



Trustees' Annual Report for the period

Period start date

08November2024

Period end date

07November2025

From

To

Section A

Reference and administration details

Charity name

JustUs

Other names charity is known by

None

Registered charity number (if any)

1166198

Charity's principal address

16a De Parys Avenue

Bedford

Postcode

MK40 2TW

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	Mark Stedman			
2	Robert Muncaster			
3	Samantha Price			
4	Laurence Freeman		04/02/2025 to 07/11/2025	
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16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity’s trusts

Type of governing document	Constitution
How the charity is constituted	Foundation
Trustee selection methods	Appointed by a resolution passed at a properly convened meeting of the charity trustees.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity’s organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees’ consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document	<p>To promote the relief of need for the homeless or vulnerably housed by providing advice, advocacy and support.</p> <p>Vulnerably housed is taken to include those who struggle to afford their accommodation and so are at risk of falling into rent arrears, those who struggle to manage their tenancy without support, those who live in properties where the physical condition significantly effects the wellbeing of the occupants, those who experience, or are at risk of experiencing abuse or harassment in their home and those where the landlord has not followed due procedures whilst renting out the property. These factors in</p>
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turn place the occupants at risk of homelessness or living in unacceptable conditions.

JustUs provides support and advocacy to the adult population of Bedford Borough who are socially excluded. This includes adults with dependent children who will indirectly benefit.

We include within our understanding of socially excluded those people who are living with mental health issues, people with substance misuse problems, people who are homeless or face the threat of homelessness, people who do not enjoy a basic standard of housing, people with learning difficulties, people fleeing violence (domestic or otherwise) and people facing prejudice and discrimination.

Support and advocacy includes anything that helps socially excluded people receive fair and ethical treatment from those that are duty-bound to provide it.

Because of the nature and enormity of social exclusion, we have initially focussed our efforts on homeless people, or those facing the threat of homelessness, and our priorities lie with securing accommodation and getting the wrap-around support that should go with that accommodation for such people. We recognise that homeless people are one of the most marginalised people groups in society and also recognise that the issues that go alongside homelessness often include the other issues mentioned in our objects. Many homeless people are failing to get the legal duty of assistance that is owed to them from Local Authority and other housing providers and are being overlooked when it comes to housing them in independent living accommodation. These individuals are poorly represented and may lack the knowledge around housing law to effectively argue their own case. JustUs challenges the Local Authority and other housing providers to ensure that these individuals are treated according to the law.

The trustees are aware of, and have had regard to the Charity Commission's guidance on public benefit when exercising any powers or duties to which the guidance is relevant.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

In our last financial year JustUs had a total income of £46,842.94 and a total expenditure of £28,536.37.

Our total casework costs were £16,198.74. This includes caseworkers' holiday pay and caseworkers' professional supervisions.

Housing Outcomes

During this year JustUs supported 92 individuals from 44 households. These households comprised of 54 adults (including 5 that were pregnant) and 38 children.

From these 44 households:

- 9 have moved into new homes.
- 26 now have live housing register accounts and are currently bidding on properties with 19 currently doing so whilst in Local Authority (LA) temporary accommodation (TA), 6 doing so whilst remaining in their current accommodation and 1 doing so whilst rough sleeping as there was no duty to temporarily house him.
- 1 only required support to get a non-priority decision overturned on review. This was successful.
- 1 moved in with extended family.
- 1 that was originally gatekept from TA secured TA following an informal request to the LA from JustUs.
- 1 was indisputably not in priority need however a complaint was made against the LA for historic maladministration. The complaint was successfully upheld.
- 1 was mis-referred as being overcrowded when they weren't.
- 1 only required support in claiming an LA Discretionary Housing Payment however he disengaged in the process.
- 1 young adult aged 17 who was apparently being evicted by her mother and who was referred through Children's Services disengaged as it transpired there was no eviction.
- 2 had made themselves intentionally homeless. 1 through rent arrears choosing instead to send large quantities of money overseas and the other for creating extensive disrepair to their social housing property.

This means that for reporting purposes JustUs were able to support each individual (79 people) to a positive housing outcome for an average cost of £205.04 per person.

JustUs has also supported another 29 individuals (including 1 that was pregnant) from a further 15 households (19 adults and 10 children) whose future housing has yet to be determined. These individuals remain open to us and will continue to receive support from JustUs throughout the next financial year until their housing situation reaches a conclusion.

In total JustUs supported 121 individuals (73 adults and 48 children) from 59 households.

From those 59 households:

- 3 had to leave their current properties due to damp, mould and disrepair,
- 16 were fleeing from/suffering from domestic abuse (13 females 3 males),
- 1 father couldn't secure suitable 2-bed accommodation until he had won custody of his child. The paradox being that he couldn't win custody of his child until he secured suitable accommodation. He and child have now been successfully housed,
- 1 had to leave their current property as it became unaffordable due to the death of their partner,
- 1 had to leave their current property as it was too close in proximity to where they were sexually assaulted,
- 1 had to leave their current property due to being burgled. The police deemed it too high risk for them to return,
- 1 abandoned their temporary accommodation (TA) for legitimate reasons. Alternative TA was secured,
- 1 had to leave their current property due to overcrowding,
- 1 had to leave their houseboat/cruiser accommodation as it became unaffordable and ongoing health conditions made remaining there untenable,
- 1 was evicted from supported accommodation,
- 1 was served a section 21 eviction notice from a House of Multiple Occupation (HMO) as the landlord wanted to convert the property into an air B&B,
- 2 were intentionally homeless so a fresh homeless application was made in their adult child's names, and
- 1 was forced to leave their current property due to intimidation and threats of violence from the landlord.

Reviews, Informal Requests and Complaints

To secure housing for some individuals and/or families, and as a natural part of our work JustUs have inevitably had to challenge Local Authorities at various stages in the process. This has resulted in:

- 4 successful reviews of the suitability of temporary accommodation (TA) with an additional 2 being unsuccessful,
- 5 successful changes of TA following informal requests/complaints,
- 2 fresh approaches following original gatekept homeless applications,

- 1 fresh approach following original 'not homeless' decision and following informal complaint,
- 3 non-priority final decisions overturned following successful reviews,
- 1 non-priority final decision review denied due to exceeding the review deadline. A fresh application with new information was made instead.
- 1 intentional homeless decision overturned following a successful review,
- 2 intentional homeless decision reviews pending final decisions,
- 2 increases in housing register bandings following the LA's reluctance to do so,
- 1 increase in housing register bedroom need following the LA's reluctance to do so,
- 1 'no reason to believe in priority need' decision [therefore not eligible for TA] overturned following informal complaint. TA successfully secured,
- 1 'not eligible for assistance' decision [therefore not eligible for TA] overturned following informal complaint. TA successfully secured.
- 1 self-contained TA secured for someone fleeing domestic abuse despite the LA trying to impose the use of a refuge against the person's wishes,
- 1 TA secured through informal request/complaint despite the application originally being gatekept,
- 2 changes of housing officers [same officer] due to unprofessionalism and rudeness,
- 2 gatekeeping complaints upheld – financial compensation requested/decisions pending,
- 1 compensation payout [£4,000] for being placed in unsuitable TA for too long,
- 1 compensation payout [£400] for being left unnecessarily homeless, and
- 1 complaint upheld for the slipshod use of template decision letters – maladministration.

Additional Support

For those that have been newly rehoused, either temporarily or permanently JustUs has spent £2,221.65 on white goods, beds and small household goods by using our own funds or from funds kindly donated by:

- Help the Homeless
- The Bedford Homeless Partnership Real Change Fund, and
- Members of the public

JustUs also gave further assistance to those that moved into permanent accommodation by supporting them to complete Housing Benefit and Council Tax Support claims and to set-up utilities at a cost of £42.36

Giving Information to Others

JustUs also spent £429.73 giving information to members of the public (31 people), local councillors (on 4 occasions) or other professionals so that they too could support people with their housing issues. Information was given to:

- Community Led Initiative,
- The Community Mental Health Team,
- Bedford Probation Service (on 3 occasions),
- Bedfordshire Social Prescribers (on 2 occasions),
- Path to Recovery (on 5 occasions),
- Carers in Bedfordshire (on 2 occasions),
- Riverside Floating Support (on 3 occasions),
- Bedford Borough Council Children's Services, and
- The Kings Arms Project

Other Costs

There are of course other costs incurred to enable us to do our work, and these are as follows:

- Administration including caseworker/trustees' meetings (hours worked) £2,741.05
- Other admin costs (professional registrations, stationery, postage, printer ink, website hosting, website updating, IT support) £1,160.68
- Promoting better practice (hours worked) £4,109.64
- Caseworker Health & Safety training £173.43
- Client ID costs £84.00
- Travel £623.64
- Parking £5.50
- Insurance £442.10
- Accountant's fee £200.00,
- Quiz expenses £63.85
- Gift vouchers for people with lived experience contributing to the JustUs/HBP forum £40.00

A Couple of Items Worth Sharing

Alongside the Harpur Trust and the Bedford Independent newspaper it was a privilege for JustUs to be nominated as partner charity for the Everyday Heroes Awards where one of our trustees made a presentation at the awards ceremony outlining the work we do. This presentation can be seen on our website www.justus.org.uk

We would like to believe that our tireless campaigning through social media, informal and formal complaints and review requests to our local council and asking awkward questions at our council's Housing Committee meetings about the suitability of temporary accommodation (TA) due to damp, mould and disrepair has led to the recruitment of 2 new officers at the council whose sole function is to check that TA properties are suitable for habitation prior to the council procuring them or in between lets. However, I am certain the council would not acknowledge the part we played in this.

Funding Sources

Finally, this year JustUs has been successful in securing funding from, and would like to thank:

- The Harpur Trust Main Grant third and fourth tranches of 3-year funding £17,193.00
- The Steel Charitable Trust's Stability Fund via the Bedford and Luton Community Foundation third and final tranches of 2-year funding £9,998.00
- The Bedford Homeless Partnership Real Change Fund £2,500.00
- Project Eidos £3,000.00
- The Panacea Charitable Trust first tranche of new 2-year funding £7,993.00

We also continue to receive regular monthly donations from our core supporters from the general public amounting to an amazing £4,923.90 with Gift Aid from last year coming in at £1,235.04.

Please Donate

If you would like to donate to JustUs either as a one-off donation or as a regular donation then the best way to do this is by BACS transfer. Our bank details are:

Account name: JUSTUS

Account number: 68435681

Sort code: 60-02-13

Additionally, please email us at info@justus.org.uk so that we can discuss how to claim Gift Aid on your donation. All donations will be gratefully received.

Section E

Financial review

Brief statement of the charity's policy on reserves

At a meeting of the Trustees held on 9th December 2025 Trustees considered what level of funding the charity should hold in reserve.

It was agreed that JustUs would continue to hold 3 month's operational costs in reserve up until the review date of December 2026. Based on current levels of expenditure (a mean average of 3 month's operational costs equalling £4,712) then the reserves would be increased to £4,700.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

Other optional information

Section G

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)

Mark A. Steadman

S Price

Full name(s)

MARK A. STEADMAN

SAMANTHA PRICE

Position (eg Secretary, Chair, etc)

TRUSTEE,

TRUSTEE

Date

6-3-2026



CHARITY COMMISSION
FOR ENGLAND AND WALES

JustUs

1166198

Receipts and payments accounts

CC16a

For the period
from

08/11/2024

To

07/11/2025

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					
Fundraising / Donations	-	2,990	-	2,990	3,040
Donations (Campaigning)	-	1,788	-	1,788	1,760
Training Fund	1,285	-	-	1,285	6,563
CAF Household Goods Fund	-	96	-	96	539
BLCF Frank Branston Trust	-	-	-	-	2,999
Harpur Trust Main Grant 2	-	17,193	-	17,193	8,597
BLCF Stability Fund	-	9,998	-	9,998	10,000
Gift Aid	-	-	-	-	2,125
Project EIDOS	-	3,000	-	3,000	-
Panacea Charitable Trust	-	7,993	-	7,993	-
BHP White Goods Fund	-	2,500	-	2,500	-
Sub total (Gross income for AR)	1,285	45,558	-	46,843	35,623
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	1,285	45,558	-	46,843	35,623
A3 Payments					
Fundraising / Donations	-	642	-	642	220
Training Fund	1,319	-	-	1,319	2,175
Harpur Trust Main Grant	-	-	-	-	2,833
BHP Real Change Fund	-	-	-	-	487
BLCF Frank Branston Trust	-	-	-	-	6,891
Harpur Trust Main Grant 2	-	16,676	-	16,676	10,499
BLCF Stability Fund	-	7,678	-	7,678	1,991
BHP Household Goods Fund	-	710	-	710	-
CAF Fund	-	281	-	281	-
BHP White Goods Fund	-	1,230	-	1,230	-
Sub total	1,319	27,217	-	28,536	25,096
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	1,319	27,217	-	28,536	25,096
Net of receipts/(payments)	- 34	18,341	-	18,307	10,527
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	- 34	18,341	-	18,307	10,527

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		-	-	-
		-	-	-
		-	-	-
	Total cash funds	34	18,341	-
	(agree balances with receipts and payments account(s))			

	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			-	-
			-	-
			-	-
			-	-
			-	-

	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
Mark H. Stedman	MARK STEDMAN	14/2/26
S Price	SAMANTHA PRICE	6/3/26



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
JustUs

On accounts for the year
ended

7th November 2025

Charity no
(if any)

1166198

Set out on pages

3

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **07 / 11 / 2025**.

Responsibilities and
basis of report

As the charity trustees of the Trust, 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 Trust'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 [REDACTED] 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.

** Please delete the words in the brackets if they do not apply.*

Signed:

[Signature]

Date:

04/02/2026

Name:

Mr Sanjay Vadher FCCA

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

The Chartered Association of Certified Accountants

Address:

18 Astor Park

Maidstone, Kent

ME16 8FP

Section B**Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

NONE

