



Severn Angels Housing & Support

**Report of the Trustees and Unaudited Financial Statements
Accounting Period Ended 31 ST March 2025**

**REGISTERED CHARITY NO: 1192817
COMPANY NO: CE024387**

SEVERN ANGELS HOUSING AND SUPPORT
Period Ended 31 ST MARCH 2025

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SEVERN ANGELS HOUSING AND SUPPORT

Period Ended 31 ST MARCH 2025

The trustees present their report with the financial statements of the Charity for the period ended 31 March 2025.

The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number: 1192817

Principal address

Kingsway House
40 Foregate Street
Worcester
WR1 1EE

Trustees

Precious Havana
Simbarashe Jingura
Tariro Clements
Kavita Joshi
Prya Desai

Independent Examiner

Abbas Sadak FCCA, CTA, CertIFR,
MloD True Tax and Accountancy Limited
WOSGA House
19 Stoneleigh Court Westcroft
Milton Keynes
MK4 4BS

SEVERN ANGELS HOUSING AND SUPPORT

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Report of the Trustees

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Charity is controlled by its governing document, a deed of trust, and constitutes an incorporated charity.

Organisational structure

The Charity is governed by its constitution and is constituted as a charitable trust.

The trustees are responsible for the overall management and control of the Charity and meet regularly to manage its affairs.

Risk management

The trustees have a duty to identify and review the risks to which the Charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The managing trustees have assessed the major risks to which the Charity is exposed, in particular the risk that lack of funds will prevent the Charity from achieving its aims and objectives. Since introducing more fundraising events, including schemes such as that of £1,000 donations from members who can afford it, the Charity has taken appropriate steps in order to ensure that sufficient funds are in place thereby ensuring the Charity is able to continue its present activities.

OBJECTIVES AND ACTIVITIES

Severn Angels Housing and Support provide safe accommodation and support to homeless and vulnerable people (18 years and over) particularly women in the West Midlands and Worcestershire areas to enable them to be more independent. We provide a safe and homely environment that promotes empowerment, independence and choice, while enhancing the individual's daily living skills, enabling them to be more independent. Severn Angels Housing and Support wants to improve the daily lives of homeless people by equipping them with independent skills that will allow them to work and manage their resources efficiently.

SEVERN ANGELS HOUSING AND SUPPORT

Period Ended 31 ST MARCH 2025

What the charity does:

- ☐ General Charitable Purposes
- ☐ Disability
- ☐ The Prevention Or Relief Of Poverty

Who the charity helps:

- ☐ Other Defined Groups

How the charity helps:

- ☐ Provides Buildings/facilities/open Space
- ☐ Provides Services
- ☐ Provides Advocacy/advice/information

Where the charity operates:

- ☐ Birmingham City
- ☐ Dudley
- ☐ Sandwell
- ☐ Walsall
- ☐ Wolverhampton
- ☐ Worcestershire

For any other purpose deemed charitable by the law of England and Wales, the trustees shall determine it from time to time.

In furtherance of these objects, the trustees shall have the power to establish or secure the establishment of a community centre and to maintain or manage or co-operate with any statutory authority in the maintenance and management of such a centre for activities promoted by the Charity.

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Charitable Activities

The Trustees are pleased to report that Severn Angels Housing & Support has continued to strengthen and expand its services during the year ending 31st March 2025. This period marks a significant milestone in our journey, with notable growth in both our housing provision and wider community support programmes, including the establishment of our culturally competent food bank.

Activities and Achievements

Housing and Support Services

Throughout the year, SAHS provided safe, women-only accommodation to 40 women facing homelessness, domestic abuse, or other forms of vulnerability across Worcestershire and the West Midlands. This increase from the previous year reflects our ongoing commitment to addressing the rising need for culturally competent, trauma-informed supported housing in the region.

Every resident received personalised one-to-one support designed to help them stabilise, rebuild their confidence, and move towards independent living. Our support workers delivered tailored assistance covering mental and emotional wellbeing, practical life skills, financial guidance, legal signposting, employment readiness, and community reintegration.

Beyond our accommodation, we also offered external support to over 100 women through a combination of face-to-face sessions, telephone support, email advice, and online engagement. This wider reach ensured we could respond to women at risk of homelessness even if they were not resident in our accommodation, reinforcing our preventative approach.

SEVERN ANGELS HOUSING AND SUPPORT

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The impact of our housing and support services is clearly reflected in the feedback shared by the women we supported:

- 92% reported that SAHS had been a vital lifeline during their period of crisis.
- 89% felt that our support helped them move forward positively in life.
- 87% said they felt more optimistic about their future as a direct result of our intervention.
- 84% stated that SAHS provided valuable resources that improved their long-term stability.
- 78% reported improved life skills and increased confidence in managing daily responsibilities.
- 73% noted positive improvements in their overall health and emotional wellbeing.

Culturally Competent Food Bank Programme

In 2025, SAHS launched a new culturally competent food bank, in partnership with Fareshare, Tesco, KFC, Waitrose, and local surplus food donors. This initiative was developed in response to community consultations which highlighted that mainstream food banks did not always meet the cultural or dietary needs of many Black, Asian and minority ethnic women and families.

Over the course of the year, the programme provided:

- 1,250 culturally suitable food parcels
- Support to approximately 370 individuals experiencing food insecurity
- Regular nutritional, household, and emergency food support for women with No Recourse to Public Funds (NRPF), single parents, and newly arrived migrant women

Feedback from beneficiaries highlighted:

- 95% felt the food they received respected their cultural identity.
- 88% reported that the food bank reduced financial stress within their household.
- 82% said the support reduced feelings of isolation and helped them feel more connected to the community.

The food bank has become an integral part of our community outreach, ensuring no woman is left without essential support, regardless of immigration status, income level, or background.

SEVERN ANGELS HOUSING AND SUPPORT

Period Ended 31 ST MARCH 2025

Principal Funding Sources

During the year ending 31st March 2025, Severn Angels Housing & Support received an exceptional level of support from charitable trusts, foundations, corporate partners, community donors, and individual supporters. This has been one of our strongest fundraising years to date and has played a central role in strengthening our services, stabilising our infrastructure, and expanding our reach across Worcestershire and the West Midlands.

The generosity of our funders enabled us to sustain vital frontline services during a period of heightened demand, while also investing in long-term organisational development. Through their support, we were able to maintain our 19-bed accommodation, strengthen culturally competent frontline roles, expand our external support to women beyond our housing, and launch our culturally competent food bank. Many of the improvements we achieved this year, from enhanced safeguarding systems to expanded staffing capacity, were only possible because funders believed in our vision and trusted our track record.

We are deeply grateful for the confidence funders have shown in our work. Their contributions have allowed us not only to respond to crisis but to build a stronger, more resilient charity capable of supporting women with dignity, cultural sensitivity, and trauma-informed care. Several grants this year also invested directly in our organisational growth, including governance development, strategic planning, digital infrastructure, and leadership training, demonstrating a shared belief in our long-term potential.

This year's funding has had a transformational impact on SAHS. It has strengthened our stability, protected essential services, and placed us in a stronger position to meet the rising needs of vulnerable women in our community. The Trustees extend their heartfelt thanks to every funder, partner, and donor whose belief in our mission continues to uplift the women we serve.

SEVERN ANGELS HOUSING AND SUPPORT

Period Ended 31 ST MARCH 2025

Partnerships

Our ability to achieve these outcomes has been greatly enhanced by our collaborations with various organisations. We continue to be an active member of NACCOM, Women's Aid, DAHA, and HomelessLink, sharing a common mission to address homelessness and empower individuals to live independently. Additionally, we have fostered strong partnerships with a wide range of statutory and voluntary agencies, including:

- Worcester City Council
- Armchair Furniture Recycling
- West Mercia Women's Aid
- Worcester CCP
- Citizens Advice
- Wyre Forest District Council
- Maggs Day Centre
- Other Housing Associations
- Other Local Councils
- Fareshare
- Worcestershire Community Neighbourhood Mental Health Team
- Samaritans
- Southhall Black Sisters
- Wychavon District Council
- St. Paul's Hostel
- Windrush
- Worcester Cathedral
- Worcester Cares
- Worcester Municipal Charities
- Worcestershire Safeguarding Boards
- YMCA
- DAHA
- Night Stop
- Police
- Local GP's & Hospitals
- COSARAF
- NILS

These partnerships have been crucial in allowing us to provide comprehensive support services, from domestic violence assistance to guidance on community resources.

SEVERN ANGELS HOUSING AND SUPPORT

Period Ended 31 ST MARCH 2025

Independent Examiner's Report to the Trustees of SEVERN ANGELS HOUSING AND SUPPORT

I report on the accounts for the period ended 31st March 2025 set out on pages seven to ten.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The Charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination as required.

It is my responsibility to:

- a) examine the accounts under Section 145 of the 2011 Act
- b) to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- c) to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

SEVERN ANGELS HOUSING AND SUPPORT

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Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that, in any material respect, the requirements

a) to keep accounting records in accordance with Section 130 of the 2011 Act; and

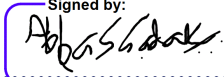
b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Independent Examiner

Abbas Sadak FCCA, CertIFR, CTA MloD, True Tax and Accountancy Limited
WOSGA House, 19 Stoneleigh Court, Westcroft, Milton Keynes, MK4 4BS

Name: Abbas Sadak

Signed by: 
Signature:
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Date: 12/25/2025

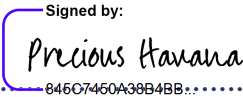
SEVERN ANGELS HOUSING AND SUPPORT
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STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total Funds 31 st March 2025 £	Total Funds 31 st March 2024 £
Incoming Resources				
Incoming Resources from generated Funds				
Voluntary Income	329,885		329,885	210,558
Total Incoming Resources	329,885		329,885	210,558
Resources Expensed	(316,089)		(316,089)	(201,147)
NET INCOMING/OUTGING RESOURCING	13,796		13,796	9,141
RECONCILIATION OF FUNDS				
Total Funds Brought Forward	18,883		18,883	9,742
TOTAL FUNDS CARRIED FORWARD	32,679		32,679	18,883

The financial statements were approved by the Board of Trustees on 20th November 2025 and were signed on its behalf by:

Precious Havana
Name:

Signed by:
Signature: 
846C7460A38B4BB...

12/24/2025
Date:

SEVERN ANGELS HOUSING AND SUPPORT
Period Ended 31 ST MARCH 2025

	Restricted Funds £	Unrestricted Funds £	Total Funds 31 st March 2025 £	Total Funds 31 st March 2024 £
Fixed Assets	-	-	-	-
Current Assets				
Cash in Bank – General Account for specific projects		71,164	71,164	18,883
Current Liabilities				
Loans		(38,485)	(38,485)	
NET ASSETS		32,679	32,679	18,883
FUNDS				
Restricted Funds	-	-	-	-
Unrestricted Funds		32,679	32,679	18,883
		32,679	32,679	18,883

The financial statements were approved by the Board of Trustees

on: 12/24/2025
.....

Signature on behalf by:

Precious Havana
Name:.....

Signed by:
Precious Havana
Signature: 845G7450A38B4BB.....

SEVERN ANGELS HOUSING AND SUPPORT

Period Ended 31 ST MARCH 2025

Notes to the Financial Statements

ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standards for Smaller Entities (effective April 2008), the Charities Act 1993 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all costs related to the category.

Tangible fixed assets

No depreciation is provided against the building acquired.

Taxation

The Charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. All the restricted funds in the year and earlier periods relate to the property fund, community projects funds and the Sunday School as indicated above.

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Period Ended 31 ST MARCH 2025

Notes to the Financial Statements – Continued

	£	Type £	Restricted £	Unrestricted £
Income				
Income: Charles Plater Trust	20,000	Restricted	20,000	
Income: Easy Fundraising	17.00	Unrestricted		17
Income: Eveson Trust	20,000	Restricted	20,000	
Income: Henry Smith	60,200	Restricted	60,200	
Income: Housing Benefits	70,027	Unrestricted		70,027
Income: Just Giving	720	Unrestricted		720
Income: NCLF Reaching Communities	30,089	Restricted	30,089	
Income: NCLF Awards For All	19,953	Restricted	19,953	
Income: Neighbourly Foundation	5,000	Restricted	5,000	
Income: Service Charges	3,576	Unrestricted		3,576
Income: Severn Trent	17,803	Restricted	17,803	
Income: Smallwood Trust	10,000	Restricted	10,000	
Income: Strengthening Worcestershire	5,000	Restricted	5,000	
Income: The Austin & Hope Pilkington Trust	1,000	Restricted	1,000	
Income: The Blue Thread	10,000	Restricted	10,000	
Income: The Grocer Charity	5,000	Restricted	5,000	
Income: The Mary Hill Trust	26,500	Restricted	26,500	
Income: The Montal Charitable Trust	5,000	Restricted	5,000	
Income: The Rowlands Trust	5,500	Restricted	5,500	
Income: Turner Trust	3,000	Restricted	3,000	
Income: Thrive Fund	11,500	Restricted	11,500	
TOTAL INCOME	329,885			
Expenses				
Accounting & Payroll	(1,975)			
Administrative Expenses	(4,809)			
Beneficiary Support Costs	(9,035)			
Legal & Professional Fees	(4,037)			
Property Maintenance	(79,799)			
Rent, Rates & Utilities	(151,802)			
Staff-related Costs	(62,036)			
Loan Interest	(2,596)			
	(316,089)			
Total Surplus	13,796			
			255,545	74,340