



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From **01 July 2024** to **30 June 2025**

Charity name: Midlands Housing Charity

Charity registration number: 1180517

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Midlands Housing Charity was founded in 2018 to promote health and alleviate hardship among individuals with disabilities experiencing financial or social disadvantage. This is achieved by providing suitable accommodation, together with related support services, tailored to the needs and financial circumstances of beneficiaries.
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 charity continues to be primarily funded through Housing Benefit provided by local authorities for supported and exempt accommodation. This income is contingent on meeting eligibility requirements, including demonstrating tenant vulnerability and operating on a not-for-profit basis. Throughout the year, several potential properties were evaluated; however, no additional agreements were entered into. The charity maintained its support for existing beneficiaries, including assisting them in accessing Housing Benefit and other entitlements necessary to sustain their tenancies. These activities have enabled individuals to access stable housing that would otherwise be difficult to obtain, while also supporting improved health outcomes through appropriate care and rehabilitation environments. By delivering specialist accommodation for people with physical, mental, or learning disabilities, the charity continues to contribute to the Government's Supported Living agenda. The trustees intend to sustain and, where appropriate, expand this provision in future periods.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	In planning our activities for the period, we considered the Charity Commission's guidance on public benefit at our trustee meetings.

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	During the year, six prospective properties were identified and assessed. Following detailed review, none were considered suitable for the specific needs of the charity's beneficiary group. As a result, the number of beneficiaries supported remained consistent with the prior period. The accommodation provided by the charity continues to play a critical role in supporting residents' rehabilitation and longer-term wellbeing. The charity remains responsible for identifying, securing, and, where necessary, adapting properties to meet individual needs. Significant effort was directed towards ensuring that appropriate support arrangements were in place for each beneficiary. This included coordinating services, overseeing property readiness, and facilitating necessary adaptations and equipment installations. In addition, the charity worked closely with beneficiaries to secure their full entitlement to benefits. In several cases, this resulted in substantial financial improvements for individuals and their families, positively impacting their stability and quality of life.

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	In the period to 30 June 2025, we recorded an income of £82,155 and achieved a small operating surplus. The principal source of income is rent. Our team continued to operate four properties during the period. This achievement is a testament to the hard work the team puts in and the quality of the homes we source.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The trustees aim to maintain free reserves in unrestricted funds at a level equivalent to three months' expenditure. This level would allow the charity to continue its activities for a reasonable period in the event of a sudden curtailment in income
Amount of reserves held	Para 1.22	At the end of the period, the charity held £282 in reserves
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	Para 1.25	CIO Foundation registered on 01 November 2018
How is the charity constituted?	Para 1.25	Charitable Incorporated Organisation
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	Trustees are appointed or reappointed annually at the Annual General Meeting

Reference and Administrative details

Charity name	Midlands Housing Charity
Other name the charity uses	
Registered charity number	1180517
Charity's principal address	Britannia House 1-11 Glenthorne Road Hammersmith London W6 0LH

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	Kamaldeep Singh Takhar	Chair		
2	Annalisa Villa			

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
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

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	<i>Kamaldeep Takhar</i>	
Full name(s)	Kamaldeep Singh Takhar	
Position (eg Secretary, Chair, etc)	Chair	
Date	21/04/2026	

3A. MHC Trustees' Annual Report June 2025

Final Audit Report

2026-04-22

Created:	2026-04-22
By:	K Shah (abrar@rbsca.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAJ7FUrKp9qK-vlpYK8K0EqzpZDIMDdZDd

"3A. MHC Trustees' Annual Report June 2025" History

-  Document created by K Shah (abrar@rbsca.com)
2026-04-22 - 12:11:45 PM GMT- IP address: 5.80.202.231
-  Document emailed to kam.takhar@noblecare.co.uk for signature
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-  Signer kam.takhar@noblecare.co.uk entered name at signing as Kamaldeep Takhar
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-  Document e-signed by Kamaldeep Takhar (kam.takhar@noblecare.co.uk)
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CHARITY COMMISSION
FOR ENGLAND AND WALES

Midlands Housing Charity

1180517

Receipts and payments accounts

CC16a

For the period
from

Period start date
01-Jul-24

To

Period end date
30-Jul-25

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Donations		-	-	-	-
Rent Received	80,811	-	-	80,811	81,492
Recharged water costs from tenants	1,344	-	-	1,344	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	82,155	-	-	82,155	81,492
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	82,155	-	-	82,155	81,492
A3 Payments					
Lease Rentals	79,925	-	-	79,925	81,502
Accountancy fees	1,980	-	-	1,980	-
Bank fees	-	-	-	-	2
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	81,905	-	-	81,905	81,504
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	81,905	-	-	81,905	81,504
Net of receipts/(payments)	251	-	-	251	- 12
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	31	-	-	31	43
Cash funds this year end	282	-	-	282	31

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 Account	251	-	-
		-	-	-
		-	-	-
	Total cash funds	251	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities		Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	Kamaldeep Takhar	Kamaldeep Takhar	21-Apr-26	



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
MIDLANDS HOUSING CHARITY

On accounts for the year
ended

30 June 2025

Charity no
(if any)

1180517

Set out on pages

3 and 4.

(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 30/06/2025.

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 (other than that disclosed below *) 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:

Ketan Shah

Date:

21/04/2026

Name:

Ketan Shah

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

ICAEW

Address:

16 Beaufort Court

Admirals Way, London

E14 9XL

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.



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Midlands Housing Charity

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