

BENSHOW HOUSING

CHARITY REGISTRATION NUMBER: 1205438

**Report of the Trustees and Unaudited Financial Statements for the Year Ended
31 March 2024 for Benshow Housing**

Content of the Financial Statements for the Year ended 31 March 2024

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BENSHOW HOUSING

Report of the Trustees for the year ending 31st March 2024

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 March 2024.

Reference and administrative details

Registered charity name BENSHOW HOUSING

Charity registration number 1205438

Principal and registered office: 1st floor, 130 Cape Hill, Smethwick B66 4PH

Tel: 0121 565 2612

Email: benshowhousing@gmail.com

Website: www.benshowhousing.org.uk

Bank name & address: Lloyds Bank, PO Box 1000, Andover, BX1 1LT

The trustees

Mr H FLORIEN
Mr Moris Walingamina
Mr. B Ntivunwa
Mr. W SHOMARI

Independent examiner:
Godfrey Massa (Chartered Certified Accountant)
Address: 472A Bearwood Rd, Bearwood, Smethwick B66 4HA

Strategic report

1. Introduction

Benshow Housing is pleased to present its Annual Report for the financial year 1 April 2023 to 31 March 2024. This report highlights our achievements, impact, and learning over the year as we continued to support individuals and families experiencing homelessness, housing insecurity, and social exclusion, with a strong focus on people from Black and Minoritised Ethnic (BME) and refugee backgrounds across Sandwell and surrounding areas.

During this period, rising living costs, a shortage of affordable housing, and increased mental health pressures significantly affected our beneficiaries. Despite these challenges, Benshow Housing remained committed to providing safe accommodation, holistic community support, and accessible spaces through our drop-in services.

2. About Benshow Housing

Organisation Object

Benshow Housing exists to relieve poverty, homelessness, and housing-related hardship by providing accommodation, support, and practical assistance to vulnerable individuals, particularly those from BME and refugee communities.

Organisation Aims

- To prevent and relieve homelessness

BENSHOW HOUSING

- To provide safe, stable, and affordable accommodation
- To improve mental health, well-being, and independence
- To reduce inequalities faced by BME and refugee communities
- To support individuals in accessing education, training, and employment

What the Organisation Does

Benshow Housing delivers housing-led and community-based interventions, including:

- Supported and temporary accommodation
- Housing advice and tenancy sustainment support
- Community outreach and practical support
- A community drop-in centre offering guidance, advocacy, and signposting

Vision

A society where everyone has access to safe housing, equal opportunities, and the support needed to live with dignity and independence.

Mission Statement

To empower vulnerable individuals and communities by providing inclusive housing solutions, holistic support, and pathways to long-term stability.

Values

- **Compassion:** We work with empathy, respect, and understanding
- **Equality:** We challenge discrimination and promote fairness
- **Empowerment:** We enable people to take control of their futures
- **Integrity:** We are transparent, accountable, and ethical
- **Community:** We believe in collective strength and collaboration

3. Achievements and Programmes

A. Housing and Accommodation

Overview

Housing remained at the core of Benshow Housing's work in 2023–2024. We supported vulnerable individuals at risk of homelessness, including young people, refugees, and those affected by the cost-of-living crisis, to access and sustain accommodation.

Key Achievements

- Supported 23 individuals to secure safe and stable accommodation
- Prevented homelessness through early intervention and mediation. (25 young homeless young people benefited).
- Assisted 25 tenants impacted by the cost of living with rent arrears, benefits applications, and budgeting

BENSHOW HOUSING

- Reduced tenancy breakdowns of 27 young people through ongoing casework support
- Supported 35 BME people in engaging in Zumba physical exercises and Healthy Heart fitness sessions.

Impact

Many beneficiaries reported improved stability, reduced anxiety, and greater confidence in managing their tenancies.

Case Study: Ahmed's Story

Ahmed, a young refugee, was sofa-surfing and at risk of street homelessness. Benshow Housing supported him to secure temporary accommodation and later move into a private rented tenancy. With ongoing tenancy sustainment support, Ahmed learned how to manage bills, access benefits, and engage with employment services. Today, he is in stable housing and actively seeking work.

Testimony

“Without Benshow Housing, I would have been homeless. They helped me understand the system and supported me every step of the way.” – Mirzaq

B. Community Support

Overview

Our community support programme provided holistic, person-centred assistance to individuals facing complex challenges, including mental health issues, isolation, unemployment, and financial hardship.

Key Achievements

- Delivered one-to-one support sessions tailored to individual needs
- Supported access to GP services, counselling, and mental health support
- Assisted with benefits claims, debt advice, and cost-of-living support
- Promoted wellbeing, confidence, and social inclusion

Impact

Beneficiaries reported improved mental well-being, increased resilience, and greater awareness of available support services.

Case Study: Maria's Story

Maria, a single mother from a BME background, was struggling with anxiety and financial stress after losing her job. Through community support, she received help accessing benefits, emotional support, and referrals to employability services. Over time, Maria regained confidence and began volunteering, which improved her wellbeing and employability.

Testimony

“The support I received helped me feel human again. I wasn't judged, just supported.” – Maria

C. Drop-In Centre

Overview

The Benshow Housing Drop-In Centre continued to be a vital, accessible space for individuals seeking immediate advice, practical help, and social connection.

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Key Achievements

- Provided a safe, welcoming space for 37 vulnerable individuals
- Offered housing advice, advocacy, and crisis support to 32 individuals
- Signposted individuals to health, legal, and employment services to 42 individuals
- Reduced isolation by fostering peer support and community connection to 24 individuals

Impact

The drop-in centre served as a trusted first point of contact, particularly for individuals reluctant to engage with formal services.

Case Study: John's Story

John, who had been sleeping rough intermittently, began attending the drop-in centre for advice and companionship. Staff supported him to access emergency accommodation and reconnect with health services. Regular engagement helped John rebuild trust and take steps toward stability.

Testimony

“The drop-in is the only place I felt safe to ask for help. They listened and acted.” – John

4. Organisation's Impact

Across all programmes, Benshow Housing made a measurable difference by:

- Reducing homelessness and housing instability
- Improving mental health and emotional well-being
- Increasing access to essential services
- Strengthening independence and life skills
- Reducing inequalities for BME and refugee communities

5. Difficulties and Setbacks

The year presented several challenges:

- Severe shortage of affordable housing
- Rising rent, utility, and living costs
- Increased demand for services with limited funding
- Complex mental health needs requiring specialist support

Despite these setbacks, strong partnerships, dedicated staff, and flexible delivery models enabled us to continue supporting those most in need.

6. Policy on Reserves (Brief Statement)

Benshow Housing maintains a prudent reserves policy to ensure financial stability and sustainability. Reserves are held to:

BENSHOW HOUSING

- Manage cash flow fluctuations
- Mitigate unforeseen financial risks
- Support continuity of services in the event of funding delays or losses

The organisation aims to maintain reserves equivalent to at least three months' core operating costs, reviewed annually by the Board.

7. Looking Ahead

In 2024–2025, Benshow Housing aims to:

- Expand housing and tenancy sustainment support
- Strengthen mental health and wellbeing provision
- Enhance partnerships with local authorities and funders
- Continue advocating for fair access to housing for vulnerable communities

8. Closing Statement

We would like to thank our beneficiaries, staff, volunteers, trustees, partners, and funders for their continued trust and support. Together, we remain committed to building safer, stronger, and more inclusive communities.

Benshow Housing

Annual Report approved by the Board Date: 05/04/2024

The trustees' annual report and the strategic report were approved on 05/04/2024 and signed on behalf of the board of trustees by:

A handwritten signature in black ink, appearing to read 'B Ntivunwa', with a large, sweeping flourish above it.

Mr. B Ntivunwa
Chairperson

BENSHOW HOUSING

Independent Examiner's Report to the Trustees of BENSHOW HOUSING

Year ended 31 March 2024

I report to the trustees on my examination of the financial statements of BENSHOW HOUSING ('the charity') for the year ended 31 March 2024.

Responsibilities and basis of report

As the trustees of the charity, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

Having satisfied myself that the accounts of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). 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 matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act: or
2. the financial statements do not accord with those records; or
3. The financial statements do not comply with the accounting requirements of section 396 of the 2006 Act, 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: or
4. The financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 to enable a proper understanding of the accounts to be reached.



Godfrey Massa (Certified Accountant)
Independent Examiner

BENSHOW HOUSING

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2024

Note	2024			
	Unrestricted funds £	Restricted funds £	Total funds £	
Income and endowments				
Donations and legacies	5	25,350	18,093	43,443
	-	-	-	
Total income		25,350	18,093	43,443
Expenditure				
Expenditure on charitable activities	6,7	22,492	25,413	47,905
	-	-	-	
Total expenditure		22,492	25,413	47,905
	-	-	-	
Net expenditure and net movement in funds		2,858	(7,320)	(4,462)
Reconciliation of funds				
Total funds brought forward		3,290	10,610	13,900
	-	-	-	
Total funds carried forward		6,148	3,290	9,438

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 10 to 15 form part of these financial statements.

BENSHOW HOUSING

Statement of Financial Position

31 March 2024

Note		2024 £
Fixed assets		
Tangible fixed assets	10	5,525
Current assets		
Cash at bank and in hand		4,003
Creditors: amounts falling due within one year	11	90
Net current assets		<u>3,913</u>
Total assets less current liabilities		<u><u>9,438</u></u>
Funds of the charity		
Restricted funds		3,290
Unrestricted funds		6,148
Total charity funds	12	<u><u>9,438</u></u>


For the year ending 31 March 2024, the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 05/04/2024 and are signed on behalf of the board by:



Mr. B. Ntivunwa
Chairperson

The notes on pages 10 to 15 form part of these financial statements.

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Statement of Cash Flows

Year ended 31 March 2024

	2024 £
Cash flows from operating activities	
Net expenditure	(4,462)
<i>Changes in:</i>	
Trade and other creditors	90
Cash generated from operations	(4,372)
Net cash used in operating activities	(4,372)
Cash flows from investing activities	
Purchase of tangible assets	(1,625)
Net cash used in investing activities	(1,625)
Net decrease in cash and cash equivalents	(5,997)
Cash and cash equivalents at the beginning of the year	–
Cash and cash equivalents at the end of the year	(5,997)

The notes on pages 10 to 15 form part of these financial statements.

Notes to the Financial Statements

Year ended 31 March 2024

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the directors for a particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable, and its amount can be measured reliably.
- Legacy income is recognised when receipt is probable, and entitlement is established.
- Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

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An increase in the carrying amount of an asset as a result of a revaluation is recognised in other recognised gains and losses, unless it reverses an impairment charge that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation is recognised in other recognised gains and losses, except that it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that are largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments, regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Funds
Grants				
ACH	25,350	–		25,350
TNL Community Fund	–	1		1
Health Exchange	–	5,400		5,400
Baron Devonport	–	850		850
Sport England	–	6,900		6,900
Citizen Housing	–	1,842		1,842
Albert Hunt	–	3,000		3,000
The Blakemore	–	100		100
	<hr/>	<hr/>	<hr/>	
	–	–	–	
	25,350	18,093		43,443
	<hr/>	<hr/>	<hr/>	

5. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Funds
All Grants Charitable Activities	22,492	25,413		47,905
	<hr/>	<hr/>	<hr/>	

6. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Total 2024 £	funds
All Grants Charitable Activities	47,905	47,905	

7. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2024 £	
Wages and salaries	3,010	

The average headcount of employees during the year was Nil.

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

8. Trustee remuneration and expenses

There were no trustees' remuneration or other benefits for the year ended 31 March 2024

9. Tangible fixed assets

	Equipment £
Cost	
At 1 April 2023	3,900
Additions	1,625
At 31 March 2024	5,525
Depreciation	
At 1 April 2023 and 31 March 2024	-
Carrying amount	
At 31 March 2024	5,525

10. Creditors: amounts falling due within one year

	2024 £
Trade creditors	90

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11. Analysis of charitable funds

Unrestricted funds

	At 1 April 2023 £	Income £	Expenditure £	At 31 March 2024 £
General funds	3,290	25,350	(22,492)	6,148

Restricted funds

	At 1 April 2023 £	Income £	Expenditure £	At 31 March 2024 £
Restricted Fund 1 - desc in a/cs	10,610	18,093	(25,413)	3,290

12. Analysis of changes in net debt

	At 1 Apr 2023 £	Cash flows £	At 31 Mar 2024 £
Cash at bank and in hand	–	4,003	4,003

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Management Information

Year ended 31 March 2024

The following pages do not form part of the financial statements.

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Detailed Statement of Financial Activities

Year ended 31 March 2024

2024

	£
Income and endowments	
Donations and legacies	
ACH	25,350
TNL Community Fund	1
Health Exchange	5,400
Baron Devonport	850
Sport England	6,900
Citizen Housing	1,842
Albert Hunt	3,000
The Blakemore	100
	<hr/>
	-
	43,443
	<hr/>
	-
	<hr/>
	-
Total income	43,443
	<hr/> <hr/>
Expenditure	
Expenditure on charitable activities	
Wages and salaries	3,010
Light and heat	3,100
Other motor/travel costs	1,620
Other office costs	595
DetailedSOFAExpenditureOnCharitableActivitiesType2H	5,410
DetailedSOFAExpenditureOnCharitableActivitiesType3H	1,746
DetailedSOFAExpenditureOnCharitableActivitiesType4H	950
DetailedSOFAExpenditureOnCharitableActivitiesType5H	4,237
General Running Expenses	3,707
Activity Costs	5,480
Training	1,000
Consultancy and Advice	1,450
Marketing and Publicity	5,145
Communications Costs	1,145
Core Costs	2,460
Project Management	300
QA Accreditation	450
In-Kind Assistance	825
Contractual Services	4,100
Capacity Building	1,175
	<hr/>
	-
	47,905
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	-
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	-
Total expenditure	47,905
	<hr/> <hr/>
	-
Net expenditure	(4,462)
	<hr/> <hr/>

Notes to the Detailed Statement of Financial Activities

Year ended 31 March 2024

	2024
	£
Expenditure on charitable activities	
All Grants Charitable Activities	
<i>Activities undertaken directly</i>	
Wages/salaries	3,010
Utilities	3,100
Travel Costs	1,620
Stationery	595
Volunteer Expenses	5,410
Refreshment and Resources	1,746
Materials and Resources	950
Hire of Venue	4,237
General Running Expenses	3,707
Activity Costs	5,480
Training	1,000
Consultancy and Advice	1,450
Marketing and Publicity	5,145
Communications Costs	1,145
Core Costs	2,460
Project Management	300
QA Accreditation	450
In-Kind Assistance	825
Contractual Services	4,100
Capacity Building	1,175
	-
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	-
	-
Expenditure on charitable activities	47,905

BENSHOW HOUSING

CHARITY REGISTRATION NUMBER: 1205438

Report of the Trustees and Unaudited Financial Statements for the Year Ended

31 March 2025 for Benshow Housing

BENSHOW HOUSING

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BENSHOW HOUSING

The trustees present their report and the charity's unaudited financial statements for the year ended 31 March 2025.

Reference and administrative details

Registered charity name BENSHOW HOUSING

Charity registration number 1205438

Principal and registered office: 1st floor, 130 Cape Hill, Smethwick B66 4PH

Tel: 0121 565 2612

Email: benshowhousing@gmail.com

Website: www.benshowhousing.org.uk

Bank name & address: Lloyds Bank, PO Box 1000, Andover, BX1 1LT

The Trustees

MS H FLORIEN
Mr. B NTIVUNWA
Mr. W SHOMARI
Mr Moris Walingamina

Independent examiner:

Godfrey Massa (Chartered Certified Accountant)

Address: 472A Bearwood Rd, Bearwood, Smethwick B66 4HA

Strategic report

1. Introduction

Benshow Housing is pleased to present its Annual Report for the financial year ending 31 March 2025. This report highlights our achievements, impact, and learning over the year as we continued to support individuals and families experiencing homelessness, housing insecurity, and social exclusion, with a strong focus on people from Black and Minoritised Ethnic (BME) and refugee backgrounds across Sandwell and surrounding areas.

During this period, rising living costs, a shortage of affordable housing, and increased mental health pressures significantly affected our beneficiaries. Despite these challenges, Benshow Housing remained committed to providing safe accommodation, holistic community support, and accessible spaces through our drop-in services.

2. About Benshow Housing

Organisation Object

Benshow Housing exists to relieve poverty, homelessness, and housing-related hardship by providing accommodation, support, and practical assistance to vulnerable individuals, particularly those from BME and refugee communities.

Organisation Aims

- To prevent and relieve homelessness
- To provide safe, stable, and affordable accommodation
- To improve mental health, well-being, and independence
- To reduce inequalities faced by BME and refugee communities

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- To support individuals in accessing education, training, and employment

What the Organisation Does

Benshow Housing delivers housing-led and community-based interventions, including:

- Supported and temporary accommodation
- Housing advice and tenancy sustainment support
- Community outreach and practical support
- A community drop-in centre offering guidance, advocacy, and signposting

Vision

A society where everyone has access to safe housing, equal opportunities, and the support needed to live with dignity and independence.

Mission Statement

To empower vulnerable individuals and communities by providing inclusive housing solutions, holistic support, and pathways to long-term stability.

Values

- **Compassion:** We work with empathy, respect, and understanding
- **Equality:** We challenge discrimination and promote fairness
- **Empowerment:** We enable people to take control of their futures
- **Integrity:** We are transparent, accountable, and ethical
- **Community:** We believe in collective strength and collaboration

3. Achievements and Programmes

A. Housing and Accommodation

Overview

Housing remained at the core of Benshow Housing's work in 2024–2025. We supported vulnerable individuals at risk of homelessness, including young people, refugees, and those affected by the cost-of-living crisis, to access and sustain accommodation.

Key Achievements

- Supported 34 individuals to secure safe and stable accommodation
- Prevented homelessness through early intervention and mediation. (29 young homeless people benefited).
- Assisted 29 tenants impacted by the cost of living with rent arrears, benefits applications, and budgeting
- Reduced tenancy breakdowns of 34 young people through ongoing casework support
- Supported 35 BME people in engaging in Zumba physical exercises and Healthy Heart fitness sessions.

Impact

Many beneficiaries reported improved stability, reduced anxiety, and greater confidence in managing their tenancies.

BENSHOW HOUSING

Case Study: Ahmed's Story

Ahmed, a young refugee, was sofa-surfing and at risk of street homelessness. Benshow Housing supported him to secure temporary accommodation and later move into a private rented tenancy. With ongoing tenancy sustainment support, Ahmed learned how to manage bills, access benefits, and engage with employment services. Today, he is in stable housing and actively seeking work.

Testimony

“Benshow Housing has helped me to secure an accommodation in Sandwell, otherwise I would still be homeless. Moreover, their well-trained volunteers continued to check on me if they could be of additional assistance” – Matumano

B. Community Support

Overview

Our community support programme provided holistic, person-centred assistance to individuals facing complex challenges, including mental health issues, isolation, unemployment, and financial hardship.

Key Achievements

- Delivered one-to-one support sessions tailored to individual needs
- Supported access to GP services, counselling, and mental health support
- Assisted with benefits claims, debt advice, and cost-of-living support
- Promoted well-being, confidence, and social inclusion

Impact

Beneficiaries reported improved mental well-being, increased resilience, and greater awareness of available support services.

Case Study: Kiwete's Story

Kiwete, a single mother from a BME background, was struggling with anxiety and financial stress after losing her job. Through community support, she received help accessing benefits, emotional support, and referrals to employability services. Over time, Kiwete regained confidence and began volunteering, which improved her wellbeing and employability.

Testimony

“The support I received helped me feel human again, and the support I received was very much appreciated. My family will always testify about the support we received at Benshow Housing.” – Kiwete

C. Drop-In Centre

Overview

The Benshow Housing Drop-In Centre continued to be a vital, accessible space for individuals seeking immediate advice, practical help, and social connection.

Key Achievements

- Provided a safe, welcoming space for 37 vulnerable individuals
- Offered housing advice, advocacy, and crisis support to 32 individuals

BENSHOW HOUSING

- Signposted individuals to health, legal, and employment services to 42 individuals
- Reduced isolation by fostering peer support and community connection to 24 individuals

Impact

The drop-in centre served as a trusted first point of contact, particularly for individuals reluctant to engage with formal services.

Case Study: Pierre's Story

Pierre, who had been sleeping rough intermittently, began attending the drop-in centre for advice and companionship. Staff supported him to access emergency accommodation and reconnect with health services. Regular engagement helped John rebuild trust and take steps toward stability.

Testimony

“The drop-in is the only place I felt safe to ask for help. They listened and acted.” – Pierre

4. Organisation's Impact

Across all programmes, Benshow Housing made a measurable difference by:

- Reducing homelessness and housing instability
- Improving mental health and emotional well-being
- Increasing access to essential services
- Strengthening independence and life skills
- Reducing inequalities for BME and refugee communities

5. Difficulties and Setbacks

The year presented several challenges:

- Severe shortage of affordable housing
- Rising rent, utility, and living costs
- Increased demand for services with limited funding
- Complex mental health needs requiring specialist support

Despite these setbacks, strong partnerships, dedicated staff, and flexible delivery models enabled us to continue supporting those most in need.

6. Policy on Reserves (Brief Statement)

Benshow Housing maintains a prudent reserves policy to ensure financial stability and sustainability. Reserves are held to:

- Manage cash flow fluctuations
- Mitigate unforeseen financial risks
- Support continuity of services in the event of funding delays or losses

BENSHOW HOUSING

The organisation aims to maintain reserves equivalent to a minimum of three months' core operating costs, reviewed annually by the Board.

7. Looking Ahead

In 2025–2026, Benshow Housing aims to:

- Expand housing and tenancy sustainment support
- Strengthen mental health and wellbeing provision
- Enhance partnerships with local authorities and funders
- Continue advocating for fair access to housing for vulnerable communities

8. Closing Statement

We would like to thank our beneficiaries, staff, volunteers, trustees, partners, and funders for their continued trust and support. Together, we remain committed to building safer, stronger, and more inclusive communities.

Benshow Housing

Annual Report approved by the Board Date: 07/04/2025

The following sections for achievements, performance and financial review form the strategic report of the charity.

The trustees' annual report and the strategic report were approved on 07/04/2025 and signed on behalf of the board of trustees by:



Mr. B. Ntivunwa
Chairperson

BENSHOW HOUSING

Independent Examiner's Report to the Trustees of BENSHOW HOUSING

Year ended 31 March 2025

I report to the trustees on my examination of the financial statements of BENSHOW HOUSING ('the charity') for the year ended 31 March 2025.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination, I have followed the 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 matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act, 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: or
4. The financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.



Godfrey Massa (Certified Accountant)
Independent Examiner
Address: 472A Bearwood Rd, Bearwood, Smethwick B66 4HA

BENSHOW HOUSING

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2025

		Unrestricted funds £	2025 Restricted funds £	Total funds £	2024 Total funds £
	Note				
Income and endowments					
Donations and legacies	5	45,800	17,682	63,482	43,443
		—	—	—	—
Total income		45,800	17,682	63,482	43,443
Expenditure					
Expenditure on charitable activities	6,7	45,520	15,854	61,374	47,905
		—	—	—	—
Total expenditure		45,520	15,854	61,374	47,905
		—	—	—	—
Net income/(expenditure) and net movement in funds		280	1,828	2,108	(4,462)
Reconciliation of funds					
Total funds brought forward		(1,172)	10,610	9,438	13,900
		—	—	—	—
Total funds carried forward		(892)	12,438	11,546	9,438

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 10 to 15 form part of these financial statements.

BENSHOW HOUSING

Statement of Financial Position

31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible fixed assets	10	7,135	5,525
Current assets			
Cash at bank and in hand		4,501	4,003
Creditors: amounts falling due within one year	11	90	90
Net current assets		4,411	3,913
Total assets less current liabilities		11,546	9,438
Funds of the charity			
Restricted funds		12,438	3,290
Unrestricted funds		(892)	6,148
Total charity funds	12	11,546	9,438

For the year ending 31 March 2025, the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 07/04/2025, and are signed on behalf of the board by:



Mr. B. Ntivunwa
Chairperson

The notes on pages 10 to 15 form part of these financial statements.

BENSHOW HOUSING

Statement of Cash Flows

Year ended 31 March 2025

	2025 £	2024 £
Cash flows from operating activities		
Net income/(expenditure)	2,108	(4,462)
<i>Changes in:</i>		
Trade and other creditors	—	90
Cash generated from operations	2,108	(4,372)
Net cash from/ (used in) operating activities	2,108	(4,372)
Cash flows from investing activities		
Purchase of tangible assets	(1,610)	(1,625)
Net cash used in investing activities	(1,610)	(1,625)
Net increase/(decrease) in cash and cash equivalents	498	(5,997)
Cash and cash equivalents at the beginning of the year	4,003	—
Cash and cash equivalents at the end of the year	4,501	(5,997)

The notes on pages 10 to 15 form part of these financial statements.

BENSHOW HOUSING

Notes to the Financial Statements

Year ended 31 March 2025

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is: 1st Floor, 130 Cape Hill, Smethwick, West Midlands B66 4PH.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for a particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable, and its amount can be measured reliably.
- Legacy income is recognised when receipt is probable, and entitlement is established.
- Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation is recognised in other recognised gains and losses, unless it reverses an impairment charge that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation is recognised in other recognised gains and losses, except that it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that are largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable, including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded, or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments, regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Grants			
ACH	45,600	—	45,600
TNL Community Fund	—	—	—
Health Exchange	—	—	—
Baron Devonport	—	850	850
Sport England	—	6,990	6,990
Citizen Housing	—	1,842	1,842
Albert Hunt	—	6,000	6,000
The Blakemore	100	—	100
Geoff Hill Charitable	100	—	100
Souter Charitable Trust	—	2,000	2,000
	<hr/>	<hr/>	<hr/>
	45,800	17,682	63,482
	<hr/>	<hr/>	<hr/>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Grants			
ACH	25,350	—	25,350
TNL Community Fund	—	1	1
Health Exchange	—	5,400	5,400
Baron Devonport	—	850	850
Sport England	—	6,900	6,900
Citizen Housing	—	1,842	1,842
Albert Hunt	—	3,000	3,000
The Blakemore	—	100	100
Geoff Hill Charitable	—	—	—
Souter Charitable Trust	—	—	—
	<hr/>	<hr/>	<hr/>
	25,350	18,093	43,443
	<hr/>	<hr/>	<hr/>

5. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
All Grants Charitable Activities	45,520	15,854	61,374

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
All Grants Charitable Activities	22,492	25,413	47,905

6. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Total funds 2025 £	Total fund 2024 £
All Grants Charitable Activities	61,374	61,374	47,905

7. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025 £	2024 £
Wages and salaries	–	3,010

The average headcount of employees during the year was Nil (2024: Nil).

8. Trustee remuneration and expenses

There were no trustees' remuneration or other benefits for the year ended 31 March 2025

9. Tangible fixed assets

	Equipment £
Cost	
At 1 April 2024	5,525
Additions	1,610
At 31 March 2025	7,135
Depreciation	
At 1 April 2024 and 31 March 2025	–
Carrying amount	
At 31 March 2025	7,135
At 31 March 2024	5,525

10. Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	90	90

11. Analysis of charitable funds

Unrestricted funds

	At 1 April 2024	Income	Expenditure	At 31 March 2025
	£	£	£	£
General funds	(1,172)	45,800	(45,520)	(892)

	At 1 April 2023	Income	Expenditure	At 31 March 2024
	£	£	£	£
General funds	3,290	25,350	(22,492)	6,148

Restricted funds

	At 1 April 2024	Income	Expenditure	At 31 March 2025
	£	£	£	£
Restricted Fund 1 - desc in a/cs	10,610	17,682	(15,854)	12,438

	At 1 April 2023	Income	Expenditure	At 31 March 2024
	£	£	£	£
Restricted Fund 1 - desc in a/cs	10,610	18,093	(25,413)	3,290

12. Analysis of changes in net debt

	At 1 Apr 2024	Cash flows	At 31 Mar 2025
	£	£	£
Cash at bank and in hand	4,003	498	4,501

The following pages do not form part of the financial statements.

BENSHOW HOUSING
Detailed statement of financial activities
Year ended 31 March 2025

	2025 £	2024 £
Income and endowments		
Donations and legacies		
ACH	45,600	25,350
TNL Community Fund	—	1
Health Exchange	—	5,400
Baron Devonport	850	850
Sport England	6,990	6,900
Citizen Housing	1,842	1,842
Albert Hunt	6,000	3,000
The Blakemore	100	100
Geoff Hill Charitable	100	—
Souter Charitable Trust	2,000	—
	<hr/>	<hr/>
	63,482	43,443
	<hr/>	<hr/>
	—	—
	<hr/>	<hr/>
	—	—
Total income	<hr/> <hr/> 63,482	<hr/> <hr/> 43,443
Expenditure		
Expenditure on charitable activities		
Wages and salaries	—	3,010
Rent	2,275	—
Light and heat	3,600	3,100
Other motor/travel costs	2,876	1,620
Other office costs	1,680	595
DetailedSOFAExpenditureOnCharitableActivitiesType2H	6,376	5,410
DetailedSOFAExpenditureOnCharitableActivitiesType3H	2,495	1,746
DetailedSOFAExpenditureOnCharitableActivitiesType4H	157	950
DetailedSOFAExpenditureOnCharitableActivitiesType5H	5,682	4,237
General Running Expenses	4,500	3,707
Activity Costs	6,260	5,480
Training	1,070	1,000
Consultancy and Advice	3,275	1,450
Marketing and Publicity	1,965	5,145
Communications Costs	2,180	1,145
Core Costs	2,345	2,460
Project Management	1,230	300
QA Accreditation	1,000	450
In-Kind Assistance	2,155	825
Contractual Services	5,575	4,100
Capacity Building	380	1,175
Fiscal Sponsorship	4,298	—
	<hr/>	<hr/>
	61,374	47,905
	<hr/>	<hr/>
	—	—
	<hr/>	<hr/>
	—	—
Total expenditure	<hr/> <hr/> 61,374	<hr/> <hr/> 47,905

	2025 £	2024 £
	-	-
Net income/(expenditure)	2,108	(4,462)

BENSHOW HOUSING

Notes to the Detailed Statement of Financial Activities

Year ended 31 March 2025

	2025 £	2024 £
Expenditure on charitable activities		
All Grants Charitable Activities		
<i>Activities undertaken directly</i>		
Wages/salaries	–	3,010
Direct charitable activity 1 - rent	2,275	–
Utilities	3,600	3,100
Travel Costs	2,876	1,620
Stationery	1,680	595
Volunteer Expenses	6,376	5,410
Refreshment and Resources	2,495	1,746
Materials and Resources	157	950
Hire of Venue	5,682	4,237
General Running Expenses	4,500	3,707
Activity Costs	6,260	5,480
Training	1,070	1,000
Consultancy and Advice	3,275	1,450
Marketing and Publicity	1,965	5,145
Communications Costs	2,180	1,145
Core Costs	2,345	2,460
Project Management	1,230	300
QA Accreditation	1,000	450
In-Kind Assistance	2,155	825
Contractual Services	5,575	4,100
Capacity Building	380	1,175
Fiscal Sponsorship	4,298	–
	–	–
	61,374	47,905
	–	–
	–	–
	–	–
Expenditure on charitable activities	61,374	47,905

BENSHOW HOUSING

CHARITY REGISTRATION NUMBER: 1205438

Report of the Trustees and Unaudited Financial Statements for the Year Ended

31 March 2025 for Benshow Housing

BENSHOW HOUSING

Content of the Financial Statements for the Year ended 31 March 2025

	Page
Trustees' annual report (incorporating the trustees' report)	1-5
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The following pages do not form part of the financial statements	
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BENSHOW HOUSING

The trustees present their report and the charity's unaudited financial statements for the year ended 31 March 2025.

Reference and administrative details

Registered charity name BENSHOW HOUSING

Charity registration number 1205438

Principal and registered office: 1st floor, 130 Cape Hill, Smethwick B66 4PH

Tel: 0121 565 2612

Email: benshowhousing@gmail.com

Website: www.benshowhousing.org.uk

Bank name & address: Lloyds Bank, PO Box 1000, Andover, BX1 1LT

The Trustees

MS H FLORIEN
Mr. B NTIVUNWA
Mr. W SHOMARI
Mr Moris Walingamina

Independent examiner:

Godfrey Massa (Chartered Certified Accountant)

Address: 472A Bearwood Rd, Bearwood, Smethwick B66 4HA

Strategic report

1. Introduction

Benshow Housing is pleased to present its Annual Report for the financial year ending 31 March 2025. This report highlights our achievements, impact, and learning over the year as we continued to support individuals and families experiencing homelessness, housing insecurity, and social exclusion, with a strong focus on people from Black and Minoritised Ethnic (BME) and refugee backgrounds across Sandwell and surrounding areas.

During this period, rising living costs, a shortage of affordable housing, and increased mental health pressures significantly affected our beneficiaries. Despite these challenges, Benshow Housing remained committed to providing safe accommodation, holistic community support, and accessible spaces through our drop-in services.

2. About Benshow Housing

Organisation Object

Benshow Housing exists to relieve poverty, homelessness, and housing-related hardship by providing accommodation, support, and practical assistance to vulnerable individuals, particularly those from BME and refugee communities.

Organisation Aims

- To prevent and relieve homelessness
- To provide safe, stable, and affordable accommodation
- To improve mental health, well-being, and independence
- To reduce inequalities faced by BME and refugee communities

BENSHOW HOUSING

- To support individuals in accessing education, training, and employment

What the Organisation Does

Benshow Housing delivers housing-led and community-based interventions, including:

- Supported and temporary accommodation
- Housing advice and tenancy sustainment support
- Community outreach and practical support
- A community drop-in centre offering guidance, advocacy, and signposting

Vision

A society where everyone has access to safe housing, equal opportunities, and the support needed to live with dignity and independence.

Mission Statement

To empower vulnerable individuals and communities by providing inclusive housing solutions, holistic support, and pathways to long-term stability.

Values

- **Compassion:** We work with empathy, respect, and understanding
- **Equality:** We challenge discrimination and promote fairness
- **Empowerment:** We enable people to take control of their futures
- **Integrity:** We are transparent, accountable, and ethical
- **Community:** We believe in collective strength and collaboration

3. Achievements and Programmes

A. Housing and Accommodation

Overview

Housing remained at the core of Benshow Housing's work in 2024–2025. We supported vulnerable individuals at risk of homelessness, including young people, refugees, and those affected by the cost-of-living crisis, to access and sustain accommodation.

Key Achievements

- Supported 34 individuals to secure safe and stable accommodation
- Prevented homelessness through early intervention and mediation. (29 young homeless people benefited).
- Assisted 29 tenants impacted by the cost of living with rent arrears, benefits applications, and budgeting
- Reduced tenancy breakdowns of 34 young people through ongoing casework support
- Supported 35 BME people in engaging in Zumba physical exercises and Healthy Heart fitness sessions.

Impact

Many beneficiaries reported improved stability, reduced anxiety, and greater confidence in managing their tenancies.

BENSHOW HOUSING

Case Study: Ahmed's Story

Ahmed, a young refugee, was sofa-surfing and at risk of street homelessness. Benshow Housing supported him to secure temporary accommodation and later move into a private rented tenancy. With ongoing tenancy sustainment support, Ahmed learned how to manage bills, access benefits, and engage with employment services. Today, he is in stable housing and actively seeking work.

Testimony

“Benshow Housing has helped me to secure an accommodation in Sandwell, otherwise I would still be homeless. Moreover, their well-trained volunteers continued to check on me if they could be of additional assistance” – Matumano

B. Community Support

Overview

Our community support programme provided holistic, person-centred assistance to individuals facing complex challenges, including mental health issues, isolation, unemployment, and financial hardship.

Key Achievements

- Delivered one-to-one support sessions tailored to individual needs
- Supported access to GP services, counselling, and mental health support
- Assisted with benefits claims, debt advice, and cost-of-living support
- Promoted well-being, confidence, and social inclusion

Impact

Beneficiaries reported improved mental well-being, increased resilience, and greater awareness of available support services.

Case Study: Kiwete's Story

Kiwete, a single mother from a BME background, was struggling with anxiety and financial stress after losing her job. Through community support, she received help accessing benefits, emotional support, and referrals to employability services. Over time, Kiwete regained confidence and began volunteering, which improved her wellbeing and employability.

Testimony

“The support I received helped me feel human again, and the support I received was very much appreciated. My family will always testify about the support we received at Benshow Housing.” – Kiwete

C. Drop-In Centre

Overview

The Benshow Housing Drop-In Centre continued to be a vital, accessible space for individuals seeking immediate advice, practical help, and social connection.

Key Achievements

- Provided a safe, welcoming space for 37 vulnerable individuals
- Offered housing advice, advocacy, and crisis support to 32 individuals

BENSHOW HOUSING

- Signposted individuals to health, legal, and employment services to 42 individuals
- Reduced isolation by fostering peer support and community connection to 24 individuals

Impact

The drop-in centre served as a trusted first point of contact, particularly for individuals reluctant to engage with formal services.

Case Study: Pierre's Story

Pierre, who had been sleeping rough intermittently, began attending the drop-in centre for advice and companionship. Staff supported him to access emergency accommodation and reconnect with health services. Regular engagement helped John rebuild trust and take steps toward stability.

Testimony

“The drop-in is the only place I felt safe to ask for help. They listened and acted.” – Pierre

4. Organisation's Impact

Across all programmes, Benshow Housing made a measurable difference by:

- Reducing homelessness and housing instability
- Improving mental health and emotional well-being
- Increasing access to essential services
- Strengthening independence and life skills
- Reducing inequalities for BME and refugee communities

5. Difficulties and Setbacks

The year presented several challenges:

- Severe shortage of affordable housing
- Rising rent, utility, and living costs
- Increased demand for services with limited funding
- Complex mental health needs requiring specialist support

Despite these setbacks, strong partnerships, dedicated staff, and flexible delivery models enabled us to continue supporting those most in need.

6. Policy on Reserves (Brief Statement)

Benshow Housing maintains a prudent reserves policy to ensure financial stability and sustainability. Reserves are held to:

- Manage cash flow fluctuations
- Mitigate unforeseen financial risks
- Support continuity of services in the event of funding delays or losses

BENSHOW HOUSING

The organisation aims to maintain reserves equivalent to a minimum of three months' core operating costs, reviewed annually by the Board.

7. Looking Ahead

In 2025–2026, Benshow Housing aims to:

- Expand housing and tenancy sustainment support
- Strengthen mental health and wellbeing provision
- Enhance partnerships with local authorities and funders
- Continue advocating for fair access to housing for vulnerable communities

8. Closing Statement

We would like to thank our beneficiaries, staff, volunteers, trustees, partners, and funders for their continued trust and support. Together, we remain committed to building safer, stronger, and more inclusive communities.

Benshow Housing

Annual Report approved by the Board Date: 07/04/2025

The following sections for achievements, performance and financial review form the strategic report of the charity.

The trustees' annual report and the strategic report were approved on 07/04/2025 and signed on behalf of the board of trustees by:



Mr. B. Ntivunwa
Chairperson

BENSHOW HOUSING

Independent Examiner's Report to the Trustees of BENSHOW HOUSING

Year ended 31 March 2025

I report to the trustees on my examination of the financial statements of BENSHOW HOUSING ('the charity') for the year ended 31 March 2025.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination, I have followed the 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 matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act, 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: or
4. The financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.



Godfrey Massa (Certified Accountant)
Independent Examiner
Address: 472A Bearwood Rd, Bearwood, Smethwick B66 4HA

BENSHOW HOUSING

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2025

		Unrestricted funds £	2025 Restricted funds £	Total funds £	2024 Total funds £
	Note				
Income and endowments					
Donations and legacies	5	45,800	17,682	63,482	43,443
		—	—	—	—
Total income		45,800	17,682	63,482	43,443
Expenditure					
Expenditure on charitable activities	6,7	45,520	15,854	61,374	47,905
		—	—	—	—
Total expenditure		45,520	15,854	61,374	47,905
		—	—	—	—
Net income/(expenditure) and net movement in funds		280	1,828	2,108	(4,462)
Reconciliation of funds					
Total funds brought forward		(1,172)	10,610	9,438	13,900
		—	—	—	—
Total funds carried forward		(892)	12,438	11,546	9,438

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 10 to 15 form part of these financial statements.

BENSHOW HOUSING

Statement of Financial Position

31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible fixed assets	10	7,135	5,525
Current assets			
Cash at bank and in hand		4,501	4,003
Creditors: amounts falling due within one year	11	90	90
Net current assets		4,411	3,913
Total assets less current liabilities		11,546	9,438
Funds of the charity			
Restricted funds		12,438	3,290
Unrestricted funds		(892)	6,148
Total charity funds	12	11,546	9,438

For the year ending 31 March 2025, the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 07/04/2025, and are signed on behalf of the board by:



Mr. B. Ntivunwa
Chairperson

The notes on pages 10 to 15 form part of these financial statements.

BENSHOW HOUSING

Statement of Cash Flows

Year ended 31 March 2025

	2025 £	2024 £
Cash flows from operating activities		
Net income/(expenditure)	2,108	(4,462)
<i>Changes in:</i>		
Trade and other creditors	—	90
Cash generated from operations	2,108	(4,372)
Net cash from/ (used in) operating activities	2,108	(4,372)
Cash flows from investing activities		
Purchase of tangible assets	(1,610)	(1,625)
Net cash used in investing activities	(1,610)	(1,625)
Net increase/(decrease) in cash and cash equivalents	498	(5,997)
Cash and cash equivalents at the beginning of the year	4,003	—
Cash and cash equivalents at the end of the year	4,501	(5,997)

The notes on pages 10 to 15 form part of these financial statements.

BENSHOW HOUSING

Notes to the Financial Statements

Year ended 31 March 2025

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is: 1st Floor, 130 Cape Hill, Smethwick, West Midlands B66 4PH.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for a particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable, and its amount can be measured reliably.
- Legacy income is recognised when receipt is probable, and entitlement is established.
- Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation is recognised in other recognised gains and losses, unless it reverses an impairment charge that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation is recognised in other recognised gains and losses, except that it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that are largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable, including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded, or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments, regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Grants			
ACH	45,600	—	45,600
TNL Community Fund	—	—	—
Health Exchange	—	—	—
Baron Devonport	—	850	850
Sport England	—	6,990	6,990
Citizen Housing	—	1,842	1,842
Albert Hunt	—	6,000	6,000
The Blakemore	100	—	100
Geoff Hill Charitable	100	—	100
Souter Charitable Trust	—	2,000	2,000
	<hr/>	<hr/>	<hr/>
	45,800	17,682	63,482
	<hr/>	<hr/>	<hr/>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Grants			
ACH	25,350	—	25,350
TNL Community Fund	—	1	1
Health Exchange	—	5,400	5,400
Baron Devonport	—	850	850
Sport England	—	6,900	6,900
Citizen Housing	—	1,842	1,842
Albert Hunt	—	3,000	3,000
The Blakemore	—	100	100
Geoff Hill Charitable	—	—	—
Souter Charitable Trust	—	—	—
	<hr/>	<hr/>	<hr/>
	25,350	18,093	43,443
	<hr/>	<hr/>	<hr/>

5. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
All Grants Charitable Activities	45,520	15,854	61,374

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
All Grants Charitable Activities	22,492	25,413	47,905

6. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Total funds 2025 £	Total fund 2024 £
All Grants Charitable Activities	61,374	61,374	47,905

7. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025 £	2024 £
Wages and salaries	–	3,010

The average headcount of employees during the year was Nil (2024: Nil).

8. Trustee remuneration and expenses

There were no trustees' remuneration or other benefits for the year ended 31 March 2025

9. Tangible fixed assets

	Equipment £
Cost	
At 1 April 2024	5,525
Additions	1,610
At 31 March 2025	7,135
Depreciation	
At 1 April 2024 and 31 March 2025	–
Carrying amount	
At 31 March 2025	7,135
At 31 March 2024	5,525

10. Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	90	90

11. Analysis of charitable funds

Unrestricted funds

	At 1 April 2024	Income	Expenditure	At 31 March 2025
	£	£	£	£
General funds	(1,172)	45,800	(45,520)	(892)

	At 1 April 2023	Income	Expenditure	At 31 March 2024
	£	£	£	£
General funds	3,290	25,350	(22,492)	6,148

Restricted funds

	At 1 April 2024	Income	Expenditure	At 31 March 2025
	£	£	£	£
Restricted Fund 1 - desc in a/cs	10,610	17,682	(15,854)	12,438

	At 1 April 2023	Income	Expenditure	At 31 March 2024
	£	£	£	£
Restricted Fund 1 - desc in a/cs	10,610	18,093	(25,413)	3,290

12. Analysis of changes in net debt

	At 1 Apr 2024	Cash flows	At 31 Mar 2025
	£	£	£
Cash at bank and in hand	4,003	498	4,501

The following pages do not form part of the financial statements.

BENSHOW HOUSING
Detailed statement of financial activities
Year ended 31 March 2025

	2025 £	2024 £
Income and endowments		
Donations and legacies		
ACH	45,600	25,350
TNL Community Fund	—	1
Health Exchange	—	5,400
Baron Devonport	850	850
Sport England	6,990	6,900
Citizen Housing	1,842	1,842
Albert Hunt	6,000	3,000
The Blakemore	100	100
Geoff Hill Charitable	100	—
Souter Charitable Trust	2,000	—
	<hr/>	<hr/>
	63,482	43,443
	<hr/>	<hr/>
	—	—
	<hr/>	<hr/>
	—	—
Total income	<hr/> <hr/> 63,482	<hr/> <hr/> 43,443
Expenditure		
Expenditure on charitable activities		
Wages and salaries	—	3,010
Rent	2,275	—
Light and heat	3,600	3,100
Other motor/travel costs	2,876	1,620
Other office costs	1,680	595
DetailedSOFAExpenditureOnCharitableActivitiesType2H	6,376	5,410
DetailedSOFAExpenditureOnCharitableActivitiesType3H	2,495	1,746
DetailedSOFAExpenditureOnCharitableActivitiesType4H	157	950
DetailedSOFAExpenditureOnCharitableActivitiesType5H	5,682	4,237
General Running Expenses	4,500	3,707
Activity Costs	6,260	5,480
Training	1,070	1,000
Consultancy and Advice	3,275	1,450
Marketing and Publicity	1,965	5,145
Communications Costs	2,180	1,145
Core Costs	2,345	2,460
Project Management	1,230	300
QA Accreditation	1,000	450
In-Kind Assistance	2,155	825
Contractual Services	5,575	4,100
Capacity Building	380	1,175
Fiscal Sponsorship	4,298	—
	<hr/>	<hr/>
	61,374	47,905
	<hr/>	<hr/>
	—	—
	<hr/>	<hr/>
	—	—
Total expenditure	<hr/> <hr/> 61,374	<hr/> <hr/> 47,905

	2025 £	2024 £
	-	-
Net income/(expenditure)	2,108	(4,462)

BENSHOW HOUSING

Notes to the Detailed Statement of Financial Activities

Year ended 31 March 2025

	2025 £	2024 £
Expenditure on charitable activities		
All Grants Charitable Activities		
<i>Activities undertaken directly</i>		
Wages/salaries	–	3,010
Direct charitable activity 1 - rent	2,275	–
Utilities	3,600	3,100
Travel Costs	2,876	1,620
Stationery	1,680	595
Volunteer Expenses	6,376	5,410
Refreshment and Resources	2,495	1,746
Materials and Resources	157	950
Hire of Venue	5,682	4,237
General Running Expenses	4,500	3,707
Activity Costs	6,260	5,480
Training	1,070	1,000
Consultancy and Advice	3,275	1,450
Marketing and Publicity	1,965	5,145
Communications Costs	2,180	1,145
Core Costs	2,345	2,460
Project Management	1,230	300
QA Accreditation	1,000	450
In-Kind Assistance	2,155	825
Contractual Services	5,575	4,100
Capacity Building	380	1,175
Fiscal Sponsorship	4,298	–
	<hr/>	<hr/>
	61,374	47,905
	<hr/>	<hr/>
	–	–
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	–	–
	<hr/>	<hr/>
Expenditure on charitable activities	<hr/> <hr/> 61,374	<hr/> <hr/> 47,905