

KAIROS HOUSING

Report and Accounts
Year ended 31st March 2025

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

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TRUSTEES' ANNUAL REPORT: YEAR ENDING 31 MARCH 2025

Reference and Administrative Details

- **Organisation Name:** Kairos Housing
- **Charity Number:** 1198820 (Registered 4th May 2022)
- **Governing Document:** Constitution dated May 2022
- **Office Address:** Kairos Housing Office, Church House, Cathedral Close, Blackburn BB1 5AA
- **Bankers:** CAF Bank
- **Independent Examiner:** Lisa Darby FCA, Stewardship
- **Key Management Personnel:** Lisa Norcross (Project and Fundraising Manager)

Board of Trustees

The trustees who served during the year (or up to the date of signing) were:

- Hein Ten Cate (Chair)
- Anna Catharina Magdalena Ten Cate
- Deborah Smith
- John East (Resigned April 2025)
- Charles Gent
- Ali Ordikhani (Appointed 9th August 2024)
- Aftab Alexander Mughal (Resigned 16th April 2024)
- David Fawcett (appointed 29th October 2025)



Report of the Trustees for the year ending 31 March 2025

The Trustees are pleased to present their annual report and the financial statements for Kairos Housing for the period covering 1 April 2024 to 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document and the Charities Act 2011.

A Message from our Chair & Project and Fundraising Manager

This has been a year of foundational growth and professionalisation for Kairos Housing. Against a backdrop of a cost-of-living crisis and an increasingly hostile political environment for those we serve, the need for our work has never been more urgent. Homelessness during the refugee move-on period for new refugees and the policy-driven destitution facing those with No Recourse to Public Funds (NRPF) remain profound challenges in Blackburn with Darwen.

OUR NEW CATHEDRAL OFFICES



Despite these challenges, 2024-2025 was a year of strategic investment. We are delighted to have grown our dedicated team and, in February 2025, approved a strategic restructure to strengthen our operational readiness and capacity for intensive support. This was marked by two significant practical steps: the implementation of a new CRM system (Lamplight) to professionalise our case management, and our relocation to a new, prominent, larger and more secure office base including space to develop a wellbeing hub within Blackburn Cathedral grounds.

A highlight of this year was the **May 2024 independent report from The Open University**, which validated the heart of our model. As you will read later, it confirmed that our guests feel seen, loved, and respected, which gives them hope and self-worth. It is this hope that drives us forward.

As you will read in this report, our financial position is stable. We have intentionally invested in the staff and systems that will allow us to meet our ambitious new 3-year strategy (2026-2028) —a strategy that aims to double our housing capacity and develop a specialist legal support pathway.

Our work is only possible through partnership. We are deeply grateful to our dedicated staff and volunteers, our partners at ARC and DARE, our host of supporters including local churches, and the funders who have entrusted us with their resources. Thank you for standing with us as we provide sanctuary, build community and seek justice for some of the most vulnerable individuals in UK society looking to rebuild their lives in Blackburn with Darwen.

Hein Ten Cate (Chair) & Lisa Norcross (CEO)



Our Mission, Vision, and Values

Our work is a direct and practical outworking of our faith, uniting local churches in an ecumenical partnership to serve our community.

Our Mission

To show the love of Jesus as we provide sanctuary, build community and seek justice for asylum seekers and refugees.

Our Vision

We envision a future where asylum seekers and refugees in Blackburn with Darwen are free from homelessness and destitution, living stable, integrated and self-sufficient lives, with fair access to justice and the opportunity to reach their full potential.

Our Values

Our work is guided by our Christ-centred ethos and our core values:

- **Christ-centred**
- **Excellence**
- **Empowering others**
- **Restless for justice**
- **Servant-hearted**
- **Generous**

Summary of our Main Activities

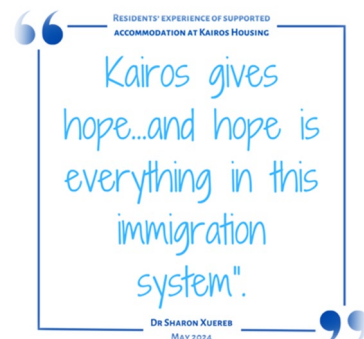
Kairos Housing provides a vital safety net and a pathway from destitution to stability. Our core activities are:

- **Provision of Safe Accommodation:** We provide free, safe temporary accommodation for asylum seekers facing policy-driven destitution (No Recourse to Public Funds) and supported temporary accommodation for newly recognised refugees facing homelessness.
- **Holistic Support & Signposting:** We deliver intensive, one-to-one casework. This includes providing small weekly support payments for our NRPF guests, helping guests access and engage with legal support for their asylum cases, and assisting new refugees in establishing their new lived in the UK including accessing benefits and securing long-term housing.
- **Advocacy for Justice:** We shine a light on injustice and fight for change. This includes taking a leading role in the borough-wide collaboration for Refugee Week to challenge hostile narratives and champion the voices of refugees and asylum seekers. Nationally we lend our voice to campaigning via the active role we take with partners such as NACCOM.

Statement on Public Benefit

The Trustees confirm that they have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. The activities outlined in this report are undertaken to further our charitable purposes for the public benefit.

Our core purpose is the relief of financial hardship and homelessness among asylum seekers and refugees. We achieve this by providing safe



accommodation, which prevents street homelessness and reduces strain on local health and social services.

Our holistic support and essential non-legal casework empower highly vulnerable individuals to access justice, resolve their immigration status, and transition into stable, independent living, enabling them to become self-sufficient and contribute to their new communities.

The Wider Context: The Need for Our Work

The 2024-2025 period was defined by a challenging external environment. Our guests face multiple, compounding disadvantages, which can include severe trauma, unaddressed mental and physical health issues, a lack of understanding of UK systems and procedures, language barriers and profound social isolation. These challenges are exacerbated by a systemic crisis:

1. **Policy-Driven Destitution:** Asylum seekers whose claims are refused are forced into destitution. Barred from all mainstream support, they cannot work, rent or claim benefits, leaving them vulnerable to street homelessness and exploitation. This is compounded by a local legal aid desert, making it almost impossible to pursue a fresh claim.
2. **The Refugee Move-On Crisis:** Newly recognised refugees face homelessness. They are given just 28 days to leave Home Office accommodation, find work and/or apply for universal credit, open a bank account etc, a policy that frequently results in homelessness, just as they are beginning to rebuild their lives.



This year, these systemic issues were amplified by a volatile social climate, including far-right, anti-immigration protests in August 2024. During this time, we worked closely with local police to ensure the safety and security of our guests and properties. It is in this context that Kairos Housing intervenes. Our support is not just helpful; it is a complete lifeline.

Achievements and Performance 2024-2025

This year's achievements were focused on professionalising our services and building the capacity to meet our long-term strategic goals.

Goal 1: Our Homes & Hub

Our achievements in providing high-quality, safe, and supportive homes.

- **Provided Safe Homes:** This year, we provided 3,794 nights of safe accommodation for 15 individuals (8 males and 7 females, including 4 dependent children) in our 10 bed spaces across 5 properties.
- **Supported the Most Vulnerable:** Our guests came from precarious situations. Alongside individuals leaving Home Office accommodation, we housed one individual from street homelessness, two from unsafe/insecure housing, and one care leaver with NRPF.
- **Achieved Positive Outcomes:** We celebrated significant successes with our guests this year. One guest received refugee status, six guests were supported to move on successfully into social housing, and one individual moved back into Home Office accommodation after successfully submitting a fresh asylum claim.
- **A New, Secure Base:** In November 2024, we relocated our central office to Church House situated in the grounds of Blackburn Cathedral. This followed a second burglary at our previous King Street

premises. This strategic move provides a larger, more strategic, and secure base for our operations and a safe space for our new wellbeing programme.

Goal 2: Our Support & People

Our achievements in providing holistic, expert support.

- **Secured a Strategic Staff Restructure:** In February 2025, the trustees approved a significant strategic restructure of our staff team to build capacity for our future growth. It was decided to split the existing Project and Fundraising Manager role into two new positions: a Chief Executive Officer (CEO) and an Operations Manager. Our Project and Fundraising Manager, Lisa Norcross, was identified for internal promotion to the CEO role in recognition of her strategic leadership and fundraising track record. This decision was fundamental to preparing our organisation for future growth, allowing the new CEO to focus on strategic leadership, external relations, and long-term funding, while a new Operations Manager will oversee daily operations.
- **Embedded Lived Experience:** We strengthened our commitment to lived experience. Over 50% of our staff and trustees have personal experience of immigration to the UK and the asylum process.
- We became an accredited **Living Wage Employer** and a member of the **Experts by Experience (EbE) Employment Initiative**.
- **Professionalised Casework:** We fully implemented the Lamplight CRM system. This specialist software streamlines our data management, case noting, and outcomes tracking, ensuring a professional and consistent service for every guest.
- **Designed Our New Wellbeing Programme:** Following guest feedback in our Open University Report, we designed our new Wellbeing & Independent Living Programme and successfully secured funding for a 6-month pilot, scheduled to launch in September 2025.
- **Strengthened Partnerships:** We deepened our partnership with the local council, securing priority housing status for our refugee guests—a significant achievement that creates a more effective move-on pathway.

Case Study: 'A' was our very first guest, referred to us after suffering a decade of destitution. The stability of a safe home unlocked his potential, and with our support, he won a scholarship to the study a degree in Philosophy, Politics, and Economics with the Open University. This year, after a gruelling 14-year legal battle, he was finally granted refugee status.

Proving Our Impact: The May 2024 Open University Report

A key event of this financial year was the publication of an independent report by Dr. Xuereb of The Open University, titled "Residents' experience of supported accommodation at Kairos Housing." The research, based on in-depth focus groups and interviews with 12 current and past residents, provided powerful, external validation of our model.

Key findings from the report include:

- **Dignity and Hope:** "Residents feel seen, loved, and respected by Kairos staff, which gives them hope and self-worth."
- **Community:** "A sense of family has developed amongst current and past residents. They support each other in practical and emotional needs."
- **Safety and Autonomy:** "The accommodation helps gives residents autonomy and helps them feel safe."

- **Building Skills:** "Sharing life with other residents builds skill and confidence in language and helps develop social problem-solving skills."

These findings were brought to life through initiatives like our 'Tastes of Home' Club, where guests shared recipes, cooked for one another and built community. In direct response to the report's finding that guests desired more outdoor activities, we also organised several wellbeing trips during the year, including visits to Blackpool Zoo and Illuminations, and a staff wellbeing day to the Yorkshire Dales.

WELLBEING TRIPS



TASTES OF HOME



The Open University report also captured the profound impact of our work in the words of our guests, with one stating: 'Kairos gives hope... and hope is everything in this immigration system.'

Goal 3: Our Voice & Sustainability



Our achievements in building a resilient organisation and championing justice.

- **Secured Vital Funding** including vital multi-year grant funding, new project funding and repeat funding.
- **Challenged the Narrative:** We helped lead the borough-wide collaboration for **Refugee Week 2024**.
- **Produced High-Quality Media:** As part of Refugee Week 2024, we produced the short film **Our Home**, featuring guests and staff with lived experience of the asylum process reflecting on what 'home' truly means for them. This film serves as a powerful advocacy tool to foster empathy and understanding. You can watch it on our YouTube channel @KairosHousing.

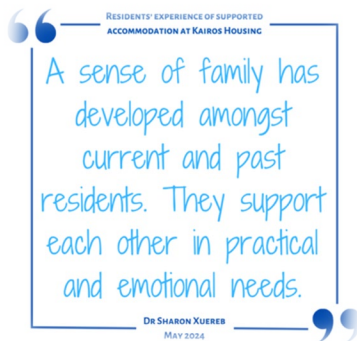
REFUGEE WEEK 2024



SHORT FILM: OUR HOME



Our People & Volunteers



Our team is our greatest asset. This year, our core team consisted of our Project and Fundraising Manager, and our full-time Support Worker who worked provide safe housing and specialist support for 15 residents.

In February 2025, a strategic decision was made to grow the team and restructure our leadership. This saw the promotion of our Project & Fundraising Manager to CEO and the beginning of the recruitment process for a new Operations Manager and an Emergency Out-of-Hours Support Worker. In the next financial year this will expand our team to four and significantly increasing our capacity.

We are guided by a passionate and expert Board of Trustees, who volunteer their time to steer our mission. Our mission is amplified by a wider community of volunteers and supporters including local churches who provide donations, support and friendship to our guests.

Structure, Governance, and Risk

Kairos Housing is a Charitable Incorporated Organisation (CIO) governed by its Constitution dated May 2022. The Board of Trustees is responsible for the overall management and strategic direction of the charity. The Board meets regularly to review operational performance, financial health, and strategic risk. Day-to-day management is currently delegated to the CEO.

Risk Management & Challenges This Year: The trustees have assessed the major risks to which the charity is exposed. This year highlighted several key challenges:

1. **Funding & Growth:** Reliance on grant funding is a primary risk. We are working to diversify our funding pipeline to mitigate this.
2. **Property & Safety:** The security of our properties and guests is paramount. There was a second

burglary at our King Street Hub in November 2024. We will be terminating this lease and have relocated to a more secure office in Blackburn Cathedral grounds.

3. **External Gaps in Services:** Our guests' progress is hindered by a local legal aid desert. The loss of a key legal aid solicitor in the area has made it incredibly difficult to connect our guests with the legal advice they are entitled to, a risk we are now seeking to mitigate through our new strategic plan.

Plans for the Future

Having invested in our staff and systems this year, we are now looking forward to delivering our ambitious **Strategic Plan for 2026-2028**. Our key priorities for the coming year are:

1. **Launch the Wellbeing Programme:** To deliver a 6-month 'Wellbeing and Independent Living Programme' pilot (starting September 2025) and secure long-term funding to embed it as a core service.
2. **Strategic Accommodation Growth:** To begin our plan to double our capacity from 10 to 20 beds by 2028 we are looking to secure two new 2-bedroom properties, with a priority on acquiring energy efficient and accessible accommodation.
3. **Develop Legal Support Pathways:** To address the legal aid desert by investigating creative partnership options alongside exploring the feasibility of gaining IAA Level 1 & 2 accreditation for staff or volunteers.
4. **Secure Multi-Year Funding:** To prepare and submit major, multi-year funding applications to key strategic funders to secure our long-term financial sustainability.

Fundraising

Our work is funded by the generosity of grant-making trusts, local churches and individual supporters alongside statutory funding through Housing Benefit.

We are deeply grateful for all our financial partners. Our fundraising efforts are led by our staff and trustees, and we adhere to the highest standards of the Fundraising Regulator.

Financial review

The charity raised income of £140,369 (2024: £156,121) and incurred expenditure of £144,600 (2024: £113,225) resulting in a deficit of funds at the year end of £4,231 (2024: surplus £42,896). These funds are held in the bank account, £15,807 of which are restricted for purpose (2024: £43,616).

Reserves Policy

The trustees of Kairos Housing recognise the importance of a reserves policy to help demonstrate good stewardship and financial management and to manage its reputation.

Our policy is to retain sufficient reserves:

- To ensure that the charity has sufficient funds to meet its financial commitments;
- To demonstrate that the charity is sustainable into the future;
- To ensure that the charity is able to manage future unforeseen financial difficulties;
- To ensure that excessive funds are not held without any identifiable reason or for any identifiable purpose;
- A new Designated Reserve Fund has been created to build up these reserves and set them aside.

The trustees have adopted a reserves policy which aims to hold unrestricted cash equivalent to

TRUSTEES' ANNUAL REPORT: YEAR ENDING 31 MARCH 2025

approximately three months of unrestricted expenditure. This is in line with our policy to responsibly build our reserves to ensure long-term sustainability and resilience.

Approval

This report was approved by the trustees and signed on their behalf by:

Hein Ten Cate (Chair) H. ten Cate

Date: Dec 2, 2025

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

KAIROS HOUSING

I report to the trustees on my examination of the accounts of Kairos Housing ('the charity') for the year ending 31 March 2025 on pages 12 to 14 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 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 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 in accordance with section 130 of the 2011 Act; or
2. 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.

Lisa Darby

[Lisa Darby \(Dec 3, 2025 12:45:12 GMT\)](#)

Lisa Darby FCA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Dec 3, 2025

KAIROS HOUSING
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted Funds		Restricted Funds	2025	2024
		General Funds	Designated Funds			
		£	£	£	£	£
<i>Income receipts</i>						
Donations		20,269	-	-	20,269	20,290
Gift aid receipts		2,845	-	-	2,845	-
Other grants		56,149	-	23,360	79,509	121,215
Income from letting of facilities		33,687	-	-	33,687	14,513
Interest Income		97	-	-	97	96
Other		3,962	-	-	3,962	8
<i>Total receipts</i>		117,009	-	23,360	140,369	156,121
<i>Payments</i>						
Payments in relation to charitable activities undertaken directly	2	93,492	-	51,108	144,600	113,225
<i>Total payments</i>		93,492	-	51,108	144,600	113,225
Net of receipts / (payments) before		23,517	-	(27,748)	(4,231)	42,896
Transfers between funds	4	(10,438)	10,500	(62)	-	-
Net movement in funds		13,078	10,500	(27,809)	(4,231)	42,896
Cash funds as at last year end		11,800	-	43,616	55,416	12,520
Cash funds at this year end	A	24,878	10,500	15,807	51,185	55,416

The notes on page 14 form part of these accounts.

KAIROS HOUSING
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted Funds		Restricted funds £	2025 £	2024 £
		General funds £	Designated funds £			
A Cash funds						
Cash at bank with immediate access		24,217	10,500	15,807	50,524	55,316
Petty cash		661	-	-	661	100
		<u>24,878</u>	<u>10,500</u>	<u>15,807</u>	<u>51,185</u>	<u>55,416</u>
B Other monetary assets						
Gift aid due to charity		553	-	-	553	2,547
		<u>553</u>	<u>-</u>	<u>-</u>	<u>553</u>	<u>2,547</u>
C Liabilities						
Falling due within one year						
Fee for Independent Examination		1,470	-	-	1,470	1,320
Accrued expenses		-	-	-	-	352
Total		<u>1,470</u>	<u>-</u>	<u>-</u>	<u>1,470</u>	<u>1,672</u>

D Assets retained for charity's own use

	Fund to which asset belongs	Cost £	Current value £
Land and buildings (give brief details)		-	90,000
Computers and IT		3,133	2,322
Furniture		865	576
		<u>3,998</u>	<u>92,898</u>

Current asset values have been estimated by the trustees.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf by:

H. ten Cate
H. ten Cate (Dec 2, 2025 18:39:27 GMT)

Hein Ten Cate (Chair)

Date: Dec 2, 2025

The notes on page 14 form part of these accounts.

KAIROS HOUSING
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>				
	General funds	Designated funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Staff costs	12,830	-	38,774	51,604	37,507
Operation costs including administration	10,171	-	2,924	13,096	7,166
Rent	33,656	-	-	33,656	30,576
Maintenance of buildings & equipment	9,525	-	874	10,400	9,552
Utilities	24,893	-	-	24,893	22,615
Charitable donations to individuals in need	-	-	6,813	6,813	2,357
Independent examination	1,320	-	-	1,320	810
Drop-in Provision expenses	1,097	-	1,721	2,818	2,642
	<u>93,492</u>	<u>-</u>	<u>51,108</u>	<u>144,600</u>	<u>113,225</u>

3 Transactions with related parties

There were no transactions with related parties during the year

4 Movement of funds

	Opening balance	Receipts	Payments	Transfers	Closing balance
	£	£	£	£	£
General funds	11,800	117,009	(93,492)	(10,438)	24,878
Designated Funds					
General Reserve Fund	-	-	-	10,500	10,500
	<u>-</u>	<u>-</u>	<u>-</u>	<u>10,500</u>	<u>10,500</u>
Restricted funds					
Project Manager Fund (Anna Lancaster Grant)	12,394	-	(12,393)	-	-
Warm Meals Fund	4,633	85	(597)	(1,000)	3,121
Specific Donations Fund	-	440	(440)	-	-
Destitution Fund (Gay and Keith Talbot Trust)	2,392	7,835	(5,776)	-	4,451
Hub Of Hope (Restricted)	3,783	-	(2,325)	(55)	1,402
The BMT (3 yr funding) - Support Worker	-	10,000	(9,993)	(7)	-
Pebbles Grant	1,707	-	(874)	-	833
People Postcode Lottery - Support Worker	18,708	-	(18,708)	-	-
BwD Refugee Week	-	5,000	-	1,000	6,000
	<u>43,616</u>	<u>23,360</u>	<u>(51,108)</u>	<u>(62)</u>	<u>15,807</u>
Total funds	<u>55,416</u>	<u>140,369</u>	<u>(144,600)</u>	<u>-</u>	<u>51,185</u>

The Project Manager Fund was created to track the expenditure of the grant received from the Lancaster Foundation to fund the new post.

The Warm Meals Fund was created by a grant from the local council for the months January - March 2023 for the provision of hot food.

The Specific Donations fund holds donations received relating to specific renovation and equipment purchase grants.

The Destitution Fund was created specifically for payments to destitute people in need.

Hub Of Hope: Specific funding from the National Lottery for drop in costs and enrichment activities.

The BMT (3 yr funding) - Support Worker: Specific Funding from Brian Mercer Trust to put towards salary and associated employment costs for Support Worker.

Pebbles Grant (hoover, bedding, curtains): Specific grant for hoovers and energy savings measures, e.g. blankets, bedding and warm curtains.

People Postcode Lottery - Support Worker: Funding for salary for support worker.

The BwD Refugee Week Fund: Funds held in support of the Blackburn with Darwen Refugee Week.

Transfers during the year:

Restricted fund monies were transferred to General funds when expenditure was incurred there in relation to the purpose of the fund.

General Fund monies have been transferred to Restricted Funds to cover any fund deficits.

General Fund monies have been transferred to a Designated Reserve Fund.

Restricted Fund transfer between the Warm Meals Fund and BwD Refugee Week to cover food costs, as permitted by the terms of the original grant.