATION CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

4 Charitable activities

	Charitable Income 2023 £	Charitable Income 2022 £
Grant income	339,570	198,688
	<u>339,570</u>	<u>198,688</u>
Analysis by fund		
Unrestricted funds	51,801	6,904
Restricted funds	287,769	191,784
	<u>339,570</u>	<u>198,688</u>

5 Other trading activities

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Income from Tenants - Housing Benefit	333,627	209,315
Income from Tenants - Tenant Contributions	8,700	4,031
	<u>342,327</u>	<u>213,346</u>

6 Investments

	Total Unrestricted funds 2023 £	Total Unrestricted funds 2022 £
Bank interest	-	1,855
	<u>-</u>	<u>1,855</u>

Draft Financial Statements
ACCOMMODATION CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

7 Charitable activities

	Expenditure on charitable activities 2023 £	Expenditure on charitable activities 2022 £
Unrestricted Funds	397,488	235,590
Share of support costs (see note 8)	245,751	197,857
Share of governance costs (see note 8)	1,488	2,928
	<u>644,727</u>	<u>436,375</u>
Analysis by fund		
Unrestricted funds	385,879	244,904
Restricted funds	258,848	191,471
	<u>644,727</u>	<u>436,375</u>

8 Support costs

	Support costs £	Governance costs £	2023 £	Support costs £	Governance costs £	2022 £
Staff costs	132,163	-	132,163	114,453	-	114,453
Insurance	13,934	-	13,934	6,228	-	6,228
Repairs and renewals	2,861	-	2,861	3,566	-	3,566
General office	1,451	-	1,451	76	-	76
Premises costs	34,703	-	34,703	34,853	-	34,853
Legal and professional	6,140	-	6,140	8,766	-	8,766
Finance costs	147	-	147	305	-	305
Activity resource costs	22,458	-	22,458	8,522	-	8,522
Advertising & website	4,304	-	4,304	2,410	-	2,410
Communications and IT	16,397	-	16,397	13,568	-	13,568
Cleaning	3,781	-	3,781	2,591	-	2,591
Utilities	6,045	-	6,045	1,793	-	1,793
Travel and subsistence	1,366	-	1,366	726	-	726
Independent examination fee	-	1,488	1,488	-	2,928	2,928
	<u>245,751</u>	<u>1,488</u>	<u>247,239</u>	<u>197,857</u>	<u>2,928</u>	<u>200,785</u>
Analysed between Charitable activities	<u>245,751</u>	<u>1,488</u>	<u>247,239</u>	<u>197,857</u>	<u>2,928</u>	<u>200,785</u>

Draft Financial Statements
ACCOMMODATION CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

9 Independent examination fees

	2023	2022
	£	£
Independent examination of the charity's annual accounts	1,488	2,928

10 Trustees

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

11 Employees

The average monthly number of employees during the year was:

	2023	2022
	Number	Number
	14	9

Employment costs

	2023	2022
	£	£
Wages and salaries	332,498	247,362

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

12 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

13 Debtors

	2023	2022
	£	£
Amounts falling due within one year:		
Trade debtors	999	7,527
Other debtors	2,062	1,280
Prepayments and accrued income	799	17,033
	<u>3,860</u>	<u>25,840</u>

Draft Financial Statements
ACCOMMODATION CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

14 Loans and overdrafts

	2023 £	2022 £
Bank overdrafts	-	59
Payable within one year	-	59

15 Creditors: amounts falling due within one year

	Notes	2023 £	2022 £
Bank overdrafts	14	-	59
Trade creditors		9,065	2,561
Other creditors		-	6
Accruals and deferred income		77,842	37,643
		86,907	40,269

16 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds		Movement in funds		
	Incoming resources £	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
Lloyds	-	-	32,250	(34,083)	(1,833)
NHFT	-	-	199,867	(172,570)	27,297
Tudor	-	-	30,000	(26,542)	3,458
RSI	-	-	25,653	(25,653)	-
	-	-	287,769	(258,848)	28,921

Draft Financial Statements
ACCOMMODATION CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

17 Analysis of net assets between funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total Unrestricted funds 2023 £	Restricted funds 2022 £	Total 2022 £
Fund balances at 31 March 2023 are represented by:					
Current assets/(liabilities)	115,311	-	115,311	68,745	68,745
	<u>115,311</u>	<u>-</u>	<u>115,311</u>	<u>68,745</u>	<u>68,745</u>

18 Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contributions plans was £6,204 (2022 - £4,705)

19 Operating lease commitments

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

	2023 £	2022 £
Within one year	27,350	-
Between two and five years	323,945	98,554
	<u>351,295</u>	<u>98,554</u>

20 Related party transactions

There were no disclosable related party transactions during the year (2022 - £nil).

21 Cash generated from operations

	2023 £	2022 £
Surplus/(deficit) for the year	46,566	(12,529)
Adjustments for:		
Investment income recognised in statement of financial activities	-	(1,855)
Movements in working capital:		
Decrease/(increase) in debtors	21,980	(25,840)
Increase in creditors	46,697	40,210
Cash generated from/(absorbed by) operations	<u>115,243</u>	<u>(14)</u>

Draft Financial Statements
ACCOMMODATION CONCERN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

22 Analysis of changes in net funds

The charity had no debt during the year.

ACCOMMODATION CONCERN

England & Wales - Charity number 1146257

Accounts

COMPANY REGISTRATION NUMBER: 07945758
CHARITY REGISTRATION NUMBER: 1146257

Accommodation Concern
Company Limited by Guarantee
Unaudited Financial Statements
31 March 2022

DAVID KELLAND FCA
Chartered accountants
Meadows & Co Limited
Headlands House
1 Kings Court
Kettering Parkway
Kettering
NN15 6WJ

Accommodation Concern

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2022

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Accommodation Concern

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2022

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2022.

Reference and administrative details

Registered charity name	Accommodation Concern
Charity registration number	1146257
Company registration number	07945758
Principal office and registered office	1 Meadow Road Kettering Northamptonshire NN16 8TL United Kingdom

The trustees

Mrs C E Smith-Haynes	
Mrs B A Prince	
Mrs C R Bantin	
Mr G R Perkins	
Mr S Shefford	
Rev'd J P Staves	
Mr P J Millen	(Resigned 18 May 2021)
Ms A Holland	(Resigned 14 February 2022)
Ms K M Exall	(Appointed 14 July 2021)
Ms H Aird	(Appointed 19 July 2022)
Ms S L Isaacson	(Appointed 19 July 2022)
Mr D Roche	(Appointed 19 July 2022)

Independent examiner	David Kelland FCA Meadows & Co Limited Headlands House 1 Kings Court Kettering Parkway Kettering NN15 6WJ
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Accommodation Concern

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) (continued)

Year ended 31 March 2022

Structure, governance and management

Accommodation Concern is a registered Charity, regulation no 1146257.

Accommodation Concern is the working name of Accommodation Concern a Company Limited by Guarantee, company no 07945758.

Charity Registration Date - 6 March 2012.

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

The control of the Charity rests with the Trustees whose names are shown above.

The business of the Charity is conducted by the Chairperson and the Trustees. The Trustees meet on a regular basis to administer the affairs of the Charity.

Risk Management

The Trustees have considered the major business and operational risks which the Charity faces and confirm that systems have been established so that necessary steps can be taken to lessen these risks. The Chief Executive Officer (CEO), Jo Moore, has reviewed all the Health & Safety and HR processes and appointed Croner to oversee this on behalf of the Charity.

The office provision remains fit for purpose and meets H&S regulations. Since the pandemic staff continued to work from home and/or office having implemented a hybrid working pattern. The Charity's continued investment in the IT systems proved invaluable enabling staff to work remotely from any site.

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

Recruitment and Appointment of Trustees

The Charity has a policy of recruiting new Trustees to add to the diversity of the current Board to include individuals from business, politics and practice and will be appointing more Trustees at this year's AGM.

Accommodation Concern

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) (continued)

Year ended 31 March 2022

Objectives and activities

Accommodation Concern is registered with the Charity Commission. Its principal objectives are the prevention and relief of poverty, need, hardship and distress in the Borough of Kettering and neighbouring boroughs by

The provision of advice, assistance and support in connection with housing matters whether to tenants, landlords or others;

The provision of education and advice in local schools and other institutions and otherwise generally on homelessness and housing issues.

Public benefit

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

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

Accommodation Concern met its charitable objectives during the period April 2021 to March 2022 by delivering a diverse range of services to those in poverty, hardship, need and distress in Kettering and neighbouring boroughs through the projects outlined below.

Accommodation Concern

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) (continued)

Year ended 31 March 2022

Achievements and performance

Thanks

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

- North Northamptonshire Council (Kettering locality)
- The Tudor Trust
- Lloyds Bank Foundation
- Faraway Fund
- Anne Rylands
- Arnold Clark
- Desborough Town Council
- Northamptonshire Community Foundation / Margaret Giggin Funds
- Northamptonshire Healthcare Foundation Trust (NHFT)
- Social Investment Business Limited - managing the Enterprise Development Fund
- Skipton Building Society
- Trussell Trust

Projects

Advice Plus (funded by the Tudor Trust)

Our Advice Plus advisor continues to provide a high level of support and advice assisting at least 300 separate service users for a variety of services. Advice was dispensed for domestic violence, abuse, drug and alcohol issues, redundancy, debt, illegal evictions, possession and repossession. This is funded until June 2023. The Advice Centre successfully achieved its reaccreditation of the Advice Quality Standard (AQS) in October 2021.

Lloyds Bank Foundation

We continue to work closely with Lloyds Bank foundation who have provided an amazing amount of additional support throughout the year. The Charity has benefitted through their Enhance programme which includes: coaching for our CEO and managers, resilience workshops for the whole team alongside consultant support to review and update the business plan.

Supported Accommodation

The Supported Accommodation project was set up just over seven years ago. The Charity has continued to increase its provision; now leasing three, three-bed properties from North Northants council (formerly Kettering Borough Council, KBC) and another two with a private landlord. There are another two due to come on stream in the year 2022/23. All of these provide intensive housing support for single homeless people.

The service has been restructured and we appointed a dedicated Tenancy Service Manager to oversee the whole service, ensures all the properties are complainant, manages the staff team and assesses all new referrals to the service.

Plans are to continue to grow this provision as we look to expand across the new unitary of North Northamptonshire.

Rough Sleeper Outreach (Funded by KBC through Ministry of Housing, Communities and Local Government - MHCLG)

The outreach service was relocated to the new unitary council in July 2021 as they sought to build a county wide team. We continue to have excellent relationships with the team although do not routinely carry out day to day support for those sleeping rough in Kettering.

Accommodation Concern

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) (continued)

Year ended 31 March 2022

Our rough sleeper initiative (RSI) Housing First model flats in partnership with NCC (formerly KBC) & DHLUC (formerly MHCLG) has grown from 2 to 6 properties.

These flats provided intensive housing support for entrenched rough sleepers who have limited options available to them due to their poor housing history, addictions, debts and lack of engagement with agencies.

Due to the success of these we are working with the authority and plan to expand the scheme across the unitary authority as properties become available and residents are assessed to be suitable.

Food Redistribution project and Food Bank Distribution point activities

We continue to provide a distribution point for the KCU Trussell Trust Food Bank in Kettering for those in need of food support.

Advice Centre

Due to our restructure in March, we appointed an Advice Service Manager to oversee the whole service, ensures all the services are complainant with AQS & FCA standards, and manages the staff team and volunteers.

In March 2022 our NHFT contract was launched - the provision of housing, debt and benefit advice to patients of NHFT across North Northamptonshire. This will see us have a base within NHFT facilities in St Mary's Hospital, Isebrook Hospital Wellingborough, the mental health Hub in Rushden and Corby

We have seen a huge increase in demand for advice services and are working with other local organisations to ensure everyone needing support is able to access it.

Desborough Town Council provided funding for us to run a satellite advice service in Desborough on a Thursday afternoon, which has provided a huge asset to the local people. This pilot project assisted the development of the business plan to grow this model of delivery.

Enterprise Development Programme (funded by Social Investment Business & Homeless Link)

This programme provided extension funding for our Business Development Manager who left in March 2022. This was repurposed with agreement to facilitate the two Service Manager posts.

Kick-start

We were fortunate to be able to employ 3 members of staff under the government Kick-start scheme; two in the advice centre and one in tenancy support. We have been able to employ the two whose placements ended in June 22. The others placement ends 31/8/22 and we are currently looking for funding.

Total Outputs

Over the year, the core team supported 1043 service users with a total of 1217 issues. This support was in the form of both face to face and remote advice sessions, visits, video and telephone calls, e-mails and letters.

The work was undertaken by the paid staff team working 16,079 hours and the gift of 571 volunteer hours.

The combined projects enabled clients to obtain financial gains of £626,687.40 (income and benefits) to which they were entitled.

Case Studies

Case studies are a powerful way to show the impact our services make on people rather than simply providing statistics so are included in this report. (Names have been changed.)

Accommodation Concern

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) (continued)

Year ended 31 March 2022

Case Studies

Case studies are a powerful way to show the impact our services make on people rather than simply providing statistics so are included in this report. (Names have been changed.)

M - Racial Abuse

Mo was initially referred to Accommodation Concern in 2020, for a food parcel via his keyworker. He had been moved out of area at short notice and into a refuge in Kettering for his own safety.

Due to his experience Mo found it hard to trust women in general but with a person centred approach we were able to build a rapport so that if he required help in the future he could comeback for further advice.

Accommodation Concern supported him to move on into a general needs tenancy of his own.

In 2021, Mo contacted us as he was experiencing racial abuse in and around his flat. He told us that he was "living in fear". The advisor worked with Mo to gather the evidence required by the council Anti-Social Behaviour team to take action. He was required to log all incidents and report them to the police to obtain crime reference numbers.

The advisor also supported Mo to reapply for social housing via the keyways bidding portal with agreement from the local authority. Within a few weeks Mo had been offered a property in another part of the county.

The advisor was then able to access grants for removal costs and the deposit for the new property.

During this time the Accommodation Concern Debt Advisor supported Mo to clear his outstanding debts and obtain a Debt Relief Order (DRO) meaning he could have a completely new start in his new home.

S - Mobile Home

Susan initially approached Accommodation Concern for housing advice. She was living in a mobile home on a friend's land. Susan's friend did not have permission for her to stay on the land that he himself was renting and he asked her to leave.

The advisor had to understand whether the mobile home was considered a dwelling in legislation and as such could Susan be considered homeless.

Legislation stated that a mobile home can be classed as a dwelling even though it is a movable structure as it can be designed for human habitation;

During this time Susan was diagnosed with breast cancer and became unable to maintain the mobile home.

The advisor worked with Susan to obtain the medical evidence of her breast cancer and submit a homeless application to the local authority. These meant that she was given 'priority need' and placed in Temporary Accommodation.

This in turn has meant that she is able to start her treatment, which will hopefully improve prognosis and lead to long term accommodation.

Accommodation Concern

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) (continued)

Year ended 31 March 2022

Financial review

This has been a year like no other, with the pandemic continuing to affect all businesses and the most constant changing of guidance around opening.

The Charity's total income increased from £412,987 in 2020/21 to £423,846 in 2021/22 (an increase of 2.6%).

The Charity continued to keep expenditure to the minimum, increasing in line with the growth of the charity from £398,208 in 2020/21 to £436,375 in 2021/22

The Charity made a deficit of £12,529 in 2021/22 compared to a surplus of £14,779 in 2020/21. The Charity's reserves decreased from £81,274 at the beginning of the year to £68,745 at end of the financial year.

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

Reserves Policy

The Charity needs reserves to ensure expenditure commitments can be met as they fall due. The Trustees' aim is to retain reserves equal to approximately three months' expenditure.

Plans for future periods

The Charity plans to consolidate its rapid growth this year, whilst investigating the new opportunities that the change to a Unitary Authority bring; we are being requested to consider expanding across this wider area.

The priority areas of focus remain to deliver a high quality, accredited Advice Centre offering Housing, Debt & Welfare Benefit Advice alongside the practical opportunities of also delivering high quality supported accommodation and RSI intensive accommodation to those homeless people in need.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 15 September 2022 and signed on behalf of the board of trustees by:


Mrs C E Smith-Haynes
Chair of Trustees

Accommodation Concern

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of Accommodation Concern

Year ended 31 March 2022

I report to the trustees on my examination of the financial statements of Accommodation Concern ('the charity') for the year ended 31 March 2022.

Responsibilities and basis of report

As the trustees of the company (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 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 the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the 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 the Institute of Chartered Accountants in England and Wales (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:

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 accounts to be reached.

David Kelland FCA
Independent Examiner

Meadows & Co Limited
Headlands House
1 Kings Court
Kettering Parkway
Kettering
NN15 6WJ

Accommodation Concern

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2022

	Note	Unrestricted funds £	2022 Restricted funds £	Total funds £	2021 Total funds £
Income and endowments					
Donations and legacies	5	9,957	–	9,957	16,819
Charitable activities	6	6,904	191,784	198,688	294,116
Other trading activities	7	213,345	–	213,345	101,164
Investment income	8	1,856	–	1,856	888
Total income		<u>232,062</u>	<u>191,784</u>	<u>423,846</u>	<u>412,987</u>
Expenditure					
Expenditure on charitable activities	9,10	244,904	191,471	436,375	398,208
Total expenditure		<u>244,904</u>	<u>191,471</u>	<u>436,375</u>	<u>398,208</u>
Net (expenditure)/income		<u>(12,842)</u>	<u>313</u>	<u>(12,529)</u>	<u>14,779</u>
Transfers between funds		11,396	(11,396)	–	–
Net movement in funds		<u>(1,446)</u>	<u>(11,083)</u>	<u>(12,529)</u>	<u>14,779</u>
Reconciliation of funds					
Total funds brought forward		70,191	11,083	81,274	66,495
Total funds carried forward		<u>68,745</u>	<u>–</u>	<u>68,745</u>	<u>81,274</u>

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

Accommodation Concern**Company Limited by Guarantee****Statement of Financial Position****31 March 2022**

	Note	2022		2021	
		£	£	£	£
Current assets					
Debtors	15	25,839		11,631	
Cash at bank and in hand		83,175		160,299	
		<u>109,014</u>		<u>171,930</u>	
Creditors: amounts falling due within one year	17	<u>40,269</u>		<u>90,656</u>	
Net current assets			<u>68,745</u>		<u>81,274</u>
Total assets less current liabilities			<u>68,745</u>		<u>81,274</u>
Net assets			<u>68,745</u>		<u>81,274</u>
Funds of the charity					
Restricted funds			–		11,083
Unrestricted funds			<u>68,745</u>		<u>70,191</u>
Total charity funds	19		<u>68,745</u>		<u>81,274</u>

For the year ending 31 March 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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.

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

These financial statements were approved by the board of trustees and authorised for issue on 15 September 2022, and are signed on behalf of the board by:



Mrs C E Smith-Haynes
Chair of Trustees

The notes on pages 12 to 20 form part of these financial statements.

Accommodation Concern**Company Limited by Guarantee****Statement of Cash Flows****Year ended 31 March 2022**

	Note	2022 £	2021 £
Cash flows from operating activities			
Net (expenditure)/income		(12,529)	14,779
<i>Adjustments for:</i>			
Other interest receivable and similar income		(1,856)	(888)
Interest payable and similar charges		305	83
Accrued (income)/expenses		(46,244)	34,720
<i>Changes in:</i>			
Trade and other debtors		(14,208)	(8,739)
Trade and other creditors		(4,202)	3,496
Cash generated from operations		(78,734)	43,451
Interest paid		(305)	(83)
Interest received		1,856	888
Net cash (used in)/from operating activities		(77,183)	44,256
Net (decrease)/increase in cash and cash equivalents		(77,183)	44,256
Cash and cash equivalents at beginning of year		160,299	116,043
Cash and cash equivalents at end of year	16	83,116	160,299

The notes on pages 12 to 20 form part of these financial statements.

Accommodation Concern

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 2022

1. General information

The charity 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.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Accommodation Concern

Company Limited by Guarantee

Notes to the Financial Statements (continued)

Year ended 31 March 2022

3. Accounting policies (continued)

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

Accommodation Concern

Company Limited by Guarantee

Notes to the Financial Statements (continued)

Year ended 31 March 2022

3. Accounting policies (continued)

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

Defined contribution plans

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.

Accommodation Concern

Company Limited by Guarantee

Notes to the Financial Statements (continued)

Year ended 31 March 2022

4. 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.

5. Donations and legacies

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Donations				
Gifts and donations	9,957	9,957	16,819	16,819

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Grant income	6,904	191,784	198,688

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Grant income	32,316	261,800	294,116

7. Other trading activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Fundraising events	-	-	-
Income from Tenants - Housing Benefit	209,314	-	209,314
Income from Tenants - Tenant Contributions	4,031	-	4,031
	<u>213,345</u>	<u>-</u>	<u>213,345</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Fundraising events	-	7,071	7,071
Income from Tenants - Housing Benefit	92,436	-	92,436
Income from Tenants - Tenant Contributions	1,657	-	1,657
	<u>94,093</u>	<u>7,071</u>	<u>101,164</u>

8. Investment income

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Bank Interest	1,856	1,856	888	888

Accommodation Concern

Company Limited by Guarantee

Notes to the Financial Statements (continued)

Year ended 31 March 2022

9. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Provision of advice, assistance and support	65,484	170,106	235,590
Support costs	179,420	21,365	200,785
	<u>244,904</u>	<u>191,471</u>	<u>436,375</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Provision of advice, assistance and support	40,940	200,154	241,094
Support costs	123,450	33,664	157,114
	<u>164,390</u>	<u>233,818</u>	<u>398,208</u>

10. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2022 £	Total fund 2021 £
Provision of advice, assistance and support	235,590	197,857	433,447	396,827
Governance costs	–	2,928	2,928	1,381
	<u>235,590</u>	<u>200,785</u>	<u>436,375</u>	<u>398,208</u>

11. Analysis of support costs

	Analysis of support costs activity 1 £	Total 2022 £	Total 2021 £
Staff costs	114,453	114,453	90,428
Premises	34,853	34,853	19,256
Communications and IT	13,568	13,568	5,784
General office	76	76	511
Finance costs	305	305	83
Support costs - Activity resource costs	8,522	8,522	8,675
Support costs - Utilities	1,793	1,793	2,207
Support costs - Repairs and renewals	3,566	3,566	5,113
Support costs - Insurance	6,228	6,228	6,818
Support costs - Advertising and website	2,410	2,410	5,596
Support costs - Travel and subsistence	726	726	975
Support costs - Cleaning	2,591	2,591	4,118
Support costs - Legal and professional	8,766	8,766	6,169
	<u>197,857</u>	<u>197,857</u>	<u>155,733</u>

Accommodation Concern

Company Limited by Guarantee

Notes to the Financial Statements (continued)

Year ended 31 March 2022

12. Independent examination fees

	2022	2021
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	2,928	1,381

13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2022	2021
	£	£
Wages and salaries	242,657	222,807
Employer contributions to pension plans	4,705	3,940
	247,362	226,747

The average head count of employees during the year was 9 (2021: 9). The average number of full-time equivalent employees during the year is analysed as follows:

	2022	2021
	No.	No.
Number of staff - type 1	9	9

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £49,582 (2021: £43,536).

14. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees (2021: £nil).

All trustee expenses during in the year were reimbursement of out of pocket expenses incurred in their duties as trustees.

15. Debtors

	2022	2021
	£	£
Prepayments and accrued income	25,839	11,631

Accommodation Concern

Company Limited by Guarantee

Notes to the Financial Statements (continued)

Year ended 31 March 2022

16. Cash and cash equivalents

Cash and cash equivalents comprise the following:

	2022	2021
	£	£
Cash at bank and in hand	83,175	160,299
Bank overdrafts	(59)	–
	83,116	160,299

17. Creditors: amounts falling due within one year

	2022	2021
	£	£
Bank loans and overdrafts	59	–
Trade creditors	2,561	6,763
Accruals and deferred income	37,643	83,887
Client fund	6	6
	40,269	90,656

18. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £4,705 (2021: £3,940).

19. Analysis of charitable funds

Unrestricted funds

	At				At 31 March
	1 April 2021	Income	Expenditure	Transfers	2022
	£	£	£	£	£
General funds	7,467	17,850	(55,393)	(5,468)	(35,544)
Pioneer Project	62,724	214,212	(189,511)	16,864	104,289
	70,191	232,062	(244,904)	11,396	68,745

	At				At 31 March
	1 April 2020	Income	Expenditure	Transfers	2021
	£	£	£	£	£
General funds	17,484	50,023	(80,508)	20,468	7,467
Pioneer Project	49,011	94,093	(83,882)	3,502	62,724
	66,495	144,116	(164,390)	23,970	70,191

Unrestricted funds include amounts designated by the Trustees in respect of the Pioneer Project. There are no external restrictions on these funds.

Accommodation Concern

Company Limited by Guarantee

Notes to the Financial Statements (continued)

Year ended 31 March 2022

19. Analysis of charitable funds (continued)

Restricted funds

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
EDP Feasibility	–	32,050	(17,498)	(14,552)	–
Tudor Trust - Advice	–	44,700	(47,690)	2,990	–
KBC Outreach	–	20,802	(16,276)	(4,526)	–
NCF Winter	–	–	–	–	–
Lloyds	8,354	30,000	(45,455)	7,101	–
RSI	–	40,493	(40,493)	–	–
Lottery - Reaching	–	–	–	–	–
Homeless Link	–	–	–	–	–
DEFRA	2,729	2,188	(2,508)	(2,409)	–
KBC Corona	–	–	–	–	–
NHFT	–	21,551	(21,551)	–	–
	<u>11,083</u>	<u>191,784</u>	<u>(191,471)</u>	<u>(11,396)</u>	<u>–</u>

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
EDP Feasibility	–	15,000	(17,392)	2,392	–
Tudor Trust - Advice	–	40,000	(43,675)	3,675	–
KBC Outreach	–	65,231	(60,125)	(5,106)	–
NCF Winter	–	3,000	(5,915)	2,915	–
Lloyds	–	37,300	(21,646)	(7,300)	8,354
RSI	–	26,813	(26,813)	–	–
Lottery - Reaching	–	49,247	(29,604)	(19,643)	–
Homeless Link	–	21,209	(20,881)	(328)	–
DEFRA	–	7,071	(4,342)	–	2,729
KBC Corona	–	4,000	(3,425)	(575)	–
NHFT	–	–	–	–	–
	<u>–</u>	<u>268,871</u>	<u>(233,818)</u>	<u>(23,970)</u>	<u>11,083</u>

All of the restricted funds relate to incoming resources and expenditure relating specifically for the named project.

The small transfers to / from unrestricted funds ensure the residual balances are stated correctly at the reporting date.

Accommodation Concern

Company Limited by Guarantee

Notes to the Financial Statements (continued)

Year ended 31 March 2022

20. Analysis of net assets between funds

	Unrestricted Funds	Total Funds 2022
	£	£
Current assets	109,014	109,014
Creditors less than 1 year	(40,269)	(40,269)
Net assets	<u>68,745</u>	<u>68,745</u>
	Unrestricted Funds	Total Funds 2021
	£	£
Current assets	171,930	171,930
Creditors less than 1 year	(90,656)	(90,656)
Net assets	<u>81,274</u>	<u>81,274</u>

21. Analysis of changes in net debt

	At 1 Apr 2021	Cash flows	At 31 Mar 2022
	£	£	£
Cash at bank and in hand	160,299	(77,124)	83,175
Bank overdrafts	—	(59)	(59)
	<u>160,299</u>	<u>(77,183)</u>	<u>83,116</u>

22. Operating lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2022	2021
	£	£
Later than 1 year and not later than 5 years	<u>98,554</u>	<u>34,964</u>

23. Related parties

There were no transactions with related parties during the year.

ACCOMMODATION CONCERN

England & Wales - Charity number 1146257

Accounts

COMPANY REGISTRATION NUMBER: 07945758
CHARITY REGISTRATION NUMBER: 1146257

Accommodation Concern
Company Limited by Guarantee
Unaudited Financial Statements
31 March 2021

DAVID KELLAND FCA
Chartered accountants
Meadows & Co Limited
Headlands House
1 Kings Court
Kettering Parkway
Kettering
NN15 6WJ

Accommodation Concern

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2021

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Independent examiner's report to the trustees	8 to 10
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Accommodation Concern

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2021

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2021.

Reference and administrative details

Registered charity name Accommodation Concern

Charity registration number 1146257

Company registration number 07945758

Principal office and registered office 1 Meadow Road
Kettering
Northamptonshire
NN16 8TL
United Kingdom

The trustees

Mrs C E Smith-Haynes	
Miss R Fitch	(Resigned 1 April 2020)
Mrs B Prince	
Mrs C Bantin	
Mr G Perkins	
Mr S Shefford	
Rev'd J P Staves	
Mr P Cox	(Resigned 4 May 2020)
	(Served from 13 January 2021 to 18 May 2021)
Mr P J Millen	
Ms A Holland	(Appointed 13 January 2021)
Ms K M Exall	(Appointed 14 July 2021)

Independent examiner David Kelland FCA
Meadows & Co Limited
Headlands House
1 Kings Court
Kettering Parkway
Kettering
NN15 6WJ

Accommodation Concern

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) (continued)

Year ended 31 March 2021

Structure, governance and management

Accommodation Concern is a registered Charity, regulation no 1146257.

Accommodation Concern is the working name of Accommodation Concern a Company Limited by Guarantee, company no 07945758.

Charity Registration Date - 6 March 2012.

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

The control of the Charity rests with the Trustees whose names are shown above.

The business of the Charity is conducted by the Chairperson and the Trustees. The Trustees meet on a regular basis to administer the affairs of the Charity.

Risk Management

The Trustees have considered the major business and operational risks which the Charity faces and confirm that systems have been established so that necessary steps can be taken to lessen these risks. Over the past year, there have been several changes. The Chief Executive Officer (CEO), Jo Moore, has reviewed all the Health & Safety and HR processes and appointed Croner to oversee this on behalf of the Charity.

The office provision remains fit for purpose and meets COVID Secure guidelines. Due to the pandemic staff home working was implemented and fully risk assessed. The Charity's previous investment in updating the IT systems proved invaluable during this time in mitigating the risk of having to close the office with short notice.

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

Recruitment and Appointment of Trustees

The Charity has a policy of recruiting new Trustees to add to the diversity of the current Board to include individuals from business, politics and practice and will seek to recruit more proactively in the coming year.

Accommodation Concern

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) (continued)

Year ended 31 March 2021

Objectives and activities

Accommodation Concern is registered with the Charity Commission. Its principal objectives are the prevention and relief of poverty, need, hardship and distress in the Borough of Kettering and neighbouring boroughs by

- the provision of advice, assistance and support in connection with housing matters whether to tenants, landlords or others; - the provision of education and advice in local schools and other institutions and otherwise generally on homelessness and housing issues.

Public benefit

The Trustees are satisfied that the Charity meets the definition of a public benefit entity under FRS102 and acknowledge that the Charity complies with Section 4 of the Charities Act 2006 regarding providing a public benefit. They have referred to the guidance in the Charity Commission's general guidance on Public Benefit when reviewing aims and objects and in planning future activities. In particular, the Trustees have considered how planned activities will contribute to the aims and objectives they have set. The Trustees ensure that these activities are carried out for the public benefit by delivering services that are valued by the people we support and enable those with responsibility in the sector to develop and adopt best practice, thereby promoting a transparent and efficiently managed Charity that engenders public confidence and trust. Accommodation Concern met its charitable objectives during the period April 2020 to March 2021 by delivering a diverse range of services to those in poverty, hardship, need and distress in Kettering and neighbouring boroughs through the projects outlined below.

Achievements and performance

Thanks

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

- Kettering Borough Council
- The Tudor Trust
- Lloyds Bank Foundation
- The Trussell Trust
- Northamptonshire Community Foundation
- Central England Co-Operative
- Homeless Link
- National Lottery Community Fund
- Northamptonshire County Council - managing Defra funds - Rotary Club of Kettering Huxloe
- SERGO
- Social Investment Business Limited - managing the Enterprise Development Fund

Projects

Advice Plus (funded by the Tudor Trust)

Our Advice Plus advisor continued throughout the pandemic to provide a high level of support and advice assisting at least 270 separate service users for a variety of services. Advice was dispensed for domestic violence, abuse, drug and alcohol issues, redundancy, debt, illegal evictions, possession and repossession. We have received an additional 3 years funding from June 2020. The Advice Centre successfully achieved its reaccreditation of the Advice Quality Standard (AQS) in 2019 and is due for renewal in October 2021.

Accommodation Concern

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) (continued)

Year ended 31 March 2021

All our advice services continued remotely using FaceTime, Zoom and phone calls; whilst everyone in the team adapted in extraordinary and novel ways to ensure our service was able to continue through this difficult time of living in a pandemic.

Lloyds Bank Foundation

We continue to work closely with Lloyds Bank foundation who have provided an amazing amount of additional support throughout the pandemic period. The Charity has benefitted through their Enhance programme which includes: additional funding for costs incurred to ensure we were Covid secure as an organisation, mentoring and training for our CEO, consultant support to facilitate our rebranding activity, consultant support to provide guidance and training to our trustees on their roles and responsibilities alongside reviewing and updating our business plan.

Supported Accommodation

The Supported Accommodation project was set up just over six years ago. The Charity has continued to increase its provision; now leasing three, three-bed properties from North Northants council (formerly Kettering Borough Council, KBC) and another with a private landlord due to come on stream in the year 2021/22. All of these provide intensive housing support for single homeless people.

Throughout the Covid 19 pandemic we continued to provide a high level of support. At first we created innovative ways of doing this remotely, but later staff, being keyworkers, were able to engage on a one-to-one basis. The Charity was swift to provide everyone, their own fridge, microwave, kettle and crockery so that residents could isolate and remain safe in their rooms. We also contracted cleaners to ensure communal areas are kept as Covid secure as possible. Plans are to continue to grow this provision as we look to expand across the new unitary of North Northamptonshire.

Rough Sleeper Outreach (Funded by KBC through Ministry of Housing, Communities and Local Government - MHCLG) The outreach service continued to provide a high level of support to those rough sleepers who were housed in temporary accommodation due to the pandemic and the almost constant flow of people finding themselves with no option but to sleep on the streets. Throughout the pandemic the outreach team carried out weekly sweeps of the town to find/verify people who were sleeping on the streets, signposting and supporting them into accommodation where possible.

The Government's 'Everyone In' resulted in 17 rough sleepers being offered self-contained accommodation across the borough that needed furnishing and our Rough Sleeper Outreach workers turned to supporting this cohort with the opportunity to make this offer of accommodation successful. Through the year the team supported 107 people who claimed to be rough sleeping. To date around 35 of these COVID emergency placements have been converted to permanent tenancies.

In January 2020 we undertook a pilot project to set up 2 rough sleeper initiative (RSI) Housing First model flats in partnership with KBC & MHCLG funding. These two flats provided intensive housing support for 2 of the entrenched rough sleepers who had limited options available to them due to their poor housing history, addictions, debts and lack of engagement with agencies. These provided a huge learning opportunity for all involved and a deeper development of our partnership working skills. In October 2021 these two properties were converted to KBC general needs starter tenancies due to the amazing progress achieved by the two residents. Another two properties were identified and two new clients accessed the scheme in November 2021. Due to the success of these we plan to expand the scheme across the unitary authority as properties become available and residents are assessed to be suitable.

Food Redistribution project and Food Bank Distribution point activities Enabled us to offer safe spaces in the evening several times a week for those sleeping rough to access once the soup kitchens closed and before the Nightshelter opened. Over 40 individuals accessed the project which was supported by a team of 11 volunteers.

Accommodation Concern

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) (continued)

Year ended 31 March 2021

Food Redistribution project and Food Bank Distribution point activities We were fortunate to receive various funding opportunities that enabled us to provide daily hot food home deliveries to 35 individuals and a variety of frozen ready meals and food parcels to those who needed them. However, it was our army of volunteers who stepped up and the remarkable support of the Rotary Club of Kettering Huxloe delivering daily parcels that assisted us to meet the demand - without them we could never have provided this much needed support!

Due to the office closing we had to stop our collections to redistribute surplus supermarket food via the "Neighbourly Portal" with ALDI, Lidl, however other charities locally were able to take this over. We continued to provide a distribution point for the KCU Trussell Trust Food Bank in Kettering, again with the valued support of the Rotary Club of Kettering Huxloe delivering these to the front doors of those in need.

Community Money Advice Centre (funded by Big Lottery)

The Big Lottery funded us to register with the FCA (Financial Conduct Authority) and launch ourselves as a Community Money Advice (CMA) Centre with a funded project coordinator. Unfortunately, in the autumn lockdown the service found it difficult to recruit and train the required volunteers, so the project was put on hold. It did though, support 84 people for money guidance, benefit applications/appeals, debt/creditor renegotiation, food parcels and various charity grant applications.

Homeless Winter Transformation Fund (funded by Homeless Link)

This short term 3 months funding enabled us to provide emergency winter accommodation to those our Outreach team verified as homeless/rough sleeping during the winter of 2020/21. Kettering Council agreed to lease us two, three- bedroomed houses from their stock, which enabled us to provide the support required to find more permanent solutions to those placed in these emergency beds.

Once out of the cold our support workers worked alongside the KBC housing team to identify more permanent solutions, such as Temporary Accommodation, Turning point, Private rented accommodation, reconnection to family/repatriation, dependant on the needs of the individual. These two houses were set up to be COVID Secure, with each room having its own fridge, microwave, kettle, crockery and cutlery. The houses were professionally cleaned during the week and each room deep cleaned between guests.

Enterprise Development Programme (funded by Social Investment Business & Homeless Link)

This programme provided a package of funding to employ our new Business Development Manager, a training package of learning opportunities for the charity to develop its social enterprise ideas to become more sustainable and a peer support facility to network and learn from other organisations working in the same field of homelessness, wanting to develop social enterprise opportunities for themselves and their beneficiaries.

A direct result of this funding has led to our increased offer of supported accommodation and RSI funded accommodation flats as well as new opportunities that are currently being researched.

Total Outputs

Over the year, the core team supported 1005 service users with a total of 1248 issues. This support was in the form of remote advice sessions, visits, video and telephone calls, e-mails and letters. The work was undertaken by the paid staff team working 14,182 hours and the gift of 853 volunteer hours. The combined projects enabled clients to obtain a minimum of £290,699.60 of income and benefits to which they were entitled.

Case Studies

Case studies are a powerful way to show the impact our services make on people rather than simply providing statistics so are included in this report.

Accommodation Concern

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) (continued)

Year ended 31 March 2021

a) P - Rough Sleeper housed due to Covid-19

P is a well-known rough sleeper who had many evictions behind her, debts, substance abuse issues and a history of domestic violence. The council had no duty to offer any housing due to previous intentionality decisions and private landlords would not consider her due to her previous history, so there were few options available. In March 2020, when the Covid19 pandemic hit, councils were required to provide safe accommodation for all rough sleepers under the 'Everyone In' guidance from central government.

Accommodation Concern Outreach team supported P to move into a one bed self-contained flat provided by KBC under Covid regulations and sourced furniture for the property. As part of the Covid support hot meals were delivered daily by volunteers and our staff undertook regular support visits to the property. During this time, we supported P to apply for benefits she was entitled for and start to address her issues when she felt ready to. We were also able to provide activities to keep her occupied whilst lockdown was in place.

P decided she wanted to stop her substance issues and engaged with support to do so. She also took pride in keeping her property clean and sourcing items to make it feel more homely. Over the months she reconnected with family and grew in confidence, so much so that she approached her GP for anti-anxiety medication.

P has excelled in this new opportunity, which would not have happened without the pandemic and is about to move to a new lifetime home with a local housing association.

b) T - Housing & Benefit issues resolved

During lockdown our Housing Advisor received a referral from a Social Prescriber working in a neighbouring borough, who had a patient requiring help with a move as their current accommodation was unsuitable. T had been employed full time when she suffered a stroke which had impacted on her speech, left her unable to stand or use the stairs and was now reliant on full time care from her son who lived nearby.

Due to Covid the initial assessment had to be undertaken via the phone. It was identified that T was experiencing extreme financial hardship due to her having to give up her job, and her lack of mobility was forcing her to sleep in the living room. Due to her poor speech and the difficulty in understanding her a further phone appointment was arranged when son could be present.

The Advisor was able to complete T's PIP application form over the phone with input from her and her son, which resulted in the highest rates of daily living and mobility component being awarded, increasing her income significantly.

A referral was also made to Social Services who were able to supply aids, adaptations and daily care to enable her home to be made accessible and suitable for her to remain living there

The Housing Advisor also contacted the landlord (Housing Association) who were able to provide their in-house Tenancy Support team to help T with the day-to-day tasks such as paying bills, responding to post etc.

Prior to our intervention, T, who had lived in the property for 20 years, believed that the Stroke had left her with no option other than moving away.

Accommodation Concern

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) (continued)

Year ended 31 March 2021

Financial review

This has been a year like no other, with the pandemic closing all but essential services with little notice at all. However due to the Government's support and the 'Everyone In' guidance new money was made available to the homeless sector and projects supporting those in poverty during lockdown had many funds available.

The Charity's total income increased from £174,266 in 2019/20 to £412,987 in 2020/21 (an increase of 137%).

The Charity continued to keep expenditure to the minimum, increasing in line with the growth of the charity from £270,162 in 2019/20 to £398,208 in 2020/21

The Charity made a surplus of £14,779 in 2020/21 compared to deficit of £95,896 in the previous year. The Charity's reserves increased from £66,495 at the beginning of the year to £81,274 at end of the financial year.

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

Reserves Policy

The Charity needs reserves to ensure expenditure commitments can be met as they fall due. The Trustees' aim is to retain reserves equal to approximately six months' fixed expenditure.

Plans for future periods

The Charity plans to consolidate its rapid growth this year, whilst investigating the new opportunities that the change to a Unitary Authority bring; we are being requested to consider expanding across this wider area.

The priority areas of focus remain to deliver a high quality, accredited Advice Centre offering Housing, Debt & Welfare Benefit Advice alongside the practical opportunities of also delivering high quality supported accommodation and RSI intensive accommodation to those homeless people in need.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 27 September 2021 and signed on behalf of the board of trustees by:

Rev'd J P Staves
Trustee

Accommodation Concern

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of Accommodation Concern

Year ended 31 March 2021

I report to the trustees on my examination of the financial statements of Accommodation Concern ('the charity') for the year ended 31 March 2021.

Responsibilities and basis of report

As the trustees of the company (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 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 the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the 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 the Institute of Chartered Accountants in England and Wales (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:

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).

Accommodation Concern

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of Accommodation Concern (continued)

Year ended 31 March 2021

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.

David Kelland FCA
Independent Examiner

Meadows & Co Limited
Headlands House
1 Kings Court
Kettering Parkway
Kettering
NN15 6WJ

Accommodation Concern

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2021

		Unrestricted funds £	2021 Restricted funds £	Total funds £	2020 Total funds £
	Note				
Income and endowments					
Donations and legacies	5	16,819	–	16,819	11,635
Charitable activities	6	32,316	261,800	294,116	110,729
Other trading activities	7	94,093	7,071	101,164	51,426
Investment income	8	888	–	888	476
Total income		<u>144,116</u>	<u>268,871</u>	<u>412,987</u>	<u>174,266</u>
Expenditure					
Expenditure on charitable activities	9,10	164,390	233,818	398,208	270,162
Total expenditure		<u>164,390</u>	<u>233,818</u>	<u>398,208</u>	<u>270,162</u>
Net income/(expenditure)		<u>(20,274)</u>	<u>35,053</u>	<u>14,779</u>	<u>(95,896)</u>
Transfers between funds		23,970	(23,970)	–	–
Net movement in funds		3,696	11,083	14,779	(95,896)
Reconciliation of funds					
Total funds brought forward		66,495	–	66,495	162,391
Total funds carried forward		<u>70,191</u>	<u>11,083</u>	<u>81,274</u>	<u>66,495</u>

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

Accommodation Concern

Company Limited by Guarantee

Statement of Financial Position

31 March 2021

	Note	2021 £	£	2020 £	£
Current assets					
Debtors	15	11,631		2,892	
Cash at bank and in hand		160,299		116,043	
		<u>171,930</u>		<u>118,935</u>	
Creditors: amounts falling due within one year					
	16	90,656		52,440	
Net current assets			<u>81,274</u>		<u>66,495</u>
Total assets less current liabilities			<u>81,274</u>		<u>66,495</u>
Net assets			<u>81,274</u>		<u>66,495</u>
Funds of the charity					
Restricted funds			11,083		–
Unrestricted funds			70,191		66,495
Total charity funds	18		<u>81,274</u>		<u>66,495</u>

For the year ending 31 March 2021 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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.

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

These financial statements were approved by the board of trustees and authorised for issue on 27 September 2021, and are signed on behalf of the board by:

Rev'd J P Staves
Trustee

The notes on pages 13 to 21 form part of these financial statements.

Accommodation Concern

Company Limited by Guarantee

Statement of Cash Flows

Year ended 31 March 2021

	2021	2020
	£	£
Cash flows from operating activities		
Net income/(expenditure)	14,779	(95,896)
<i>Adjustments for:</i>		
Other interest receivable and similar income	(888)	(476)
Interest payable and similar charges	83	106
Accrued expenses	34,720	37,867
<i>Changes in:</i>		
Trade and other debtors	(8,739)	2,778
Trade and other creditors	3,496	(9,254)
Cash generated from operations	43,451	(64,875)
Interest paid	(83)	(106)
Interest received	888	476
Net cash from/(used in) operating activities	<u>44,256</u>	<u>(64,505)</u>
Net increase/(decrease) in cash and cash equivalents	44,256	(64,505)
Cash and cash equivalents at beginning of year	<u>116,043</u>	<u>180,548</u>
Cash and cash equivalents at end of year	<u><u>160,299</u></u>	<u><u>116,043</u></u>

Accommodation Concern

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 2021

1. General information

The charity 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.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Accommodation Concern

Company Limited by Guarantee

Notes to the Financial Statements (continued)

Year ended 31 March 2021

3. Accounting policies (continued)

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

Accommodation Concern

Company Limited by Guarantee

Notes to the Financial Statements (continued)

Year ended 31 March 2021

3. Accounting policies (continued)

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

Defined contribution plans

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.

Accommodation Concern

Company Limited by Guarantee

Notes to the Financial Statements (continued)

Year ended 31 March 2021

4. 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.

5. Donations and legacies

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Donations				
Gifts and donations	16,819	16,819	11,635	11,635

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Grant income	32,316	261,800	294,116

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Grant income	7,025	103,704	110,729

7. Other trading activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Fundraising events	–	7,071	7,071
Income from Tenants - Housing Benefit	92,436	–	92,436
Income from Tenants - Tenant Contributions	1,657	–	1,657
	<u>94,093</u>	<u>7,071</u>	<u>101,164</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Fundraising events	2,475	–	2,475
Income from Tenants - Housing Benefit	42,872	2,959	45,831
Income from Tenants - Tenant Contributions	3,120	–	3,120
	<u>48,467</u>	<u>2,959</u>	<u>51,426</u>

8. Investment income

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Bank Interest	888	888	476	476

Accommodation Concern

Company Limited by Guarantee

Notes to the Financial Statements (continued)

Year ended 31 March 2021

9. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Provision of advice, assistance and support	40,940	200,154	241,094
Support costs	123,450	33,664	157,114
	<u>164,390</u>	<u>233,818</u>	<u>398,208</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Provision of advice, assistance and support	–	–	–
Support costs	155,100	115,062	270,162
	<u>155,100</u>	<u>115,062</u>	<u>270,162</u>

10. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2021 £	Total fund 2020 £
Provision of advice, assistance and support	241,094	155,733	396,827	269,081
Governance costs	–	1,381	1,381	1,081
	<u>241,094</u>	<u>157,114</u>	<u>398,208</u>	<u>270,162</u>

11. Analysis of support costs

	Analysis of support costs activity 1 £	Total 2021 £	Total 2020 £
Staff costs	90,428	90,428	156,590
Premises	19,256	19,256	20,333
Communications and IT	5,784	5,784	19,336
General office	511	511	–
Finance costs	83	83	106
Support costs - Activity resource costs	8,675	8,675	22,461
Support costs - Utilities	2,207	2,207	3,683
Support costs - Repairs and renewals	5,113	5,113	27,118
Support costs - Insurance	6,818	6,818	–
Support costs - Advertising and website	5,596	5,596	–
Support costs - Travel and subsistence	975	975	–
Support costs - Cleaning	4,118	4,118	–
Support costs - Legal and professional	6,169	6,169	19,454
	<u>155,733</u>	<u>155,733</u>	<u>269,081</u>

Accommodation Concern

Company Limited by Guarantee

Notes to the Financial Statements (continued)

Year ended 31 March 2021

12. Independent examination fees

	2021	2020
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	1,381	1,081

13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021	2020
	£	£
Wages and salaries	222,807	148,758
Employer contributions to pension plans	3,940	2,754
	226,747	151,512

The average head count of employees during the year was 9 (2020: 5).

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £43,536 (2020:£37,747).

14. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees (2020: £nil).

All trustee expenses during in the year were reimbursement of out of pocket expenses incurred in their duties as trustees.

15. Debtors

	2021	2020
	£	£
Prepayments and accrued income	11,631	2,892

16. Creditors: amounts falling due within one year

	2021	2020
	£	£
Trade creditors	6,763	3,273
Accruals and deferred income	83,887	49,167
Other creditors - desc in a/cs	6	-
	90,656	52,440

Accommodation Concern

Company Limited by Guarantee

Notes to the Financial Statements (continued)

Year ended 31 March 2021

17. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £3,940 (2020: £2,754).

18. Analysis of charitable funds

Unrestricted funds

	At 1 April 2020	Income	Expenditure	Transfers	At 31 March 20 21
	£	£	£	£	£
General funds	17,484	50,023	(80,508)	20,468	7,467
Pioneer Project	49,011	94,093	(83,882)	3,502	62,724
	<u>66,495</u>	<u>144,116</u>	<u>(164,390)</u>	<u>23,970</u>	<u>70,191</u>

	At 1 April 2019	Income	Expenditure	Transfers	At 31 March 20 20
	£	£	£	£	£
General funds	108,577	20,373	(111,561)	95	17,484
Pioneer Project	45,320	47,230	(43,539)	–	49,011
	<u>153,897</u>	<u>67,603</u>	<u>(155,100)</u>	<u>95</u>	<u>66,495</u>

Unrestricted funds include amounts designated by the Trustees in respect of the Pioneer Project. There are no external restrictions on these funds.

Accommodation Concern

Company Limited by Guarantee

Notes to the Financial Statements (continued)

Year ended 31 March 2021

18. Analysis of charitable funds (continued)

Restricted funds

	At 1 April 2020	Income	Expenditure	Transfers	At 31 March 2021
	£	£	£	£	£
EDP Feasibility	–	15,000	(17,392)	2,392	–
Tudor Trust - Strategy	–	–	–	–	–
Tudor Trust - Advice	–	40,000	(43,675)	3,675	–
KBC Outreach	–	65,231	(60,125)	(5,106)	–
NCF Winter	–	3,000	(5,915)	2,915	–
Lloyds	–	37,300	(21,646)	(7,300)	8,354
RSI	–	26,813	(26,813)	–	–
Lottery - Reaching	–	49,247	(29,604)	(19,643)	–
Homeless Link	–	21,209	(20,881)	(328)	–
DEFRA	–	7,071	(4,342)	–	2,729
KBC Corona	–	4,000	(3,425)	(575)	–
	<u>–</u>	<u>268,871</u>	<u>(233,818)</u>	<u>(23,970)</u>	<u>11,083</u>

	At 1 April 2019	Income	Expenditure	Transfers	At 31 March 2020
	£	£	£	£	£
EDP Feasibility	6,686	(1)	(5,984)	(701)	–
Tudor Trust - Strategy	1,808	–	–	(1,808)	–
Tudor Trust - Advice	–	40,000	(43,332)	3,332	–
KBC Outreach	–	33,267	(33,252)	(15)	–
NCF Winter	–	5,000	(4,997)	(3)	–
Lloyds	–	17,500	(16,240)	(1,260)	–
RSI	–	10,897	(11,257)	360	–
Lottery - Reaching	–	–	–	–	–
Homeless Link	–	–	–	–	–
DEFRA	–	–	–	–	–
KBC Corona	–	–	–	–	–
	<u>8,494</u>	<u>106,663</u>	<u>(115,062)</u>	<u>(95)</u>	<u>–</u>

All of the restricted funds relate to incoming resources and expenditure relating specifically for the named project.

The small transfers to / from unrestricted funds ensure the residual balances are stated correctly at the reporting date.

Accommodation Concern

Company Limited by Guarantee

Notes to the Financial Statements (continued)

Year ended 31 March 2021

19. Analysis of net assets between funds

	Unrestricted Funds	Total Funds 2021
	£	£
Current assets	171,930	171,930
Creditors less than 1 year	(90,656)	(90,656)
Net assets	<u>81,274</u>	<u>81,274</u>
	Unrestricted Funds	Total Funds 2020
	£	£
Current assets	118,935	118,935
Creditors less than 1 year	(52,440)	(52,440)
Net assets	<u>66,495</u>	<u>66,495</u>

20. Analysis of changes in net debt

	At 1 Apr 2020	Cash flows	At 31 Mar 2021
	£	£	£
Cash at bank and in hand	116,043	44,256	<u>160,299</u>

21. Operating lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2021	2020
	£	£
Later than 1 year and not later than 5 years	<u>34,964</u>	<u>10,377</u>

22. Related parties

There were no transactions with related parties during the year.