



CHARITY COMMISSION
FOR ENGLAND AND WALES

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.
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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
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Receipts and payments accounts

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For the period from	Period start date 01/07/2024	To	Period end date 30/06/2025
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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
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	Investment Properties	5,301,726	5,301,726	-
			-	-
			-	-
			-	-
			-	-
		Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use				-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
		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	
	Colin Stewart	Mr C P Stewart	31 March 2026	