



BLACK COUNTRY AREAS

Enabling churches to house the homeless

Hope Into Action Black Country Areas

Trustees Annual Report 2024



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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.

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

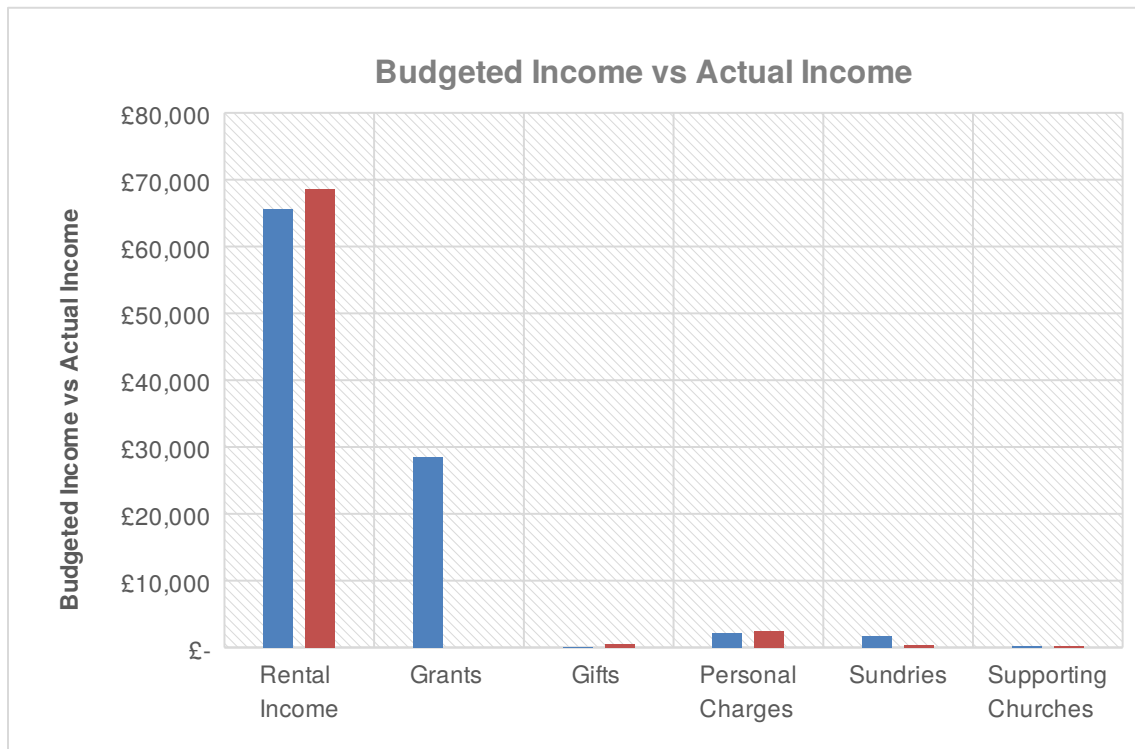
The model for HIABCA is for every house to be partnered with a church. In 2024 we ran 4 houses, and each was supported by volunteers from a church. The church acts as a partner, supporter, connector, and sometimes advisor, helping the charity deliver its mission more effectively while reinforcing shared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

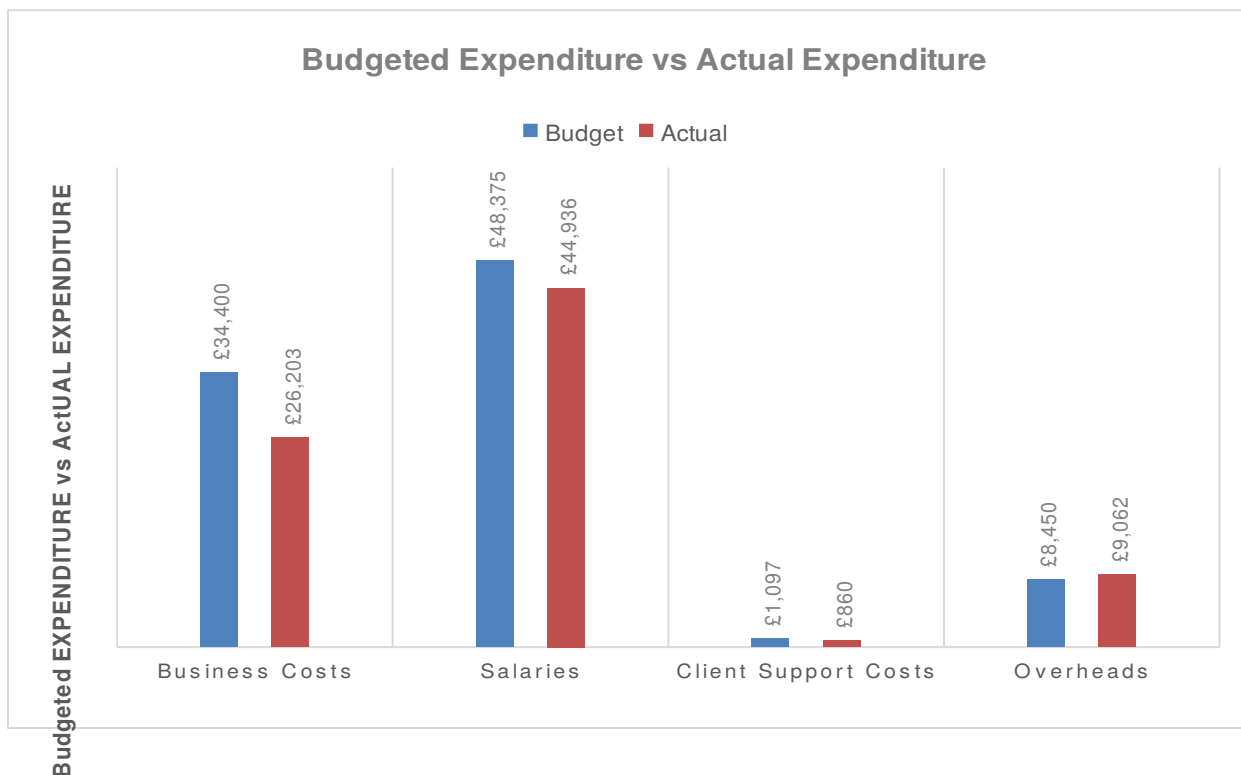
3.1.4 Grants

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
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details			
	Trade Debtors	2,987	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details			
		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details			
		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details			
	Other Creditors	Fund to which liability relates	Amount due (optional)	When due (optional)
		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

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.