

HOPE INTO ACTION BLACK COUNTRY AREAS

England & Wales · Charity number 1202215

Details

Status Registered

Legal form CIO

Registered 2023-03-07

Register [View on the Charity Commission register](#)

Contact

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Regent House
Bath Avenue
Wolverhampton
WV1 4EG

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Website www.hopeintoactionblackcountry.org.uk

Activities

Objects: THE OBJECTS OF THE CIO ARE FOR THE PUBLIC BENEFIT:1. THE PREVENTION OR RELIEF OF POVERTY OF PEOPLE WHO ARE HOMELESS AND THOSE AT RISK OF HOMELESSNESS IN THE BLACK COUNTRY AND THE SURROUNDING AREAS IN PARTICULAR BY THE PROVISION OF HOUSING AND ACCOMMODATION AND ASSOCIATED ASSISTANCE AND LONGER TERM HELP IN SECURING AND MAINTAINING STABLE HOUSING.2. THE RELIEF OF THOSE IN NEED BY REASON OF HOMELESSNESS AND THOSE AT RISK OF HOMELESSNESS IN THE BLACK COUNTRY IN PARTICULAR BY THE PROVISION OF SUPPORT AND SELF-HELP SERVICES DESIGNED ENCOURAGE BENEFICIARIES TO MAKE MORE EFFECTIVE DECISIONS AND CHOICES.

Activities: The charity works with those experiencing homelessness in the Black Country area. This includes those who are refugees, those seeking asylum, men and women who are homeless or vulnerably housed.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Advocacy/advice/information
- **What:** The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

Geography

- Dudley
- Sandwell
- Walsall
- Wolverhampton

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£72,034	£81,062	-	-
2023-12-31	£64,000	£51,000	-	-

Trustees

Name	Role	Appointed
Cynthia Davis	Chair	2024-05-29
CURTIS SHELTON		2026-05-06
Oyejide Ademola Famose		2025-10-22

HOPE INTO ACTION BLACK COUNTRY AREAS

England & Wales - Charity number 1202215

Accounts



BLACK COUNTRY AREAS

Enabling churches to house the homeless

Hope Into Action Black Country Areas

Trustees Annual Report 2024



BLACK COUNTRY AREAS

Enabling churches to house the homeless

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Introduction

This report is compiled by Trustees to outline the activities and achievements of Hope Into Action Black Country Areas (HIABCA) during 2024, as well as to present the plans for 2025. The report is for submission to the Charities Commission and is a public facing document. The Annual Report is available on request and is also published on the HIABCA's website. The required reporting period by the Charity Commission is from January 1st to December 31st, 2024.

From March 7th, 2023 when the charity commenced, work has been undertaken to stabilise from the transition period. This period previously reported demonstrated the structured handover of what is known as a 'Managed City' from the UK Franchise holders (Hope Into Action UK) to the new charity. In its first full year of operations, the charity now has full control of operational, financial and human resource management along with property maintenance, strategic planning and tenant support.

1 Leadership

The local Franchise Director has worked to establish a Trustee group to supervise and oversee the activities of the charity. In some ways, this has been a challenging period to establish good knowledgeable trustees. Finding trustees with the necessary knowledge, skills, and experience to support core functions such as fundraising, finance, and maintenance and who can also commit their time, and talent has been a challenge. Despite this, the charity now has four trustees: a well-qualified Chairperson, one responsible for Networking and Communications, one for Finance and Maintenance, and one for Fundraising. All the Trustees have been trained and inducted into the charity. Regular quarterly meetings are held, with standing items such as finance, conflict of interest, fundraising, and directors' reports routinely included.



BLACK COUNTRY AREAS

Enabling churches to house the homeless

2 Organisation Activities

During the period, the charity's main activities have focused on supporting tenants and stabilising its finances and operations. The summary below highlights areas where progress has been made and where further work is still needed.

2.1 Empowerment Worker

In January 2024, the charity's income allowed for the second employee to be hired. The Church and Tenant Empowerment Worker (EW) post was filled, and the postholder began developing relationships with both the partner churches and the tenants themselves.

After initial training and probation period, the EW established themselves as a key part of service delivery to the charity. Working only part-time, they supported two of the houses with tenants, while the Director covered the other two houses until funding allowed for an additional EW post.

2.2 Information Management

In 2024, significant time was devoted to ensuring that information was recorded accurately, consistently, and promptly, alongside the transition to a paperless system. This process covered tenant communications, risk management, personal tenant development, and reporting on housing conditions.

2.3 Finance Administration

To aid the stability of the charity's operating model, a voluntary Finance Administrator was needed to keep budgets up to date, bank reconciliations on time and ensure tenant financial statements for benefit were received and recorded appropriately.

Policies for the charity's operations were drafted for use in the charity and signed off by trustees at key points in the transition and continue to be updated accordingly.

2.4 Accommodation Status

In 2022, one of the four houses was registered as an Assured Shorthold

Tenancy (AST) in response to the Local Authority's need to house refugees from war-torn countries.

In 2024, when the tenant's family moved on, an application was made to the Council to change the house's status to a license agreement. By the end of 2024, this change had not yet been implemented by the Local Authority, resulting in a loss of rental income for the charity.

2.5 Investors

HIABCA manages four houses with up to 12 tenants at any one time. The investors who purchased these houses have agreed to continue leasing them to HIABCA for a further five years, demonstrating their confidence in our support for the provision and maintenance of vulnerable housing in the Black Country area. Investor returns and reports are provided every six months, covering tenant progress, any property disrepair, staffing, church activities, and financial performance.

2.6 Properties

The properties have been well maintained, requiring only minor repairs, and investors have not had to spend significantly on structural issues. EWs and the wider charity (HIAUK) carry out regular property checks, including internal inspections and compliance certificates, setting clear expectations for tenants to help maintain the properties in good condition.

All the properties are in densely populated housing estates. Despite the proximity of neighbours, there have been no reported incidents requiring investor intervention, whether related to property use or anti-social behaviour.

The charity is responsible for internal fixtures and fittings, and due to close monitoring and regular checks, the average budget has been lower than expected.

As noted above, one property has spent nearly a year awaiting the Local Authority's approval to change its status from an Assured Shorthold Tenancy (AST) to a licensed agreement for single shared

accommodation. To maintain the property during this period, one tenant was accommodated, which reduced the risk of void-related anti-social behaviour and allowed time for redecoration and renovation of the fire doors.

Another Local Authority (LA) issued additional recommendations regarding fire door safety, delaying re-occupancy to normal levels while the necessary works were carried out. The Social Housing (Regulation) Act 2023 and the Building Safety Act 2022 are reshaping the housing sector. In response, we have begun attending regular meetings with the council to prepare for these changes, which will enhance both safety and service quality.

2.7 Tenants

The process of supporting tenants this year has benefited significantly from the new EW in post. Increased levels of contact have enabled several tenants to develop sufficiently to move on to independent living.

Tenants whose first language is not English have taken longer to adjust to life in the UK, and in some cases have required additional support not only for language, but also for trauma experienced prior to tenancy, which may involve assistance from mental health specialists and counselling.

Tenant sharing dynamics have been positive, despite the varied support needs of these vulnerable individuals. All tenants have made efforts to coexist respectfully and accommodate one another.

Engaging tenants consistently remains a challenge, and the charity continues to work towards developing all tenants' skills and independence for eventual transition to independent living.

2.8 Supporting Churches

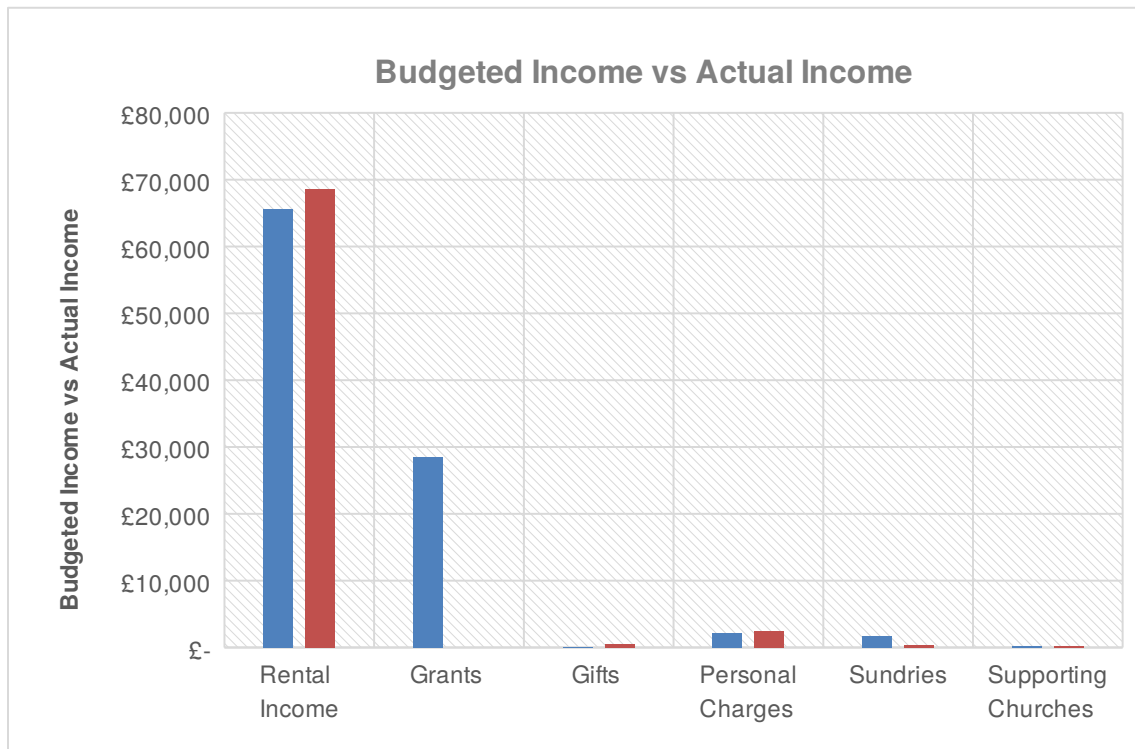
The model for HIABCA is for every house to be partnered with a church. In 2024 we ran 4 houses, and each was supported by volunteers from a church. The church acts as a partner, supporter, connector, and sometimes advisor, helping the charity deliver its mission more effectively while reinforcing shared values and community impact. We are currently seeking a partner church for one

of our houses as we have come to the end of a service agreement with one of our churches in the West Bromwich area.

3 Finances

The financial information below is for a full 12-month period.

3.1 Income



The Chart above shows the various income streams and their contributions to the income performance of the Charity during the period under review.

3.1.1 Rental Income

There was a 104% achievement in this regard as £68,554 was achieved against £65,667 budgeted for. To sustain this performance, management is committed to maintaining occupancy above 80%, safeguarding a steady flow of income.

3.1.2 Gifts

An appreciable rise was experienced as £477 was generated compared to £123 budgeted for. The sum of £200 received from one donor had a significant impact. This underscores the untapped potential of individual partnerships as stable, mission-aligned income sources. Management seeks to strengthen these relationships to enhance both financial resilience and community support. For instance, the charity registered with Gift Aid.

3.1.3 Supporting Churches

The sum of £150 was received from one of our partner churches which accounted for 75% of the income. Management is actively working to replicate this success by strengthening relationships with existing partners and expanding engagement with new churches, with the goal of building a more stable and diversified source of unrestricted income.

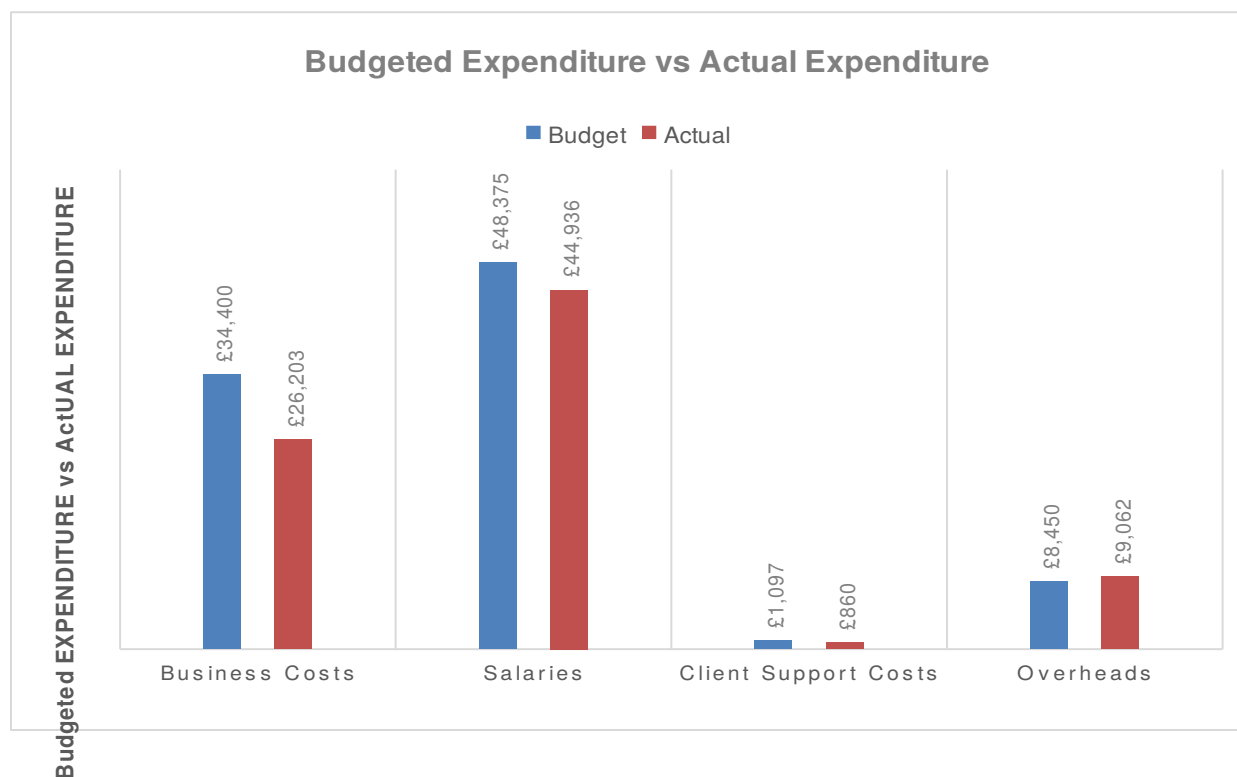
3.1.4 Grants

A total of £1,810 was invested in bid-writing and related activities to facilitate grant funding. While this represents a cost, it should be viewed as a strategic investment aimed at unlocking future grant income and strengthening long-term funding opportunities. We await the outcome of this work with funding bodies which will likely deliver funds in 2025.

3.1.5 Income Summary

Rental and gift income exceeded expectations, with strong rental performance and notable individual contributions highlighting opportunities for sustained and diversified funding. Strategic investments in church partnerships and grant development further strengthen long-term financial stability and income growth.

3.2 Expenditure



3.2.1 Overheads and Salaries

Overheads, which cover the Charity’s legal, financial, and administrative obligations, amounted to £9,062 compared with a budget of £8,450. The overspend of £612 primarily reflects higher-than-expected costs associated with professional fees and compliance requirements. These overheads include essential expenses such as audit and accounting services, legal advice, insurance, and other regulatory obligations necessary to ensure the Charity operates in line with its statutory responsibilities.

3.2.2 Business Costs

Approximately 76% of the budgeted £34,400 totalling £26,203 was spent covering investor’s fees, advertisement, water, travels, training, repairs and maintenance as well as rates which are required to operate efficiently, deliver services, maintain compliance, and invest in future sustainability.

Additional costs would have been incurred if the houses had been at full occupancy for most of the year, as some of these expenses are directly tied to running the properties.

3.2.3 Client Support

Client support spending was £860 against a budget of £1,097, resulting in a £237 underspend, reflecting efficient use of resources while maintaining service delivery.

3.2.4 Expenditure Summary

A total of £81,062 was expended against a budgeted £92,321 leaving savings of £11,260.

4 Plans for 2025

Towards the end of 2024, the trustees identified key areas requiring investment for the following year. Initially, the Franchise Director served multiple roles; it was subsequently recognised that additional support would be needed in two specific areas.

4.1 Tenant Support

The trustees have agreed that the 2025 plans must include enhanced professional support for tenants. Consequently, recruiting a second Tenant Empowerment and Support Worker (EW) has been prioritised, with implementation scheduled for August 2025.

4.2 Administrative and Office Support

As the charity becomes more stable operationally and financially, plans are in place to recruit paid administrative support, not only to manage day-to-day operations but also to oversee areas such as publicity and administration. We have onboarded a casual worker to cover social media and marketing tasks. During the Transition period, the charity's existing platforms such as Facebook, Twitter, and others were largely inactive, yet maintaining an active online presence is vital for sustaining support and raising awareness. Accordingly, future plans and budgets will focus on

securing a paid administrator with additional skills in social media management.

4.3 Networking, Communication and Fund Raising

A key part of the 2025 plan is that having two Empowerment Workers (EWs) in post provides resource time for the Director to pursue greater efforts to promote and connect with potential donors, partner churches and investors. The plan therefore seeks to pace the Director regularly in front of church congregations to spread the message. The plan includes regular opportunities for the Director to engage with church congregations to spread the charity's message and strengthen its presence with the local authority. Additionally, regular social media activity by both the EWs and the Director will raise awareness of homelessness, its causes, potential solutions, and ways the public can contribute, ensuring the issue remains prominent in public consciousness.

4.4 Financial Administration

Whilst trustees govern the financial control of the charity, the Franchise Director requires dedicated administrative support to manage the day-to-day financial operations—such as data entry, expense recording, and account management. Therefore, a paid part time voluntary Financial Administrator is planned for recruitment in 2025.

5 Report Summary

In summary, the charity has achieved a successful period of stabilisation following the transition phase of 2023. Through effective cost control measures and higher-than-anticipated income, the organisation has strengthened its financial position, enabling further investment in staff to better support its activities and beneficiaries.

Looking ahead to 2025, the charity's focus will be on expanding its team to enhance support for tenants and strengthen the financial administration of the organisation. In addition, building

stronger relationships with potential supporters, donors, and partners will form a key strategic priority for the year ahead.

Kind regards,

Trustees of HIABC



This report has been approved by all Trustees and signed on their behalf with their consent. See names below:

Cynthia Davis (Chair of Trustees)

Winston Lindsay

Nathalie Cockayne

Bossie Ackermann



Receipts and payments accounts

For the period
from

01/01/2024

To

31/12/2024

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					
Donations	477	-	-	477	1,217
Rental Income	68,554	-	-	68,554	28,168
Personal Charge	2,407	-	-	2,407	1,510
Grant Income	-	-	-	-	15,000
Sundry Income	446	-	-	446	-
Supporting Churches	150	-	-	150	-
	-	-	-	-	-
Sub total (Gross income for AR)	72,034	-	-	72,034	45,895
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	72,034	-	-	72,034	45,895
A3 Payments					
Wages	43,917	-	-	43,917	23,169
Pensions	1,019	-	-	1,019	500
Investor Return	9,978	-	-	9,978	4,176
Rent	1,963	-	-	1,963	1,225
Tenant Support	860	-	-	860	365
Water	1,229	-	-	1,229	-
Advertising & Marketing	1,014	-	-	1,014	120
Audit & Accountancy	1,065	-	-	1,065	1,148
Consulting	1,810	-	-	1,810	-
Bank Charges	59	-	-	59	26
General Expenses	554	-	-	554	1,080
Insurance	1,088	-	-	1,088	881
Light, Power & Heat	25	-	-	25	188
Printing & Stationary	339	-	-	339	136
IT Software & Consumables	1,926	-	-	1,926	170
Rates	5,598	-	-	5,598	2,002
Repairs & Maintenance	5,629	-	-	5,629	3,261
Staff Training	1,698	-	-	1,698	-
Storage - Rent	170	-	-	170	-
Telephone & Internet	403	-	-	403	94
Travel	718	-	-	718	-
	-	-	-	-	-
Sub total	81,062	-	-	81,062	38,541
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	81,062	-	-	81,062	38,541
Net of receipts/(payments)	- 9,028	-	-	- 9,028	7,354
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	- 9,028	-	-	- 9,028	7,354

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	8,995	-	-
	Petty Cash	250	-	-
		-	-	-
	Total cash funds	9,245	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Trade Debtors	2,987	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Other Creditors	7794	-	
	PAYE	6084	-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval



Section A

Independent Examiner's Report

Report to the trustees

Charity Name
HOPE INTO ACTION BLACK COUNTRY AREAS

On accounts for the year ended

31 December 2024	Charity no (if any)	1202215
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Set out on pages

1-2
(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 31/12/2024.

Responsibilities and basis of report

As the charity's 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 Trust'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 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 (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: D Guy

Date: 29/10/2025

Name: Danny Guy

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

ACCA

Address:

12 Johnson Street
Woodcross, Coseley
WV14 9RL

Section B**Disclosure**

Only complete if the examiner needs to highlight material 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.

HOPE INTO ACTION BLACK COUNTRY AREAS

England & Wales - Charity number 1202215

Accounts



Receipts and payments accounts

CC16a

For the period
from

01/01/2023

To

31/12/2023

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					
Donations	1,217	-	-	1,217	-
Rental Income	28,168	-	-	28,168	-
Personal Charge	1,510	-	-	1,510	-
Grant Income	15,000	-	-	15,000	-
	-	-	-	-	-
Sub total (Gross income for AR)	45,895	-	-	45,895	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	45,895	-	-	45,895	-
A3 Payments					
Wages	23,169	-	-	23,169	-
Pensions	500	-	-	500	-
Investor return / franchise fees	4,176	-	-	4,176	-
Rent	1,225	-	-	1,225	-
Rates	2,002	-	-	2,002	-
Repairs & Maintenance	3,261	-	-	3,261	-
Tenant Support	365	-	-	365	-
Light & Heat	188	-	-	188	-
Accountancy	1,148	-	-	1,148	-
General Expenses	1,080	-	-	1,080	-
Telephone	94	-	-	94	-
Print, Post & Stationery	136	-	-	136	-
IT Software & Consumables	170	-	-	170	-
Bank Fee's	26	-	-	26	-
Advertising	120	-	-	120	-
Insurance	881	-	-	881	-
Sub total	38,541	-	-	38,541	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	38,541	-	-	38,541	-
Net of receipts/(payments)	7,354	-	-	7,354	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	7,354	-	-	7,354	-

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	18,945	-	-
		-	-	-
		-	-	-
	Total cash funds	18,945	-	-

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Other Creditors	8996	-	
	PAYE	2401	-	
	Pension	194	-	
			-	
	Total liabilities		11,591	-

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name		Date of approval

Hope Into Action Black Country Areas

Trustees Annual Report 23/24

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Introduction

This report is compiled by Trustees to outline the activities, achievements and plans of Hope Into Action Black Country Areas (HIABCA) for the year 2023-24. The report is for submission to The Charity Commission and is a public facing document. The Annual Report is available on request and is published to HIABCA's website.

The required reporting period by The Charity Commission is from March 23 to December 23 as the charity commenced on 7th March 2023. It is therefore not a full 12-month period. However, trustees believe it is in the best interests of those reading the report to gain a full year reporting as this was and is the planning cycle of the charity moving forward. A consequence of this will be that financial reporting figures for the report may look different to the submitted accounts on the Charity Commission's website. In addition, some activities planned may not have been fully achieved by December 23; rather March 24.

1 Managed City

In July 2021, due to a change of management, Hope Into Action Black Country as was, ceased being an independent franchise of Hope Into Action UK (HIA UK) and was returned to the direct and central management of HIA UK in Peterborough. Known as a 'Managed City'.

For the period from July 21 to March 23 all operational control, financial management, human resource management, property maintenance, strategic planning and tenant support was legally held and delivered by HIA UK. During that time a manager was appointed to run the local day-to-day operational requirements.

Towards the middle of 2022 plans were agreed to transition the managed city back towards independence. This required a period of transition of the above areas from managed control to full independence. Plans were agreed for this to commence from March 2023.

2 Transition

In March 2023 Hope Into Action Black Country Areas became a registered charity and from that point the 'Transition' towards full independence from the 'Managed City' arrangement commenced. The period was planned to take place from March to Sept 2023.

The main elements of operating the charity's purposes, service delivery of housing and tenant support did not alter in practical terms. The main efforts during this period were to transition legal and operational responsibility into the areas described below.

2.1 Leadership

The local manager, Merylen Pearce, was appointed as Franchise Director by the initial three Trustees and formally invited to set up the full franchise organisation. This included notifications to local authorities of the charity's operational changes from HIA UK and communications to supporting churches to sign new service level agreements to support tenants under HIABCA instead of HIA UK.

The leadership element also ensured a clear and focused budget for income and expenditure was developed. It became clear that in year one of HIA BCA there would be income only to support the salary of the Franchise Director, who would have to perform multiple roles.

2.2 Organisational

Online document management systems and record keeping processes were transitioned during this period, maintaining the highest levels of security of personal information.

Policies for every facet of the charity's operations were drafted for use in the charity and signed off by trustees at key points in the transition. These are still in progress.

HIA BCA opened a bank account with authorised signatories implemented. Any monies held by HIA UK was transferred where appropriate. As a consequence, all suppliers of services were notified of the organisational transition from HIA UK to HIA BCA and relevant banking changes made.

One of the most detailed activities of the organisation transition was working with local authorities providing benefit payments to change organisational elements from UK to BCA. To agencies like this the charity appeared the same. This took extensive time to process and proceed with. Eventually, towards the latter part of the transition period, all aspects of this were completed.

2.3 Investors

HIA BCA managed four houses with up to 16 tenants, at any one time. The investors who purchased these houses and leased them to HIA had to be transitioned from UK to BCA. Relevant reporting to them was undertaken on the state of the property with new lease agreements signed under BCA management.

All investors agreed to continue to lease to HIA BCA, which was a real vote of confidence and support to the trustees.

2.4 Tenants

To most tenants, the transition held limited impact on a day-to-day basis. All tenants signed new agreements with BCA and some weren't sure why this was taking place. It was explained to them that in many ways there was no major change. They still had their accommodation on the same terms, the same support, the same access to help.

None of the tenants had an issue with this transition and few noticed any difference. This encouraged the trustees that the transition was going relatively seamlessly.

2.5 Transition Summary

In the first six months of the 12- month period March 23 – March 24, 50% of the effort and activities of the charity was expended in the transition from HIA UK to HIA BCA. In Sept 23 'Transition' was completed as planned.

The baseline at that time (Sept 23) was four houses leased to HIA BCA as a Social Landlord: nine single tenants in three houses and one house supporting a refugee family of 7 from a war-torn country.

3 Activities

The main activities of the charity during the period, as stated above, constituted up to 50% of its effort and time transitioning from HIA UK to HIA BCA.

The remaining time was devoted to the tenants and upkeep of the properties.

3.1 Properties

Regular property inspections highlighted wear and tear needs, and these were addressed during the period. This included such things as door fixes, furniture repairs, kitchen and bathroom refurbishments. One house required an entirely new boiler during that period.

3.2 Tenants

In terms of tenant activities, we were able to help two single refugee tenants move on to new accommodation as their close family arrived in the UK. Likewise, one tenant also achieved 'Leave to Remain' during this period and is now in training and education.

The charity saw a number of referrals from agencies providing new tenants for the houses. All but one has sustained that, with tenant turnover relatively low for this sector. This has encouraged the trustees that HIA BCA is providing what is needed and what tenants want.

It is not easy to get tenants to engage at all times and there remains the challenge for the charity to develop tenants towards eventual independent living. Despite that, development plans are in place with all tenants currently.

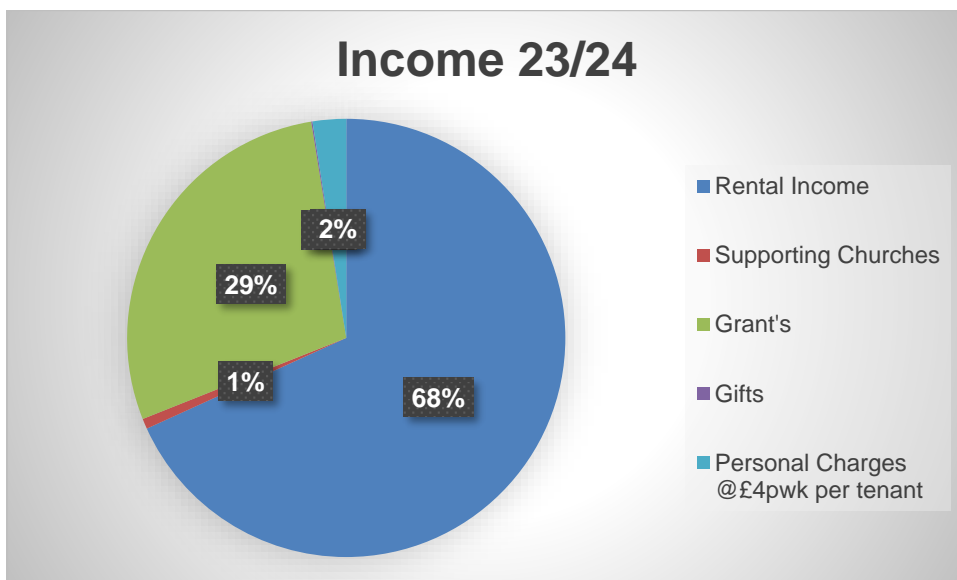
3.3 Supporting Churches

The HIA model states that for each house we have a supporting church with a Friendship and Support team that supports each tenant in the house. These teams are given the Hope training and are Disclosure Barring Services checked. The Empowerment Worker works to empower the tenant and the partner church. We are continually working on strengthening these partnerships and finding new partner churches to be able to open new houses.

4 Finances

The financial information below is for a full 12-month period but does show that the charity is sustainable.

4.1 Income



- Rental Income** – for the year 23-24 the rental income reached 97% of the planned rental income. Income from rents was budgeted at circa £72K and reached £69.5k for the full year to the end of March 24. HIA UK advised rent increases, and these were accepted by the Benefits Agency which enabled the charity to increase revenue on rents by 20%.
- Supporting Churches** – with no recognized financially supporting churches this last year, the income only reached 10% of planned income. We planned for £800 but only received £83.
- Grants** – Having set a grant income level of £30k we achieved 50% of this at £15K. The awards came from two charities and reflected a percentage of the total applied for. For example, we applied to Everson for £10k and received £5k
- Personal Charges** – Personal charges are a contribution to water and Council tax utility bills. These were set at £2600 for the year but failed to reach that figure. In total the income from this revenue stream totalled approximately £1,660, which was only 64% of the target budget planned. We note the early months of the year were the lowest income for this budget line

and this was due to transition arrangements in April taking focus away from following up with tenants on their payments. During the year end the weekly fee changed from £4 per week to £5 per week.

4.1.1 Income Summary

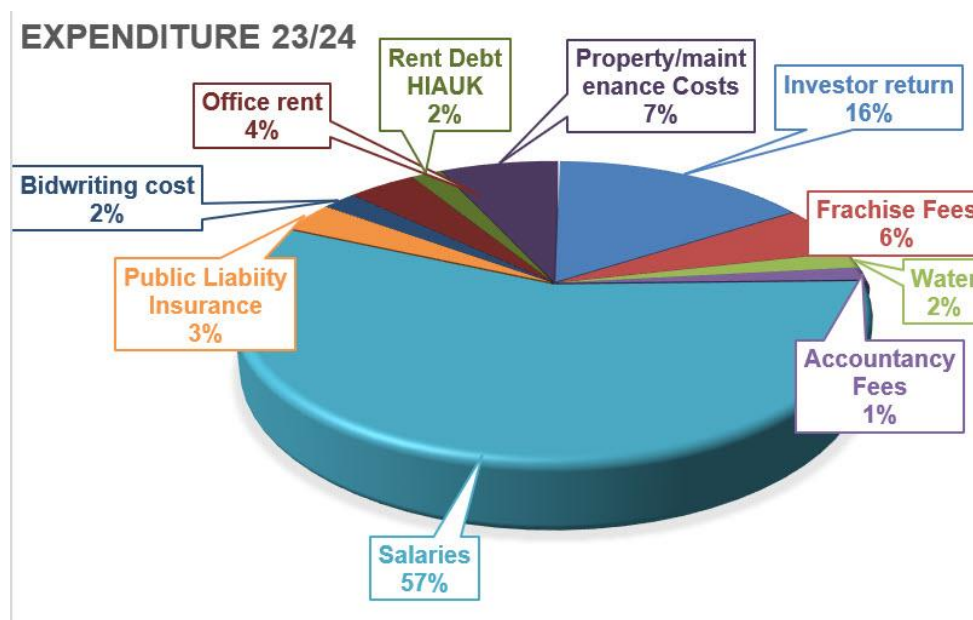
Firstly, the last year proved to be a relatively successful transition year for income as few if any properties showed voids for any length of time. Voids are periods where there is no occupancy. Occupancy rates were 90% or above, and this is key going forward in terms of maintaining income.

Secondly, the house at Tantany Lane was dedicated to a family which reduced potential income for that house by 50%. That is, the rent was set at circa £850 per month for the family, who are asylum seekers from Afghanistan. If the 3 rooms had been rented separately, the income would have been circa £1,680 per calendar month. This coming year the house will be converted back to shared accommodation, and we therefore expect the income to rise to circa £1,600 level for year 24/25.

4.2 Expenditure

Expenditure for the year 23/24 reached £71k against a planned spend of £100k. This £29K underspend is offset by underperforming income in the year and provides a real cash difference of circa £17k.

Expenditure per month is £6K on average and with the cash in the bank stable on a month-to-month basis at circa £22K, the charity easily retains 3 months (£18K) operating costs; a principle the charity set out to achieve from end of year two. The charity is therefore 12 months ahead of its planned operating sustainability criteria.



4.2.1 Overheads and Salaries

Overheads are categorized as items of expenditure that occur regardless of the activities of the charity. Office rent, bank charges franchise fees, investor return, insurance, software licensing, accountancy fees and the like remained as budgeted, (as you might expect) throughout the year as the charity

established the Transition Period to independence of six months from April to September. Salaries are by far the greatest single cost to the charity at 57% of total budget. See above.

This Transition Period forced critical decisions on salaries and pay, meaning only the Managing Director could be afforded, despite the budget planning for an Empowerment Worker and an Administrative Assistant. Hope Into Action UK head office were not convinced the charity's budget forecasts were affordable if those two respective roles were hired. The Head of Operations for HIA UK advised against employing these roles until such time as the income improved, and any grant monies were received. As the charity was new and was under the control of HIA UK for this six-month transition period, the decision was agreed by the Trustees of HIABCA. Salaries therefore only reached circa £33k instead of the budgeted £56k for the year. A cost reduction of 41%.

A number of tenant debts had built up over the previous months, leading up to the Transition Period and this took much time to ratify with HIA UK. Eventually though the debt was agreed at circa £2k and payments made monthly until March 24. The debt to HIA UK is now cleared and fully repaid.

4.2.2 Business Costs

These costs are related directly to the activity of the charity and increase and decrease depending on those activities. Costs for maintenance were fully spent against budget at circa £4,200. This is only circa £1k per house and HIABCA has in the past been praised for its housing standards within the franchise network and few if any major issues were found beyond the typical wear and tear and breakages one would expect with shared accommodation.

4.2.3 Expenditure Summary

Given the additional controls placed on the charity by HIA UK in the first six months, to sustain four houses with approximately 16 tenants was an achievement with only one resource working alone for the majority of the financial year. The latter 3 months where an Empowerment Worker (EW) was hired has helped but the person is still in training. Technically therefore the entire year was supported by the Manager who has established a good level of financial control over expenditure.

Cash at the bank is healthy at a minimum of 3 months operating costs and continues to remain stable. A full year's effect of the additional EW will now take effect. It was not clear whether the Admin Assistant role could be employed, due to the required finances not being in place. Using volunteers in finance and administration kept the costs low. However, as the charity grows this role will be needed and we therefore expect these costs to rise as planned.

5 Plans for 2024

Towards the end of 2023, trustees identified areas where investment was required for the future. Initially the Franchise Director served multiple roles. This was now deemed an area where further support was urgently required in two areas:

5.1 Tenant Support

Trustees agreed that plans for 2024 must include additional professional tenant support and therefore plans to recruit a Tenant Empowerment and Support Worker should be prioritized. This is scheduled for implementation in Jan 24.

5.2 Administrative and Office Support

With the charity becoming independently operational, HIA UK administrative support was terminated. Therefore, paid administrative support would be required for not only the basic office tasks but also to ensure the charity's communications and media profile is improved. Existing Facebook, X (formerly Twitter) and other social media platforms for the charity had not been particularly active during the Transition period. These are vital in order to maintain support and awareness. That plans and budgets be targeted to secure a paid administrator with additional skills in social media.

5.3 Financial Administration

Whilst trustees govern the financial control of the charity, the Franchise Director needs a financial administrator entering data, recording spends and managing the accounts. Therefore, a voluntary Financial Administrator is planned for recruitment in 2024.

5.4 Accommodation change

Efforts were made to help the refugee family find permanent accommodation, as their 2-year tenancy was coming to an end. This would free up the property for alternative tenants. The rent paid by the Department for Work and Pensions on behalf of the family didn't optimize the revenue the charity could secure with individual tenants. In addition, it has become apparent that 'Mother and Baby' housing is a local need that HIA BCA could contribute to. To this end the charity plans to convert the former family occupied property into 3 rooms for a mother and a baby unit. Budgets and organisational changes are planned to augment the property requirements to optimize safety for babies and the different tenant support needs. Including consideration towards a second Empowerment Worker.

6 Report Summary

Whilst much of the effort, activities and priorities of the charity have been towards the organisational set up and transition from HIA UK to BCA, trustees believe the first year has been a success in that all houses, tenants and organisational elements transitioned without issue.

Trustees now want to move on to increase new tenant types, increase tenant support, and generally improve administration and financial control to allow the charity to sustain and grow its work in years to come.

Kind Regards,

Trustees of HIABC

A handwritten signature in black ink, appearing to read 'Cynthia Davis'. The signature is fluid and cursive, with a large initial 'C' and 'D'.

This report has been approved by all Trustees and signed on their behalf with their consent. See names below:

Cynthia Davis (Chair of Trustees)

Winston Lindsay

Nathalie Cockayne



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
HOPE INTO ACTION BLACK COUNTRY AREAS

**On accounts for the year
ended**

31 December 2023

**Charity no
(if any)**

1202215

Set out on pages

1-2

(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 DD / MM / YYYY.

**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: D Guy

Date: 31/10/2024

Name: Danny Guy

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

ACCA

Address:

12 Johnson Street

Woodcross, Coseley

WV14 9RL

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.