

ARTIZANS HOUSING ASSOCIATION

England & Wales · Charity number 1162129

Details

Status Registered

Legal form CIO

Registered 2015-06-11

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

Contact

Address Flat 4
Ashwood Lodge
80 Station Road
New Barnet
Barnet

Phone 01202299432

Activities

Objects: 3.1 THE OBJECTS OF THE CIO ARE THE RELIEF OF POVERTY BY:3.1.1. THE PROVISION OF AFFORDABLE HOUSING FOR PEOPLE SUFFERING FROM FINANCIAL HARDSHIP; AND3.1.2. MAKING GRANTS OR PROVIDING LOANS TO PEOPLE SUFFERING FINANCIAL HARDSHIP TO ENABLE THEM TO MEET THE COSTS OF ACCOMMODATION APPROPRIATE TO THEIR NEEDS AND TO PROVIDE FURNITURE, FURNISHINGS AND HOUSEHOLD ITEMS

Activities: PROVISION OF AFFORDABLE HOUSING. MAKING GRANTS FOR ACCOMMODATION OR MAINTENANCE

Classification

- **How:** Makes Grants To Individuals, Provides Buildings/facilities/open Space
- **What:** The Prevention Or Relief Of Poverty, Accommodation/housing
- **Who:** The General Public/mankind

Geography

- Essex
- Hertfordshire
- Throughout London

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2025-06-30 | £200,278 | £92,291 | - | - |
| 2024-06-30 | £168,500 | £128,678 | - | - |
| 2023-06-30 | £150,101 | £84,160 | - | - |
| 2022-06-30 | £155,407 | £79,200 | - | - |
| 2021-06-30 | £152,069 | £78,608 | - | - |

Trustees

| Name | Role | Appointed |
|-----------------------------|-------|------------|
| COLIN PHILIP STEWART | Chair | 2015-06-11 |
| Becky Stewart | | 2017-02-12 |

ARTIZANS HOUSING ASSOCIATION

England & Wales - Charity number 1162129

Accounts



Trustees' Annual Report for the period

From 1 July 2024 To 30 June 2025

Charity name: Artizans Housing Association

Charity registration number: 1162129

Objectives and Activities

| | SORP reference | |
|--|--------------------|---|
| Summary of the purposes of the charity as set out in its governing document | Para 1.17 | To assist in the relief of poverty by providing affordable housing for people suffering from financial hardship, making grants or providing loans to people suffering financial hardship to enable them to meet the costs of accommodation appropriate to their needs and to provide furniture, furnishings and household items utilising the CIO's own properties. |
| Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts. | Para 1.17 and 1.19 | The activities in the year include the continued maintenance of the properties held by the CIO which were rented to those suffering from financial hardship at an affordable rate. |
| Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit | Para 1.18 | In setting the objectives and planning the activity of the charity, the Trustees have given careful consideration to the Charity Commission's general guidance on public benefit. |

Achievements and Performance

| | SORP reference | |
|---|----------------|--|
| Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole. | Para 1.20 | The Charity continued to maintain the properties to an acceptable standard. Rental increases were made during the year. Grants were allocated to applications from the CIO's normal beneficiary class for necessary housing needs. |

Financial Review

| | | |
|--|-----------|--|
| Review of the charity's financial position at the end of the period | Para 1.21 | Cash reserves and investments held as at 30 June 2025 totalled £6,037,281. |
| Statement explaining the policy for holding reserves stating why they are held | Para 1.22 | The Charity has no reserves policy on the basis that it uses funds generated from investment assets to provide affordable housing using available funds. The CIO has large investment property portfolio and a large cash asset and therefore no need for a specific reserve policy. |
| Amount of reserves held | Para 1.22 | As above |
| Reasons for holding zero reserves | Para 1.22 | N/A |
| Details of fund materially in deficit | Para 1.24 | N/A |
| Explanation of any uncertainties about the charity continuing as a going concern | Para 1.23 | N/A |

Structure, Governance and Management

| | | |
|---|-----------|---|
| Description of charity's trusts: | | |
| Type of governing document (trust deed , royal charter) | Para 1.25 | Constitution |
| How is the charity constituted? (e.g unincorporated association , CIO) | Para 1.25 | Artizans Housing Association (Charity number 1162129, the "new charity" or "the CIO") was registered on 11 June 2015 as a Charitable Incorporated Organisation, a charity registered as a body corporate under Part 11 of the Charities Act 2011. On 10 February 2016 the assets and liabilities of Artizans Housing Association and Trust (Charity number 212370, the "old charity") passed under permanent endowment to Artizans Housing Association the new charity through a vesting declaration dated 10.2.2016 and the new charity commenced activity on the same date. |
| Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees | Para 1.25 | Elected by existing trustees in accordance with the powers conferred on them by the Trustee Act 2000. |

Additional Information

| | | |
|---------------------------------------|--|--|
| Relationship with any related parties | | One Trustee (CP Stewart) was remunerated £15,667 for managing Artizans Housing Association's fifteen properties in line with clause 6.1 of the Constitution. |
|---------------------------------------|--|--|

Reference and Administrative details

| | |
|-----------------------------|---|
| Charity name | Artizans Housing Association |
| Other name the charity uses | |
| Registered charity number | 1162129 |
| Charity's principal address | Artizans Housing Association Flat 4 Ashwood Lodge 80 Station Road New Barnet EN5 1QP |

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|----------------------|-----------------|-----------------------------------|---|
| 1 | Colin Philip Stewart | Chair | | |
| 2 | Becky Stewart | | | |
| 3 | | | | |
| 4 | | | | |
| 5 | | | | |
| 6 | | | | |
| 7 | | | | |
| 8 | | | | |
| 9 | | | | |
| 10 | | | | |

Corporate trustees – names of the directors at the date the report was approved

| Director name | | |
|---------------|--|--|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

Name of trustees holding title to property belonging to the charity

| Trustee name | Dates acted if not for whole year | |
|--------------|-----------------------------------|--|
| | | |
| | | |

Funds held as custodian trustees on behalf of others

| | |
|---|-----|
| Description of the assets held in this capacity | N/A |
| Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects | N/A |
| Details of arrangements for safe custody and segregation of such assets from the charity's own assets | N/A |

Exemptions from disclosure

Reason for non-disclosure of key personnel details

| |
|-----|
| N/A |
|-----|

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

| | | |
|--|----------------------|--|
| Signature(s) | <i>Colin Stewart</i> | |
| Full name(s) | Colin Stewart | |
| Position (eg Secretary, Chair, etc) | Chair | |

Date 31 March 2026



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Artizans Housing Association

**On accounts for the year
ended**

30 June 2025

**Charity no
(if any)**

1162129

Set out on pages

6-7

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charitable incorporated organisation (CIO) for the year ended 30 June 2025.

**Responsibilities and
basis of report**

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the CIO's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed: *Hazra Patel*

Date:

Name: Hazra Patel

**Relevant professional
qualification(s) or body
(if any):**

ACA

Address:

Lubbock Fine LLP, Chartered Accountants

65 St Paul's Churchyard
London

EC4M 8AB



CHARITY COMMISSION
FOR ENGLAND AND WALES

| | |
|---|------------------------|
| Charity Name Artizans Housing Association | No (if any) 1162129 |
|---|------------------------|

Receipts and payments accounts

CC16a

| | | | |
|---------------------|---------------------------------|----|-------------------------------|
| For the period from | Period start date 01/07/2024 | To | Period end date 30/06/2025 |
|---------------------|---------------------------------|----|-------------------------------|

Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|--|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| Rental Income | 163,997 | - | - | 163,997 | 157,750 |
| Bank Interest | 20,069 | - | - | 20,069 | 10,750 |
| Insurance Claim | 16,213 | - | - | 16,213 | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total (Gross income for AR) | 200,278 | - | - | 200,278 | 168,500 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 200,278 | - | - | 200,278 | 168,500 |
| A3 Payments | | | | | |
| Repairs and Maintenance | 34,447 | - | - | 34,447 | 77,106 |
| Legal and Professional Fees | 60 | - | - | 60 | 1,503 |
| Bank Charges | 60 | - | - | 60 | 60 |
| Trustee Expenses | 2,860 | - | - | 2,860 | - |
| Admin Fees | 12,010 | - | - | 12,010 | 6,800 |
| Service Charges | 17,397 | - | - | 17,397 | 14,451 |
| Sundries | 1,125 | - | - | 1,125 | 2,159 |
| Insurance | 7,865 | - | - | 7,865 | 6,241 |
| Travel | - | - | - | - | 2,366 |
| Post | - | - | - | - | 2,392 |
| Property Management fees | 15,667 | - | - | 15,667 | 14,800 |
| Accountancy | 800 | - | - | 800 | 800 |
| Sub total | 92,291 | - | - | 92,291 | 128,678 |
| A4 Asset and investment purchases. (see table) | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 92,291 | - | - | 92,291 | 128,678 |
| Net of receipts/(payments) | 107,988 | - | - | 107,988 | 39,822 |
| A5 Transfers between funds | - | - | - | - | - |
| A6 Cash funds last year end | 627,567 | - | - | 627,567 | 587,745 |
| Cash funds this year end | 735,555 | - | - | 735,555 | 627,567 |

Section B Statement of assets and liabilities at the end of the period

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|----------------------|--|------------------------------------|----------------------------------|---------------------------------|
| B1 Cash funds | Bank Current/Savings | 735,555 | - | - |
| | | - | - | - |
| | | - | - | - |
| | Total cash funds | 735,555 | - | - |
| | (agree balances with receipts and payments account(s)) | OK | OK | OK |

| | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---------------------------------|---------|------------------------------------|----------------------------------|---------------------------------|
| B2 Other monetary assets | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |

| | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|-----------------------------|-----------------------|-----------------------------|-----------------|--------------------------|
| B3 Investment assets | Investment Properties | 5,301,726 | 5,301,726 | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|---|---------|-----------------------------|-----------------|--------------------------|
| B4 Assets retained for the charity's own use | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| | Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
|-----------------------|---------|---------------------------------|-----------------------|---------------------|
| B5 Liabilities | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |

Signed by one or two trustees on behalf of all the trustees

| Signature | Print Name | Date of approval |
|----------------------|----------------|------------------|
| <i>Colin Stewart</i> | Mr C P Stewart | 31 March 2026 |
| | | |

ARTIZANS HOUSING ASSOCIATION

England & Wales - Charity number 1162129

Accounts

ACCOUNTS

FOR THE

YEAR

ENDED 30 JUNE 2024

FOR

ARTIZANS HOUSING ASSOCIATION

CIO NUMBER 1162129

ARTIZANS HOUSING ASSOCIATION

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ARTIZANS HOUSING ASSOCIATION

GENERAL INFORMATION

For the Year Ended 30 June 2024

TRUSTEES: Mr C P
Stewart Mrs B
Stewart

CHARITY NO: 1162129

ADDRESS: 4 Ashwood
lodge 80 Station
Road Barnet
EN5 1QF

INDEPENDENT EXAMINER: N A H Brecker CA
Chartered Accountant
Caldwell & Braham
171 South Lodge
Drive Oakwood
LONDON
N14 4XJ

ARTIZANS HOUSING ASSOCIATION

TRUSTEES' REPORT

For the Year Ended 30 June 2024

Trustees: Mrs B Stewart
Mr C P Stewart

Incorporation

Artizans Housing Association (Charity number 1162129, the “new charity” or “the CIO”) was registered on 11 June 2015 as a Charitable Incorporated Organisation, a charity registered as a body corporate under Part 11 of the Charities Act 2011. On 10 February 2016 the assets and liabilities of Artizans Housing Association and Trust (Charity number 212370, the “old charity”) passed under permanent endowment to Artizans Housing Association the new charity through a vesting declaration dated 10.2.2016 and the new charity commenced activity on the same date.

Charitable Objects of CIO

To assist in the relief of poverty by:

The provision of affordable housing for people suffering from financial hardship, making grants or providing loans to people suffering financial hardship to enable them to meet the costs of accommodation appropriate to their needs and to provide furniture, furnishings and household items utilising the CIO’s own properties.

Appointment of Trustees

Existing trustees appoint new trustees where appropriate in accordance with the powers conferred on them by the Trustee Act 2000.

Investment Selection Policy

New properties are selected in furtherance of the aims of the CIO, which is to provide good quality long term housing to working people.

Approval of Grants

Grants are allocated to applicants from the CIO’s normal beneficiary class for necessary housing needs.

ARTIZANS HOUSING ASSOCIATION

TRUSTEES' REPORT (continued)

For the Year Ended 30 June 2024

Activities During Year

During the year the trustees continued to maintain the properties to an acceptable standard . Major refurbishment projects were undertaken at 2 trust properties. This year is the last year that rents will be held at the same levels as previously .

Financial Results

Rents during the period were £157,750.

The net cash receipts for the year were £39,822 and the funds held as at 30 June 2024, excluding tenant deposits, amounted to £616,789.

Mr C P Stewart
Chair of Trustees

Dated: 10 February 2025

ACCOUNTS FOR THE YEAR ENDED 30 JUNE 2024

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

ARTIZANS HOUSING ASSOCIATION

I report to the charity trustees on my examination of the accounts of the Charitable Incorporated Organisation for the year ended 30 June 2024, which are set out on pages 5 to 6.

Respective Responsibilities of Trustees and Examiner

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all of the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material 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 as required by section 130 of the Act; or
- 2 The accounts do not accord with those records

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

N A H Brecker CA
Chartered Accountant
Caldwell & Braham
171 South Lodge Drive
Oakwood
LONDON
N14 4XJ

Date: 10 February 2025

ARTIZANS HOUSING ASSOCIATION RECEIPTS AND PAYMENTS ACCOUNTS

For the year ended 30 June 2024

| | Year to | | Year to | |
|---|---------------|------------------|--------------|-----------------|
| | 30.06.2024 | | 30.6.2023 | |
| | £ | £ | £ | £ |
| Receipts: | | | | |
| Rents received | 157,750 | | 147,515 | |
| Deposit account interest | <u>10,750</u> | | <u>2,586</u> | |
| Sub total (Gross income for Annual Return) | 168,500 | | 150,101 | |
| | | | | |
| Total Receipts | | 168,500 | | 150,101 |
| | | | | |
| Payments: | | | | |
| Post, stationery, telephone | 2,392 | | 2,337 | |
| Travelling | 2,366 | | 2,260 | |
| Insurance | 6,241 | | 5,580 | |
| Repairs & renewals | 77,106 | | 38,188 | |
| Service charge & ground rent | 14,451 | | 13,871 | |
| Bank charges | 60 | | 63 | |
| Administration costs | 6,800 | | 4,800 | |
| Accountancy | 800 | | 600 | |
| Legal & professional fees | 1,503 | | 1,261 | |
| Property management fees | 14,800 | | 14,800 | |
| Sundry expenses | <u>2,159</u> | | <u>400</u> | |
| Sub total | 128,678 | | 84,160 | |
| | | | | |
| Total Payments | | (128,678) | | (84,160) |
| | | | | |
| Net Receipts | | 39,822 | | 65,941 |
| | | | | |
| Cash funds brought forward | | 576,967 | | 511,026 |
| | | _____ | | _____ |
| | | | | |
| Cash funds carried forward | | 616,789 | | 576,967 |
| | | ===== | | ===== |

The notes on page 6 show details of restricted, unrestricted and endowment funds

ARTIZANS HOUSING ASSOCIATION STATEMENT OF ASSETS AND LIABILITIES

As at 30 June 2024

| | 30/06/2024 | 30/06/2023 |
|--|---------------------|---------------------|
| | £ | £ |
| Cash funds at period end: | | |
| Bank current/savings | 616,789 | 576,967 |
| Bank: held re Tenants Deposits | 10,578 | 10,762 |
| <hr/> | | |
| Total Cash Funds | 626,367 | 587,729 |
| | ===== | ===== |
| Assets retained for charity use in furtherance of its objectives: | | |
| Freehold property | 5,301,726 | 5,301,726 |
| | ===== | ===== |
| Liabilities: | | |
| Creditors | 800 | 600 |
| Tenants Deposits | 10,578 | 10,762 |
| | <hr/> 11,378 | <hr/> 11,362 |
| | ===== | ===== |

Analysis of Restricted or Unrestricted funds:

All receipts and payments in the year to 30/6/24 and the prior period are unrestricted

Trustee remuneration

One trustee (CP Stewart) was remunerated £14,800 in the year to 30 June 2024 (2023-£14,800) for managing Artizans Housing Association's fifteen properties.

Market value of freehold property

The market value of freehold property retained for charity use in furtherance of its objectives is estimated by the trustees to be £6,000,000.

Mr C P Stewart
Trustee

Mrs B
Stewart
Trustee

10 February 2025

ARTIZANS HOUSING ASSOCIATION

England & Wales - Charity number 1162129

Accounts

ACCOUNTS

FOR THE YEAR

ENDED 30 JUNE 2023

FOR

ARTIZANS HOUSING ASSOCIATION

CIO NUMBER 1162129

ARTIZANS HOUSING ASSOCIATION

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ARTIZANS HOUSING ASSOCIATION

GENERAL INFORMATION

For the Year Ended 30 June 2023

TRUSTEES: Mr C P Stewart
Mrs B Stewart

CHARITY NO: 1162129

ADDRESS: 4 Ashwood lodge
80 Station Road
Barnet
EN5 1QF

INDEPENDENT EXAMINER: N A H Brecker CA
Chartered Accountant
Caldwell & Braham
171 South Lodge Drive
Oakwood
LONDON
N14 4XJ

ARTIZANS HOUSING ASSOCIATION

TRUSTEES' REPORT

For the Year Ended 30 June 2023

Trustees: Mrs B Stewart
Mr C P Stewart

Incorporation

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Charitable Objects of CIO

To assist in the relief of poverty by:

The provision of affordable housing for people suffering from financial hardship, making grants or providing loans to people suffering financial hardship to enable them to meet the costs of accommodation appropriate to their needs and to provide furniture, furnishings and household items utilising the CIO’s own properties.

Appointment of Trustees

Existing trustees appoint new trustees where appropriate in accordance with the powers conferred on them by the Trustee Act 2000.

Investment Selection Policy

New properties are selected in furtherance of the aims of the CIO, which is to provide good quality long term housing to working people.

Approval of Grants

Grants are allocated to applicants from the CIO’s normal beneficiary class for necessary housing needs.

ARTIZANS HOUSING ASSOCIATION

TRUSTEES' REPORT (continued)

For the Year Ended 30 June 2023

Activities During Year

During the year the trustees continued property repairs to maintain them to a good standard .
One tenant defaulted causing rent loss and unbudgeted expenditure . No rent rises took place across the
Estate this year reflecting the economic situation .

Financial Results

Rents received during the period were £147,515.

The net cash receipts for the year were £65,941 and the funds held as at 30 June 2023, excluding tenant
deposits, amounted to £576,967.

Mr C P Stewart
Chair of Trustees

Dated: 8 March 2024

ACCOUNTS FOR THE YEAR ENDED 30 JUNE 2023

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

ARTIZANS HOUSING ASSOCIATION

I report to the charity trustees on my examination of the accounts of the Charitable Incorporated Organisation for the year ended 30 June 2023, which are set out on pages 5 to 6.

Respective Responsibilities of Trustees and Examiner

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all of the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material 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 as required by section 130 of the Act; or
- 2 The accounts do not accord with those records

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

N A H Brecker CA
Chartered Accountant
Caldwell & Braham
171 South Lodge Drive
Oakwood
LONDON
N14 4XJ

Date: 8 March 2024

ARTIZANS HOUSING ASSOCIATION RECEIPTS AND PAYMENTS ACCOUNTS

For the year ended 30 June 2023

| | Year to <u>30.06.2023</u> | | Year to <u>30.6.2022</u> | |
|---|------------------------------|-----------------|-----------------------------|-----------------|
| | £ | £ | £ | £ |
| Receipts: | | | | |
| Rents received | 147,515 | | 154,690 | |
| Deposit account interest | <u>2,586</u> | | <u>717</u> | |
| Sub total (Gross income for Annual Return) | 150,101 | | 155,407 | |
| | | | | |
| Total Receipts | | 150,101 | | 155,407 |
| | | | | |
| Payments: | | | | |
| Post, stationery, telephone | 2,337 | | 2,230 | |
| Travelling | 2,260 | | 1,836 | |
| Insurance | 5,580 | | 9,922 | |
| Repairs & renewals | 38,188 | | 33,132 | |
| Service charge & ground rent | 13,871 | | 11,650 | |
| Bank charges | 63 | | 96 | |
| Administration costs | 4,800 | | 4,800 | |
| Accountancy | 600 | | 600 | |
| Legal & professional fees | 1,261 | | 114 | |
| Property management fees | 14,800 | | 14,800 | |
| Sundry expenses | <u>400</u> | | <u>20</u> | |
| Sub total | <u>84,160</u> | | <u>79,200</u> | |
| | | | | |
| Total Payments | | (84,160) | | (79,200) |
| | | | | |
| Net Receipts | | 65,941 | | 76,207 |
| | | | | |
| Cash funds brought forward | | 511,026 | | 438,819 |
| | | _____ | | _____ |
| | | | | |
| Cash funds carried forward | | 576,967 | | 511,026 |
| | | ===== | | ===== |

The notes on page 6 show details of restricted, unrestricted and endowment funds

ARTIZANS HOUSING ASSOCIATION STATEMENT OF ASSETS AND LIABILITIES

As at 30 June 2023

| | 30/06/2023 | 30/06/2022 |
|--|------------------|------------------|
| | £ | £ |
| Cash funds at period end: | | |
| Bank current/savings | 576,967 | 511,026 |
| Bank: held re Tenants Deposits | 10,762 | 10,762 |
| | <hr/> | |
| Total Cash Funds | 587,729 | 521,788 |
| | ===== | ===== |
| Assets retained for charity use in furtherance of its objectives: | | |
| Freehold property | 5,301,726 | 5,301,726 |
| | ===== | ===== |
| Liabilities: | | |
| Creditors | 600 | 600 |
| Tenants Deposits | 10,762 | 10,762 |
| | 11,362 | 11,362 |
| | ===== | ===== |

Analysis of Restricted or Unrestricted funds:

All receipts and payments in the year to 30/6/23 and the prior period are unrestricted

Trustee remuneration

One trustee (CP Stewart) was remunerated £14,800 in the year to 30 June 2023 (2022-£14,800) for managing Artizans Housing Association's fifteen properties.

Market value of freehold property

The market value of freehold property retained for charity use in furtherance of its objectives is estimated by the trustees to be £6,000,000.

Mr C P Stewart
Trustee

Mrs B Stewart
Trustee

Date: 8 March 2024

ARTIZANS HOUSING ASSOCIATION

England & Wales - Charity number 1162129

Accounts

ACCOUNTS

FOR THE YEAR

ENDED 30 JUNE 2022

FOR

ARTIZANS HOUSING ASSOCIATION

CIO NUMBER 1162129

ARTIZANS HOUSING ASSOCIATION

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ARTIZANS HOUSING ASSOCIATION

GENERAL INFORMATION

For the Year Ended 30 June 2022

TRUSTEES: Mr C P Stewart
Mrs B Stewart

CHARITY NO: 1162129

ADDRESS: 4 Ashwood lodge
80 Station Road
Barnet
EN5 1QF

INDEPENDENT EXAMINER: N A H Brecker CA
Chartered Accountant
Caldwell & Braham
171 South Lodge Drive
Oakwood
LONDON
N14 4XJ

ARTIZANS HOUSING ASSOCIATION

TRUSTEES' REPORT

For the Year Ended 30 June 2022

Trustees: Mrs B Stewart
Mr C P Stewart

Incorporation

Artizans Housing Association (Charity number 1162129, the “new charity” or “the CIO”) was registered on 11 June 2015 as a Charitable Incorporated Organisation, a charity registered as a body corporate under Part 11 of the Charities Act 2011. On 10 February 2016 the assets and liabilities of Artizans Housing Association and Trust (Charity number 212370, the “ old charity”) passed under permanent endowment to Artizans Housing Association the new charity through a vesting declaration dated 10.2.2016 and the new charity commenced activity on the same date.

Charitable Objects of CIO

To assist in the relief of poverty by:

The provision of affordable housing for people suffering from financial hardship, making grants or providing loans to people suffering financial hardship to enable them to meet the costs of accommodation appropriate to their needs and to provide furniture, furnishings and household items utilising the CIO’s own properties.

Appointment of Trustees

Existing trustees appoint new trustees where appropriate in accordance with the powers conferred on them by the Trustee Act 2000.

Investment Selection Policy

New properties are selected in furtherance of the aims of the CIO, which is to provide good quality long term housing to working people.

Approval of Grants

Grants are allocated to applicants from the CIO’s normal beneficiary class for necessary housing needs.

Activities During Year

During the year the trustees carried out several property repairs to maintain them to a good standard of repair.

ARTIZANS HOUSING ASSOCIATION

TRUSTEES' REPORT (continued)

For the Year Ended 30 June 2022

Financial Results

Rents received during the period were £154,690.

The net cash receipts for the year were £76,207 and the funds held as at 30 June 2022, excluding tenant deposits, amounted to £511,026.

Mr C P Stewart
Chair of Trustees

Dated: 8 March 2023

ACCOUNTS FOR THE YEAR ENDED 30 JUNE 2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

ARTIZANS HOUSING ASSOCIATION

I report to the charity trustees on my examination of the accounts of the Charitable Incorporated Organisation for the year ended 30 June 2022, which are set out on pages 5 to 6.

Respective Responsibilities of Trustees and Examiner

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all of the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material 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 as required by section 130 of the Act; or
- 2 The accounts do not accord with those records

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

N A H Brecker CA
Chartered Accountant
Caldwell & Braham
171 South Lodge Drive
Oakwood
LONDON
N14 4XJ

Date: 8 March 2023

ARTIZANS HOUSING ASSOCIATION STATEMENT OF ASSETS AND LIABILITIES

As at 30 June 2022

| | 30/06/2022 | 30/06/2021 |
|--|------------------|------------------|
| | £ | £ |
| Cash funds at period end: | | |
| Bank current/savings | 511,026 | 434,819 |
| Bank: held re Tenants Deposits | 10,762 | 10,562 |
| | <hr/> | |
| Total Cash Funds | 521,788 | 445,381 |
| | ===== | ===== |
| Assets retained for charity use in furtherance of its objectives: | | |
| Freehold property | 5,301,726 | 5,301,726 |
| | ===== | ===== |
| Liabilities: | | |
| Creditors | 600 | 600 |
| Tenants Deposits | 10,762 | 10,562 |
| | <hr/> | <hr/> |
| | 11,362 | 11,162 |
| | ===== | ===== |

Analysis of Restricted or Unrestricted funds:

All receipts and payments in the year to 30/6/22 and the prior period are unrestricted

Trustee remuneration

One trustee (CP Stewart) was remunerated £14,800 in the year to 30 June 2022 (2021-£14,800) for managing Artizans Housing Association's fifteen properties.

Market value of freehold property

The market value of freehold property retained for charity use in furtherance of its objectives is estimated by the trustees to be £6,000,000.

Mr C P Stewart
Trustee

Mrs B Stewart
Trustee

Date: 8 March 2023

ARTIZANS HOUSING ASSOCIATION

England & Wales - Charity number 1162129

Accounts

ACCOUNTS

FOR THE YEAR

ENDED 30 JUNE 2021

FOR

ARTIZANS HOUSING ASSOCIATION

CIO NUMBER 1162129

ARTIZANS HOUSING ASSOCIATION

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| Statement of Assets and Liabilities | 6 |

ARTIZANS HOUSING ASSOCIATION

GENERAL INFORMATION

For the Year Ended 30 June 2021

TRUSTEES: Mr C P Stewart
Mrs B Stewart

CHARITY NO: 1162129

ADDRESS: 4 Ashwood lodge
80 Station Road
Barnet
EN5 1QF

INDEPENDENT EXAMINER: N A H Brecker CA
Chartered Accountant
Caldwell & Braham
171 South Lodge Drive
Oakwood
LONDON
N14 4XJ

ARTIZANS HOUSING ASSOCIATION

TRUSTEES' REPORT

For the Year Ended 30 June 2021

Trustees: Mrs B Stewart
Mr C P Stewart

Incorporation

Artizans Housing Association (Charity number 1162129, the “new charity” or “the CIO”) was registered on 11 June 2015 as a Charitable Incorporated Organisation, a charity registered as a body corporate under Part 11 of the Charities Act 2011. On 10 February 2016 the assets and liabilities of Artizans Housing Association and Trust (Charity number 212370, the “old charity”) passed under permanent endowment to Artizans Housing Association the new charity through a vesting declaration dated 10.2.2016 and the new charity commenced activity on the same date.

Charitable Objects of CIO

To assist in the relief of poverty by:

The provision of affordable housing for people suffering from financial hardship, making grants or providing loans to people suffering financial hardship to enable them to meet the costs of accommodation appropriate to their needs and to provide furniture, furnishings and household items utilising the CIO’s own properties.

Appointment of Trustees

Existing trustees appoint new trustees where appropriate in accordance with the powers conferred on them by the Trustee Act 2000.

Investment Selection Policy

New properties are selected in furtherance of the aims of the CIO, which is to provide good quality long-term housing to working people.

Approval of Grants

Grants are allocated to applicants from the CIO’s normal beneficiary class for necessary housing needs.

Activities During Year

During the year the trustees carried out several property repairs to maintain them to a good standard of repair. Rent holidays have been granted to several tenants due to the present pandemic.

ARTIZANS HOUSING ASSOCIATION

TRUSTEES' REPORT (continued)

For the Year Ended 30 June 2021

Financial Results

Rents received during the period were £150,666.

There were some rent holidays granted by virtue of the current pandemic and one rent void during a property refurbishment.

The net cash receipts for the year were £73,461 and the funds held as at 30 June 2021, excluding tenant deposits, amounted to £434,819.

Mr C P Stewart
CHAIR of TRUSTEES

Dated: 14 March 2022

ACCOUNTS FOR THE YEAR ENDED 30 JUNE 2021

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

ARTIZANS HOUSING ASSOCIATION

I report to the charity trustees on my examination of the accounts of the Charitable Incorporated Organisation for the year ended 30 June 2021, which are set out on pages 5 to 6.

Respective Responsibilities of Trustees and Examiner

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all of the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material 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 as required by section 130 of the Act; or
- 2 The accounts do not accord with those records

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

N A H Brecker CA
Chartered Accountant
Caldwell & Braham
171 South Lodge Drive
Oakwood
LONDON
N14 4XJ

Date: 14 March 2022

ARTIZANS HOUSING ASSOCIATION
RECEIPTS AND PAYMENTS ACCOUNTS

For the year ended 30 June 2021

| | Year to <u>30.06.2021</u> | Period to <u>30.6.2020</u> |
|---|------------------------------|-------------------------------|
| | £ | £ |
| Receipts: | | |
| Rents received | 150,666 | 140,044 |
| Deposit account interest | <u>1,403</u> | <u>1,286</u> |
| Sub total (Gross income for Annual Return) | 152,069 | 141,330 |
| | | |
| Total Receipts | 152,069 | 141,330 |
| | | |
| Payments: | | |
| Post, stationery, telephone | 2,185 | 2,035 |
| Travelling | 1,794 | 1,775 |
| Insurance | 8,784 | 8,130 |
| Repairs & renewals | 30,727 | 24,863 |
| Service charge & ground rent | 13,679 | 12,655 |
| Bank charges | 78 | 60 |
| Administration costs | 4,800 | 2,600 |
| Accountancy | 600 | 600 |
| Legal & professional fees | 1,161 | 332 |
| Property management fees | 14,800 | 10,400 |
| Sundry expenses | <u>-</u> | <u>1,650</u> |
| Sub total | 78,608 | 65,100 |
| | | |
| Asset and investment purchases | | |
| Purchase of freehold | <u>-</u> | <u>-</u> |
| | | |
| Total Payments | (78,608) | (65,100) |
| | | |
| Net Receipts | 73,461 | 76,230 |
| | | |
| Cash funds brought forward | 361,358 | 285,128 |
| | | |
| Cash funds carried forward | 434,819 | 361,358 |
| | ===== | ===== |

The notes on page 6 show details of restricted, unrestricted and endowment funds

ARTIZANS HOUSING ASSOCIATION
STATEMENT OF ASSETS AND LIABILITIES

As at 30 June 2021

| | 30/06/2021 | 30/06/2020 |
|--|------------------|------------------|
| | £ | £ |
| Cash funds at period end: | | |
| Bank current/savings | 434,819 | 361,358 |
| Bank: held re Tenants Deposits | 10,562 | 8,379 |
| | | |
| Total Cash Funds | 445,381 | 369,737 |
| | ===== | ===== |
| Assets retained for charity use in furtherance of its objectives: | | |
| Freehold property | 5,301,726 | 5,301,726 |
| | ===== | ===== |
| Liabilities: | | |
| Creditors | 600 | 600 |
| Tenants Deposits | 10,562 | 8,379 |
| | 11,162 | 8,979 |
| | ===== | ===== |

Analysis of Restricted or Unrestricted funds:

All receipts and payments in the year to 30/6/21 and the prior period are unrestricted

Trustee remuneration

One trustee (CP Stewart) was remunerated £14,800 in the year to 30 June 2021 (2020-£10,400) for managing Artizans Housing Association's fifteen properties.

Market value of freehold property

The market value of freehold property retained for charity use in furtherance of its objectives is estimated by the trustees to be £5,454,422.

.....
 Mr C P Stewart
 Trustee

.....
 Mrs B Stewart
 Trustee

Date: 14 March 2022

