



When a space becomes stability.

Settled for success



Annual Report and Accounts 09 August 2025



Chair Statement

This is our first year as Homes with Dignity, though the need for this work has been evident for much longer.

Six years ago, my sister experienced four Section 21 evictions within eighteen months. Watching her live with ongoing instability brought back memories of my own early experience of independent living. After years of living with family, I finally moved into a rented home I could afford. Within weeks, the boiler stopped working and remained broken for an extended period. The flat was cold, and I had little understanding of my tenancy rights. I did not know who to ask for help and felt unable to complain, fearing that doing so might jeopardise the security I had worked so hard to achieve.

What stayed with me was not only the physical discomfort, but the vulnerability of that moment. Having a roof over your head does not automatically mean you are secure. Many people moving into independent living, care leavers, individuals leaving temporary or overcrowded accommodation, or those transitioning after long periods of sofa surfing, find themselves in similar positions. They may have four walls, but very little else. Without practical support, those walls can remain cold, fragile, and difficult to sustain.

Homes with Dignity was established to respond to this overlooked space between crisis and stability. We are not a housing provider, nor do we replace statutory services. Instead, our work focuses on the practical and relational support that helps people settle into a home and remain there. A working heater, proper bedding, help understanding a letter, or reassurance about what is reasonable to expect from a landlord can make a meaningful difference at a critical point of transition.

Throughout our first year, our approach has been shaped by lived experience, both our own and that of the people we support. We have focused on making homes usable, warm, and functional, while offering support in a way that respects people's autonomy and dignity. Our work is intentionally modest, careful, and responsive, recognising that trust is built through how support is offered as much as through what is provided.

Recent improvements in tenancy protection are welcome and necessary. However, legislation alone does not create stability. People still need support to understand their rights, navigate unfamiliar systems, and turn an empty or unsuitable space into somewhere they can live with confidence. That gap remains significant.

As we reflect on our first year, I am grateful for the commitment of our volunteers, partners, and supporters, and proud of the thoughtful way this work has been carried out. Homes with Dignity exists because too many people are expected to manage transitions alone. Our role is simple but essential: to help ensure that when someone gains four walls, they also gain the conditions needed to make a home.

M. Binderger





Mission Statement:

Homes with Dignity supports individuals and families as they move into new homes, offering support to make spaces safe and liveable. We focus on the everyday things that help people settle and regain stability with dignity.

Vision:

Every home a place where people can settle and thrive.

Homes with Dignity aims to:

Support individuals and families moving into independent living to establish safe, warm, and liveable homes

Reduce hardship at key transition points through practical, timely, and proportionate support

Improve stability by helping people understand their rights and access appropriate community-based services

Reduce isolation by offering peer-led support and connection during periods of change

Deliver all support with dignity, respect, and insight informed by lived experience.



What Makes Four Walls Feel Like Home

What our service users said:

“When it’s a bit messy in a normal way, shoes by the door, dishes in the sink, it feels like life again.”



“Somewhere my kids can relax, study, and speak privately!”



“Knowing this is mine for now.”



“When the fridge is full and my place at the soup kitchen empty.”



“When it’s warm all night and I don’t wake up worrying if the heating will cut out again.”



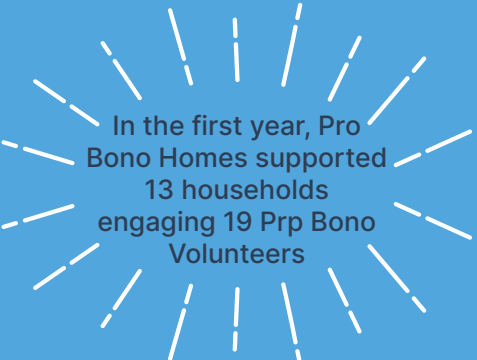
“My own key.”



Project Pro Bono

Pro Bono Homes connects skilled tradespeople, including contractors, painters, maintenance workers, and handypersons, who donate their time to carry out basic repairs and improvements. This includes painting, small fixes, and practical work to make rooms safe and usable for everyday living.

The project supports individuals and families who move into accommodation that is bare, unsuitable, or in disrepair, helping reduce immediate hardship and supporting a safer transition into independent living.



In the first year, Pro Bono Homes supported 13 households engaging 19 Pro Bono Volunteers

Service user voice:

"I never thought living out of boxes was a problem, I had bigger ones, but after Wisebuild* set up the cupboard, changed the bulb fixture so that I could use the LED lights I received and drained the clogged sinks, my studio space feels like my personal palace."

Service user voice:

"I got an Italian wooden dining set! I can't imagine why anyone would throw this out — guess one person's trash is another's treasure."

Trash to Treasure

Trash to Treasure refurbishes donated and unwanted furniture to support people setting up home with little or no furnishings. Volunteers repair, repaint, and restore items, replacing missing parts such as shelves, handles, or fittings. Where needed, small supplementary items are added to ensure furniture is safe, functional, and suitable for daily use.

The project reduces waste, stretches limited resources, and ensures individuals and families can furnish their homes with dignity.



In our first year, Trash to Treasure provided refurbished furniture to approximately 34 households.

Winter Warmers

Winter Warmers provides seasonal support to reduce cold related hardship and fuel poverty. The project supplies thermal layering clothing, hot water bottles, duvets, blankets, throws, and winter essentials. Where needed, support also includes prepayment meter top-ups, draught-proofing such as window sealing, loan electric heaters, and low-cost cooking equipment for households with unsuitable or unsafe cooking facilities.

This project helps individuals and families stay warm, reduce financial pressure, and protect physical and emotional wellbeing during colder months. The project also provides fans in summer.



Winter Warmers supported approximately 40-60 individuals and families.

Service user voice:

"Im a single mother with three children. We each received a duvet, and coat, set of socks and personal clothing. We also got a fluffy hot water bottle with a teddy feature that the kids adore"

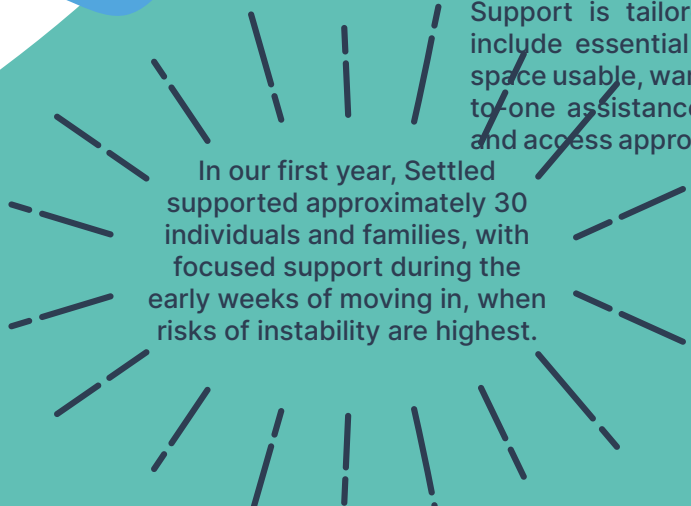
Service user voice:

"I had a place, but I didn't know how to make it work. Having someone explain things and help me settle made it feel manageable."

Settled

Settled provides wrap-around support for individuals and families moving into independent living following periods of housing instability, including leaving care, sofa surfing, overcrowded family homes, or temporary accommodation. The project combines practical home set-up, warmth and essentials, and one-to-one guidance to help people establish safe, liveable homes and avoid repeat crisis.

Support is tailored to each household and may include essential household items, help making a space usable, warmth and energy support, and one-to-one assistance to understand basic paperwork and access appropriate community-based services.



In our first year, Settled supported approximately 30 individuals and families, with focused support during the early weeks of moving in, when risks of instability are highest.

**Homes with Dignity
Charity Commission Number 1210462
Financial Statements
For year ended 14 October 2025**

Charity Information

Board of Trustees

**Hersche Yossef Bindiger
Miriam Bindiger
Devora Friesel**

**appointed 14 October 2024
appointed 19 November 2025
appointed 04 October 2024**

Administration Address

**168 Osbaldeston Road
London
N16 6NJ**

Charity Number

1210462

Accountants and Independent Examiners

**Mr I Friend H.N.D
6 East Meade
Prestwich
Manchester
M25 0JJ**

Bankers

Barclays Bank

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Report of the Trustees

Status and Administration

The Charity, constituted by CIO - Foundation Registered 14 October 2024 and is a Registered Charity.

Trustees

The Trustees in office throughout the year were Mrs M Bindiger, Mr H Y Bindiger and Mrs D Freisel

No trustee nor any person connected with them received any remuneration during the year.

Charitable Objects

The Objects of the CIO shall be the provision of financial aid for the prevention and relief of poverty, and grants to individuals in need.

With a specific focus on those transitioning to independent living.

Donations received and charitable activity

Donations received by generous benefactors during the year amount to £81,684 as is first year as a charity.

Total charitable activities amounted to £52,636

The trustees wish to express their gratitude to all the donors for their generosity and in particular to Mrs Miriam Bindiger for her hard work in taking care of the needs of the beneficiaries voluntarily. Mrs Bindiger continues to give an opening ear and heart to those in need. At a recent trustee meeting, the trustees have elected to appoint her as trustee. She has thankfully accepted the role and will, in addition to her previous volunteering for this charity, taking care of the banking, accounting, and similar administration operations. It is envisaged that going forward, the charity will be in a better position to ensure the smooth running of its activities including meeting future deadlines.

Reserves

The trustees retain reserves of at least £1000 in current assets as necessary and where appropriate, consolidate funds in order to make more substantial grants which they feel to be appropriate.

Public Benefit Disclosure

The Trustees confirm their compliance with the duty to have due regard to the public benefit guidance published by the Charity Commission when reviewing the Charity's aims and objectives in planning future activities.

Remuneration and benefits

The trustees received no remuneration and benefits during the year.

Governing Document

The charity's governing document is in the form of a trust deed. The trust deed was signed on 14th October 2024

Homes with Dignity
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Financial Statements
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Report of the Trustees

Responsibilities of the Trustees

Charity Law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the Balance Sheet Date, and of its incoming resources, including income and expenditure for the financial year.

In preparing those financial statements, the Trustees should follow best practice and

- a. Select suitable accounting policies and apply them consistently.
- b. Make judgments and estimates that are reasonable and prudent.
- c. Follow applicable accounting standards and the Charities SORP, disclosing and explaining any departures in the financial statements.
- d. Prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in operation.

The Trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them as Trustees to ensure that the financial statements comply with the Charity Law.

The Trustees are also responsible for safeguarding the charity's assets and hence for taking reasonable steps for the prevention and detection of fraud and other regularities.

Approved by The Trustees on 25 November 2025

Mr M Bindiger - trustee

**Homes with Dignity
Charity Commission Number 1210462
Financial Statements
For year ended 14 October 2025**

Independent Examiner's Report to the Trustees

I report on the financial statements of Homes with Dignity for the year ended 14 October 2025.

Respective Responsibilities of Governors and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

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

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

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

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

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

Date: 26 November 2025

Mr I Friend H.N.D
6 East Meade
Prestwich
Manchester
M25 0JJ

Homes with Dignity
Charity Commission Number 1210462
Financial Statements
For year ended 14 October 2025

Statement of Financial Activities

	Notes	Unrestricted funds £	2025 Total £
Incoming Resources			
Donations Received		81,684	81,684
		<u>81,684</u>	<u>81,684</u>
Less:			
Charitable expenditure			
Cost of Activities In Furtherance of the Charity's Objects	3	52,636	52,636
		<u>52,636</u>	<u>52,636</u>
Administrative expenditure			
Governance costs	4	400	400
Support costs	5		0
		<u>400</u>	<u>400</u>
Accumulated Funds			
Net surplus / (deficit) for the year		28,648	28,648
Balance brought forward			0
Balance carried forward		<u>28,648</u>	<u>28,648</u>

The notes on page12 form part of these accounts.

Homes with Dignity
Charity Commission Number 1210462
Financial Statements
For year ended 14 October 2025

Balance Sheet At 14 October 2025

	Notes	2025 £
Fixed assets	6	0
Current Assets		
Debtors	29,520.00	
Cash at Bank		
	29,520.00	
Current Liabilities		
Accruals	7 (872)	
Net Current assets (liabilities)		28,648
Net Assets		28,648
Accumulated Funds		
Restricted		0
Unrestricted		28,648
		28,648

Approved by the Trustees on 26 November 2025 and signed on behalf of them all.

Mr M Bindiger - trustee

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Notes To The Accounts

1) Principal Accounting Policies

Basis of Accounting

The Accounts have been prepared under the historical cost convention in accordance with the Charities Act (Accounts and Reports) 2011, and the Financial Reporting Standard for Smaller Entities (Effective April 2008), and follow the recommendations in Accounting and Reporting by Charities: Statement of Recommended Practice (Issued March 2005).

Cash Flow

The accounts do not include a cash flow statement because the charity as a small reporting entity is exempt from the requirement to prepare such a statement.

Donations and Fund Accounting

Rental Income received for the general and main purposes of the Charity is included as unrestricted funds in the Statement of Financial Activities when receivable.

Donations and Grants for activities restricted by the donors are taken to restricted funds if the wishes and conditions of the donor are legally binding on the Trustees.

Resources Expended

Resources expended are accounted for on an accruals basis. Certain expenditure is apportioned to cost categories based on estimated amount attributable to that activity in the year. These estimates are based on the time and level of activity as appropriate.

Management and administration costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

The irrecoverable element of VAT is included with the item of expense to which it relates.

Depreciation

Depreciation on tangible assets is calculated at 15% reducing balance.

Support costs

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

2) Turnover

The total turnover of the charity for the year has been derived from its principal activity wholly undertaken in the UK.

3) Charitable activities

Grants and donations paid

52,636

4) Governance Costs

Accountancy fees

400

400

5) Support costs

Bank Charges

104

6) Current liabilities

Accruals and other creditors

872

7) Debtors

income prepayments

29,520

