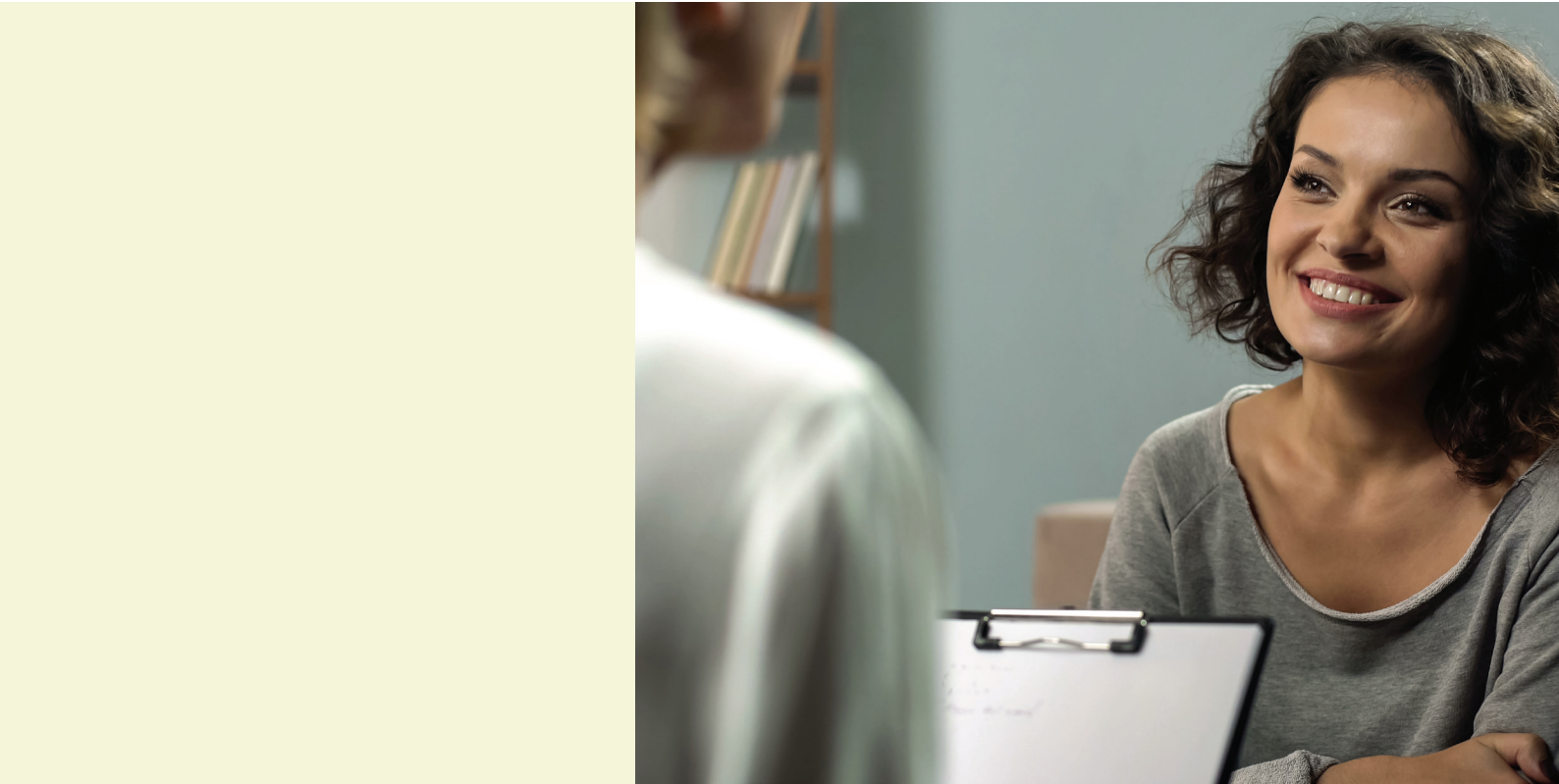


# 2023 AGM

Annual report and unaudited  
Financial statements







Advice, support and housing  
for a better tomorrow

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## SECTION 1

# Words from our trustees

### Damian Roche

Thank you and welcome to Accommodation Concern's AGM. This is my 2nd AGM as Chair, and I am proud of the journey we have been on over the last year or so.

With apologies to Jo and the team, I'd love to stand here and say that Accommodation Concern will soon be closing its doors, due to a lack of need. Of course, there will always be a need for services such as this. But, unfortunately, at present, that need is growing and growing, with little sign of a slowdown.

We are in the midst of a housing and cost of living crisis. Mortgage costs have spiralled; private rents – if you can get a tenancy – are increasing significantly; but small-scale land-lords are departing the market; the lack of available social housing means that it remains a solution only for those in greatest need. If you are lucky enough to have a social housing tenancy, the lack of sufficient investment and the lack of effective regulation means you may be living with serious disrepair. 100,000 households are living in temporary accommodation. It's a stark position.

There is some hope of change. There are plans to abolish shorthold tenancies and no-fault evictions (although in the short term, this is leading to an increase in such evictions). This change will give people greater security in their homes. Stronger regulation of social housing is returning. There are plans for a revised decent homes standard, but these are all somewhat down the line. This is why the work of Accommodation Concern is vital.

We have come a long way in a short space of time and the fact that we have been able to support a growing number of people in need, is testament to the fantastic efforts, firstly, of Jo and the team. I'll come back to that in a moment.

For example, between April and July of this year, we opened 1350 cases, compared to 738 in the same period of the year before. In the same period we saw 1150 clients compared to 680 in the previous year.

Jo and the team have worked tirelessly over the last year and more to support this ever-growing number of people in need of housing, housing and benefit advice and related support (such as food parcels). The work that they do is not just vital, but of high quality and impactful. I am so proud of the fact that the team does not turn anyone away because "we're at capacity". Despite the level of calls going up, and the fact that we have been able to increase the staffing team, the number of calls each member

of staff takes in any one week has increased by 25% over the year. Despite this increase in volume, everyone, who needs an appointment, is seen within a very short space of time and the quality of advice given never seems to drop.

I would also like to thank my fellow trustees, who have been incredibly supportive to both me as Chair and to the team in the office. Their direction and support have been invaluable.

But, while the team will not turn away a customer in need, we don't work in isolation. We therefore work closely with various stakeholders, such as North Northants and West Northants Councils, the CMA and NHFT, and others too numerous to mention. My thanks go out to all those stakeholders too, with a request...keep on supporting us!

But, let's also focus on the positives. I don't wish to steal Jo's thunder, but I will steal a few statistics that I know she is going to provide you with. In the financial year 2022/23, the team achieved financial gains for their clients totalling almost £1.1M. In the first five months of the current financial year, financial gains totalled over £775,000. This makes a massive difference to the lives of so many people. In August alone, the team achieved financial gains in the region of £260,000. As John Perry, our Operations Manager, put it "This monumental achievement is a testament to the hard work, dedication, and heart that each one of you brings to our close-knit team." I couldn't put it any better than that.

Finally, I would like to thank all of you for coming today and urge you to continue to support Accommodation Concern, which plays such a vital role in helping people in need in Northamptonshire. We need more help, more properties and more money!

Thank you.

## Graham Perkins

Good morning everyone, I'm Graham Perkins and I have been a trustee with Accommodation Concern for almost 5 years, I also cover the role as treasurer for the charity.

I appreciate that this part of the AGM is not the most exciting but financial stability and sustainability are key to ensuring that Accommodation Concern continues to support individuals, families, and the wider local community.

We as Trustees are responsible for overseeing the proper running of the charity, which includes ensuring the appropriate use of funds and the ability for the charity to satisfy its financial obligations. To fulfil this responsibility we produce Annual Budgets, Rolling Forecasts and Management Accounts, all of which are discussed at each Trustee meeting to ensure we're continuously reviewing where we've been and where we are going.

I would now like to run through a summary of the statutory accounts for the year ending March 2023.

Firstly, on pages 18 to 22 we have the Trustees' annual report. This gives an overview of the charity and details the purpose of its existence. Broadly it covers the trustees, our commitment to Risk Management, our objectives and activities, the charities partners and funders, it also runs through all current projects that highlight the impact the charity has on real people's lives. I invite you all to read this in detail at some point as it is a very useful report to get a comprehensive idea of what the charity does.

Now moving on to page 23 which shows the independent examiners report. The accounts are below the statutory audit threshold and therefore an audit is not required by company law, however an independent examination is required under the direction of the charity commission. I can confirm that the independent examiner has raised no matters for attention in their report regarding the financial statements or the underline financial records.

Next on page 24 you can see the overall financial movement of the charity for both year ending's March 2023 and March 2022. Here you will see that total income for the year was £691k, which is up 63% from £423k the previous year. Total expenditure was £644k, up by 48% from £436k the previous year.

Overall, during the year the charity generated a surplus of £46k which compares to a deficit of £12k in the previous year. At the beginning of the year there were total brought forward reverses of £68k and we now have carried forward reserves of £115k.

Now moving on to page 25 where the statement of financial position shows the Total Assets of the charity, as at March 2023, were £202k, this is mostly in the form of cash at bank. Total Liabilities were £86k which is mostly in the form of deferred income, this is cash income received which relates to the following financial year. The difference between Total Assets and Total Liabilities was £115k which is our reserves carried forward.

The remaining pages 27 to 34 are made up of the notes to the financial statements, these include information regarding compliance to accounting standards, lease financial commitments and a further breakdowns of income and expenditure.

I would like to draw your attention specifically to note 1.11 which states that the charity is a company limited by guarantee which is set at an amount of £1 per member in the event of a deficiency on winding up, note 10 shows the trustees received no remuneration or benefits from the charity during the financial year and finally note 20 which shows there were no transactions with any related parties.

This year has seen a significant growth in the income and expenditure for the charity, and as a result it has achieved a huge increase in the support provided to the local community. The charity clearly makes a difference to people's lives, none of which would be possible if it wasn't for the amazing work Jo and her team do. I would also like to highlight the other participants which play vital roles in supporting the charity to achieve its outcomes, these include Funders, Partners, Volunteers, Supporters, basically everyone and anyone who contributes to the charity in whatever way they do, without this support it would not be possible to run the charity, so therefore on behalf of Accommodation Concern I would like to thank you all for your continued support.

As a final point, I would just like to confirm that at present the charities finances are adequate for it to continue with the planned projects and I have no existing concerns about the charity's ability to meet its current financial obligations.

I would now like to propose the acceptance of the Statutory Accounts by the AGM.

As discussed, the Statutory Accounts require an independent examination before they can be signed off. During the year having conducted a review, we as a board, decided that it was time to change from our existing engagement with Meadow Accountants, who are based in Kettering, and appoint Moore's Accountants who are also locally based and are a well recognised firm of Accountants. I would therefore like to propose the reappointment of the Independent Examiner Moore's Accountant's.



## SECTION 2 AGM Agenda

### Accommodation Concern Annual General Meeting 2023

21st September 2023

11.00am - 1.00pm

Ketteringham Rugby Football Club

1	Welcome and introductions	DR
2	Apologies	DR
3	Cllr Emily Fedorowycz, Mayor of Kettering	EF
4	Acceptance of minutes of previous AGM	DR
5	Matter arising	DR
6	Finance Report of Activity	GP
7	Acceptance of Accounts	GP
8	Appointment of Independent Examiners	GP
9	Election of Officers and Trustees	DR
10	Chair's comments	DR
11	AOB (to be pre-advised)	DR
12	David Chambers, CMA	DC
13	CEOs' Report	JM
14	Philip Hollobone MP	PH



## SECTION 3

# AGM Minutes 2022

## Minutes of Accommodation Concern Annual General Meeting 2022

20th September 2022

11.00am

Ketteringham Rugby Football Club

### Attendees:

<b>Trustees:</b>	Barbara Prince, Christina Smith-Haynes, Damian Roche, Graham Perkins, Helen Aird, Kate Exall, Phillip Staves, Sarah-Louise Isaacson, Simon Shefford
<b>Staff:</b>	Andrew Hawkes, Brian Moore, Jo Moore (CEO), John Perry, Julie Jones, Louise Chilvers, Peter Robinson, Rebecca Jolley, Sara Steele, Kayleigh Evans, Rajbeer Kaur, Victor Costa
<b>Attendees:</b>	Ruth Fitch (Minute-taker); Amander Allen, Anjona Roy, Anne Lee, Carly Hohn, Claire Davis, David Chambers, David Roberts, Dion Hunt, Elaine Roberts, Hilary Procter, Justine Bradshaw, Laura Staves, Lynn Chapman, Maggie Don, Marcia Sinclair, Martin Hammond, Michelle Shaw, Paul Herrigan, Phil Arkell, Sarah Laycock, Sharon McColl, Tracie Blakesley.

- Welcome and introductions**  
JM welcomed everyone to the meeting. CSH opened the meeting and introduced the Board of Trustees.
- Apologies CSH**  
Apologies were received from Carolyn Bantin, Zakia Loughhead, Diane Johnson, Natalie Melia, Adriano Cicceri, Carol Pratt, Caroline Gooch, Jane Deamer, Philip Hollobone, Mark Mitchell, Joanne Barratt, Kate Boileau, Tina Dutton, Simon Cox, Marie Franks, Leone Reed, Jo burns, Christie McAlwane, Angie Kennedy.
- Acceptance of minutes of previous AGM**  
The minutes of the 2021 AGM on Wednesday 3 November at Rockingham Road Baptist Church had previously been circulated. There were no amendments and DR signed them as a true record. Proposer: Maggie Don, Seconder, Barbara Prince.
- Matters arising**  
There were no matters arising.

## 5 Finance Report of Activity

Graham Perkins (GP) gave the financial report and began by thanking the staff and volunteers for their work. GP explained the work the Trustees undertook to ensure the charity finances were monitored and managed, to review the current financial position and to budget for the future including financially interrogating all new projects.

GP then went through a summary of the Statutory Accounts for the year ending March 2022, a copy of which had been circulated for reference.

The first part (pgs 1-8) is the Trustees' Annual Report and the Independent Examiner's report. GP noted that whilst an audit is not required by company law, an independent examination is required by the Charity Commission. GP confirmed there were no matters for attention raised by the Independent Examiner.

Page 9 gives the overall financial movement of the charity. Total income to YE March 2022 was £423,000 (up 3%) and total expenditure was £436,000 (up 9%). Overall this led to a deficit of £12,000 against which are reserves of £68,000. Assets are £109,000 and liabilities (mainly deferred income) are £40,000.

GP thanked all the funders and supporters of Accommodation Concern. The final pages relate to cashflow and notes to statements and GP noted at note 4 that AC is a Charity Company limited by guarantee. Note 14 shows the Trustees receive no remuneration and note 23 that there were no transactions with any related parties.

## 6 Acceptance of Accounts

At present finances are adequate to proceed with charitable activities. GP proposed that the accounts be accepted. Helen Aird seconded the proposal, and the accounts were accepted by the meeting.

## 7 Appointment of Independent Examiners

GP said that this was currently under review but that the Charity would ensure all obligations were met.

## 8 Election of Officers and Trustees

CSH thanked GP on behalf of Jo and the rest of the Board.

CSH said that during her year as Chair, she wanted to focus on succession planning as the Charity has grown and developed over the past 4 years. CSH believes need new Trustees each year and improve skillset. There are three new Trustees – Sarah-Louise Isaacson, Helen Aird and Damian Roche. Some Trustees are leaving at this AGM, each having come to the end of their 3-year tenure: Simon Shefford, Phil Staves and Carolyn Bantin (not present). CSH asked for her thanks to be forwarded to Carolyn Bantin.

JM noted that CSH is stepping down as Chair but will remain on the Board.

CSH proposed the appointment of the three new Trustees. Brian Moore seconded and all were in agreement. CSH said that DR would also be taking over as Chair of Trustees with immediate effect.

## 9 Chair's Comments

DR introduced himself and offered reassurance that he would grow into the role. DR has worked in housing advice and social housing all his career and has also volunteered with various projects including Corby Nightlight. DR said he looks forward to working with the current Trustees in the next period of growth. However Accommodation Concern cannot do it alone and has to work with partners in the various councils, government agencies and other charitable organisations.

## 10 CEOs' report

JM said that AC has again seen another year of growth. Staffing is now restructured into two teams and new posts put in place. Satellite drop-in centres have been launched in Desborough library and the Daylight Centre in Wellingborough. There is a Mental Health Crisis team for clients who need practical help (not just mental health support) and the AQS accreditation was successfully retained.

### Data for 2021/2022:

- 1043 individuals approached
- 1217 issues supported with
- 13% under 25 years old
- 13% from BAME Communities
- 81% had a disability or long-term illness
- 33% experiencing mental health difficulties
- £626,687 was achieved in financial gains (up from £290,699 the previous year).

JM commented that many under 25s are not as financially literate as one would expect. This year, AC is on track to help 2,000 individuals and 2,000 issues (with a team of 12) and, since April this year, already has £622,789.52 in financial gains.

### John Perry spoke about the advice data

The Advice Team has grown from 3 to 7 advisors. The number of cases opened has grown from 55/month to 146/month.

Paul, one of the advice clients, spoke about the help he had received particularly with form-filling, signposting to benefits and other help, and ongoing face to face and telephone support. Paul thanked the whole team for all their help.

### Louise Chilvers reported on tenancy and supported housing

LC thanked her team.

There are now six properties, with Field Street recently added and soon a 3 bed house in Northampton will join the portfolio.

The team is looking at having a communal area/allotment as a meaningful activity programme.

The team has successfully moved on 11 people who are now in their own properties. Support workers help with resettlement. Currently there are 27 clients in supported accommodation with another three beds going live next week.

LC gave some examples of very positive feedback. JM commented that it was heartening to see how many had successfully moved on, 12 months after leaving a supported property.

### Future Plans

- JM spoke about plans for the future: -
- AC to attend the Mental Health hub in Rushden.
- AC to ensure capacity for additional need across North Northants, particularly in Corby and Wellingborough.
- AC to develop the user involvement forum to listen to clients and residents
- A fundraising sleep-out is planned for this winter.

**How to help:**

- Donations to foodbank (which is a top-up; AC works with the other foodbanks in the town).
- Funds or donations for House set-up. It costs £2k to set a house up with the necessary furniture etc.
- Items off AC's Amazon wishlist.
- Join the fundraising sleepover.
- Sign up to the regular newsletter.
- Follow AC on social media

**11 AOB(to be pre-advised)**

DR said that no AOB had been pre-advised.

Maggie Don (town councillor and former Trustee) thanked the Board on behalf of the town residents MD said she is always referring residents to AC and grateful for their support. The growing numbers of people who need help can be frightening but it is also very encouraging that organisations such as Accommodation Concern are here and able to give support and will never turn anyone away.

A copy of the presentation will be sent to all attendees.

DR thanked everyone present for attending and called the meeting to a close at 11:55.





## SECTION 4

# Draft Financial Statements

Charity registration number 1146257  
Company registration number 07945758 (England and Wales)

## Trustees report

### Legal and administrative information

<b>Trustees</b>	Mrs C E Smith-Haynes Mrs B A Prince Mr G R Perkins Mr D Roche Ms K M Exall Ms S L Isaacson Mrs H Aire	(Appointed 19 July 2022) (Appointed 19 July 2022) (Appointed 19 July 2022)
<b>Charity number</b>	1146257	
<b>Company number</b>	07945758	
<b>Registered office</b>	1 Meadow Road Kettering Northamptonshire NN16 8TL	
<b>Independent examiner</b>	Moore Oakley House Headway Business Park 3 Saxon Way West Corby Northamptonshire NN18 9EZ	

## Trustees report (including directors' report)

For the year ended 31 March 2023

The trustees present their annual report and financial statements for the year ended 31 March 2023.

The financial statements comply with the Charities Act, the Charity's Constitution and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Re-public of Ireland (FRS102) (updated 1 January 2019).

### Objectives and activities

Accommodation Concern is registered with the Charity Commission. Its principal objectives are the prevention and relief of poverty, need, hardship and distress in the Borough of Kettering and neighbouring boroughs by:

- The provision of advice, assistance and support in connection with housing matters whether to tenants, landlords or others;
- The provision of education and advice in local schools and other institutions and otherwise generally on homelessness and housing issues.

### Public benefit

The trustees are satisfied that the charity meets the definition of a public benefit entity under FRS102 and acknowledge that the charity complies with Section 4 of the Charities Act 2006 regarding providing a public benefit.

They have referred to the guidance in the Charity Commission's general guidance on Public Benefit when reviewing aims and objects and in planning future activities. In particular, the trustees have considered how planned activities will contribute to the aims and objectives they have set. The trustees ensure that these activities are carried out for the public benefit by delivering services that are valued by the people we support and enable those with responsibility in the sector to develop and adopt best practice, thereby promoting a transparent and efficiently managed charity that engenders public confidence and trust.

Accommodation Concern met its charitable objectives during the period April 2022 to March 2023 by delivering a diverse range of services to those in poverty, hardship, need and distress in Kettering and neighbouring boroughs through the projects outlined below.

## Trustees report (including directors' report) cont.

For the year ended 31 March 2023

### Achievements and performance

Accommodation Concern would like to express its thanks to its partners and funders:

- North Northamptonshire Council (Kettering locality)
- Northamptonshire Healthcare Foundation Trust (NHFT)
- The Tudor Trust
- Lloyds Bank Foundation
- Faraway Fund
- Desborough Town Council
- Police Crime Commissioner
- Market Harborough Building Society
- Arnold Clark
- Central England Co-op
- Cann Trust
- Albert Hunt
- Neighbourly/ B&Q
- Kettering Town Lottery
- National Grid
- Kettering Community Resilience Fund
- Greenhalgh Family Trust
- Trussell Trust
- Housing Support Fund (HSF)

### Projects

#### Advice Plus (funded by the Tudor Trust)

Our Advice Plus funding for an advisor continues to provide a high level of support and advice assisting at least 168 separate service users for a variety of services. Advice was dispensed for domestic violence, abuse, drug and alcohol issues, redundancy, debt, illegal evictions, possession and repossession. This is funded until June 2023. The Advice Centre remains accredited by the Advice Quality Standard (AQS) and is due to be reviewed in October 2023.

#### Lloyds Bank Foundation

We continue to work closely with Lloyds Bank Foundation who have provided an amazing amount of additional support throughout the year. The charity has benefitted through their Enhance programme which includes: coaching, workshops and consultant support to the trustees.

#### Supported Accommodation

The Supported Accommodation project was set up just over eight years ago. The charity has continued to increase its provision; now leasing three, three-bed properties from North Northants Council (formerly Kettering Borough Council, KBC) and another five with private landlords. There is one other due to come on stream in the year 2023/24. All of these provide intensive housing support for single homeless people.

The service is overseen by a dedicated Tenancy Service Manager who ensures all the properties are compliant, manages the staff team and assesses all new referrals to the service.

Plans are to continue to grow this provision as we look to expand across the North Northamptonshire. We currently have one property in West Northamptonshire and are developing this provision.

## Trustees report (including directors' report) cont.

For the year ended 31 March 2023

### Rough Sleeper Initiative properties (Funded by NNC through the Department for Levelling Up, Housing, and Communities (DLUHC), formerly the Ministry for Housing, Communities, and Local Government (MHCLG))

We continue to have excellent relationships with the Rough Sleeper Outreach team and work closely to support for those sleeping rough in Kettering.

We currently have **6 properties** provided by NNC used for our rough sleeper initiative (RSI) Housing First model of accommodation. These flats provided intensive housing support for entrenched rough sleepers who have limited options available to them due to their poor housing history, addictions, debts and lack of engagement with agencies.

### Food Redistribution project and Food Bank Distribution point activities

We continue to provide a distribution point for the KCU Trussell Trust Food Bank in Kettering for those in need of food support giving out over **652** parcels this year.

### Advice Centre

Our Advice Service Manager has been key in supporting the service to grow, whilst continuing to oversee the whole service, ensuring all the services are compliant with AQS & FCA standards, and managing the staff team and volunteers.

The NHFT contract provides housing, debt and benefit advice to patients of NHFT across North Northamptonshire and recently has expanded to include West Northamptonshire. This has evolved to ensure that there is an advisor present at every Mind Crisis café across the county and has supported over 280 clients this year.

We have seen a huge increase in demand for advice services and are working with other local organisations to ensure everyone needing support is able to access it.

Desborough Town Council provided funding for us to run a satellite advice service in Desborough on a Thursday afternoon, which has provided a huge asset to the local people. This pilot project assisted the development of the business plan to grow this model of delivery.

We received funding from the Police Crime Commissioner, Kettering Town and National Grid to develop our model of delivering advice in satellite outreach venues which has enabled us to reach more people at a time and place more suitable to them and be responsive to their needs.

We received around **£22,000** funding from the various Household Support fund (HSF) initiatives locally that meant we could partner with Huggg; enabling us to issue grants/vouchers for supermarkets and utilities which have been a necessity whilst people have been struggling with the increased gas & electric costs over the winter months.

### Total Outputs

Over the year, the core team supported **2647** service users with a total of **2955** issues. This support was in the form of both face to face and remote advice sessions, visits, video and telephone calls, emails and letters.

The work was undertaken by the paid staff team working **23,640** hours and the gift of **850** volunteer hours.

We submitted **209** charity applications for clients enabling **£16,500** of for white goods to be obtained

Our Debt centre supported **314** people to have **£222,260** worth of debt written off including **£197,123** in approved Debt Relief Orders

We submitted **626** benefit claims/appeals resulting in **£847,376** of benefits being awarded to clients.

The combined projects enabled clients to obtain financial gains of **£1,191,532** (income and benefits) to which they were entitled.

## Trustees report (including directors' report) cont.

For the year ended 31 March 2023

### Financial review

This has been a strange year learning to adapt to the ongoing consequences of the pandemic and the cost of living crisis continuing to affect everyone what ever their background or income.

The charity's total income increased from **£423,846** in **2021/22** to **£691,293** in **2022/23** (an increase of 63%).

The charity continued to keep expenditure to the minimum, increasing in line with the growth of the charity from **£436,375** in **2021/22** to **£644,727** in **2022/23**.

The charity made a deficit of **£12,529** in **2021/22** compared to a surplus of **£46,566** in **2022/23**. The Charity's reserves increased from **£68,745** at the beginning of the year to **£115,311** at end of the financial year.

At present the charity's finances are sufficient and a full review of every project produced a slight surplus budget for the next financial year. The charity has and will continue to focus on its strengths, review ongoing costs and commitments and identify new opportunities as they arise.

### Reserves Policy

The charity needs reserves to ensure expenditure commitments can be met as they fall due. The trustees' aim is to retain reserves equal to approximately three months' expenditure.

### Risk Management

The trustees have considered the major business and operational risks which the charity faces and confirm that systems have been established so that necessary steps can be taken to lessen these risks. The Chief Executive Officer (CEO), Jo Moore, has reviewed all the Health & Safety and HR processes and appointed Croner to oversee this on behalf of the charity.

The office provision remains fit for purpose and meets H&S regulations. Staff continue to work from the office base (or delivery site) and/or home having implemented a hybrid working pattern.

The trustees continue to meet regularly and carefully consider the risks of any new projects. The trustees responsible for HR, Finance and Governance continue to support the CEO in the oversight of these areas.

### Plans for future periods

The charity plans to consolidate its rapid growth this year, whilst investigating the new opportunities that the implementation of an Integrated Care System brings and we are being requested to consider our role and position in this model of delivery.

The priority areas of focus remain to deliver a high quality, accredited Advice Centre offering Housing, Debt & Welfare Benefit Advice alongside the practical opportunities of also delivering high quality supported accommodation and RSI intensive accommodation to those homeless people in need.

### Structure, governance and management

Accommodation Concern is a registered charity, regulation no 1146257.

Accommodation Concern is the working name of Accommodation Concern a company limited by guarantee, company no **07945758**.

Charity registration date - **6 March 2012**.

The governing document is the Articles of Association incorporated on **10 February 2012**.

The control of the charity rests with the trustees whose names are shown below.

The business of the charity is conducted by the chairperson and the trustees. The trustees meet on a regular basis to administer the affairs of the Charity.

Mrs C E Smith-Haynes

## Trustees report (including directors' report) cont.

For the year ended 31 March 2023

Mrs B A Prince  
Mr G R Perkins  
Mr D Roche (Appointed 19 July 2022)  
Ms K M Exall  
Ms S L Isaacson (Appointed 19 July 2022)  
Mrs H Aire (Appointed 19 July 2022)  
Mr C Bantin (Resigned 20 September 2022)  
Mr S Shefford (Resigned 20 September 2022)  
Rev'd J P Staves (Resigned 20 September 2022)

### Recruitment and Appointment of Trustees

The Charity has a policy of recruiting new Trustees to add to the diversity of the current Board to include individuals from business, politics and practice and will be appointing more Trustees at this year's AGM. The trustees report was approved by the Board of Trustees.

Mr D Roche  
Trustee

21 September 2023

## Independent examiner's report

To the trustees of accommodation concern

I report to the trustees on my examination of the financial statements of Accommodation Concern (the charity) for the year ended 31 March 2023.

### Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of 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 financial statements 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 financial statements 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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Institute of Chartered Accountants in England & Wales, which is one of the listed bodies.

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 that in any material respect:

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 financial statements to be reached.



Oakley House  
Headway Business Park  
3 Saxon Way West  
Corby  
Northamptonshire  
NN18 9EZ  
Dated: .....



## Statement of financial activities

Including income and expenditure account  
For the year ended 31 March 2023

		Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
		2023	2023	2023	2022	2022	2022
	Notes	£	£	£	£	£	£
<b>Income from:</b>							
Donations and legacies	3	9,396	-	9,396	9,957	-	9,957
Charitable activities	4	51,801	287,769	339,570	6,904	191,784	198,688
Other trading activities	5	342,327	-	342,327	213,346	-	213,346
Investments	6	-	-	-	1,855	-	1,855
<b>Total income</b>		<b>403,524</b>	<b>287,769</b>	<b>691,293</b>	<b>232,062</b>	<b>191,784</b>	<b>423,846</b>
<b>Expenditure on:</b>							
<b>charitable activities</b>							
Expenditure on charitable activities	7	385,879	258,848	644,727	244,904	191,471	436,375
<b>Total charitable expenditure</b>		<b>385,879</b>	<b>258,848</b>	<b>644,727</b>	<b>244,904</b>	<b>191,471</b>	<b>436,375</b>
<b>Transfers between funds</b>							
Net income/(expenditure) for the year/net movement in funds		17,645	28,921	46,566	(1,446)	(11,083)	(12,529)
Fund balances at 1 April 2022		68,745	-	68,745	70,191	11,083	81,274
<b>Fund balances at 31 March 2023</b>		<b>86,390</b>	<b>28,921</b>	<b>115,311</b>	<b>68,745</b>	<b>-</b>	<b>68,745</b>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

## Balance sheet

As at 31 March 2023

		2023		2023	
	Notes	£	£	£	£
<b>Current assets</b>					
Debtors	13	3,860		25,840	
Cash at bank and in hand		198,358		83,174	
				202,218	
<b>Creditors: amounts falling due within one year</b>	15	(86,907)	-	(40,269)	
Net current assets		-	115,311	-	68,745
<b>Income funds</b>					
Restricted funds	16		28,921		-
Unrestricted funds			86,390		68,745
			<b>115,311</b>	<b>-</b>	<b>68,745</b>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023.

The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

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.

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

The financial statements were approved by the Trustees on .....

.....  
Trustee  
Company registration number 07945758

## Statement of cash flows

For the year ended 31 March 2023

	Notes	2023		2023	
		£	£	£	£
<b>Cash flows from operating activities</b>					
Cash generated from/(absorbed by) operations	21		115,243		(14)
<b>Investing activities</b>					
Investment income received		-		1,855	
<b>Net cash (used in)/generated from investing activities</b>			-		1,855
<b>Net cash used in financing activities</b>			-		-
<b>Net increase in cash and cash equivalents</b>			115,243		1,841
Cash and cash equivalents at beginning of year			83,115		81,274
<b>Cash and cash equivalents at end of year</b>			198,358		83,115
<b>Relating to:</b>					
Cash at bank and in hand			198,358		83,174
Bank overdrafts included in creditors payable within one year			-		(59)
			<b>198,358</b>		<b>83,115</b>

## Notes to the financial statements

For the year ended 31 March 2023

### 1 Accounting policies

Charity information

Accommodation Concern is a public benefit entity and a private company limited by guarantee, registered in United Kingdom and a registered charity in England and Wales. The address of the registered office is 1 Meadow Road, Kettering, Northamptonshire, NN16 8TL, United Kingdom.

### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: 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)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

### 1.2 Going concern

Whilst the impact of coronavirus has dissipated to some degree, the legacy of its effect continues to be felt throughout most sectors of the economy. Other matters such as supply chain issues and rising prices, particularly fuel and energy, are impacting across all businesses. Going concern is therefore an important area that the trustees are keeping under close scrutiny. No immediate concerns in relation to the entity's long term future have been identified, but this area continues to be monitored. The trustees are satisfied that the steps they have taken in the short term are appropriate and effective.

### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements. Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

## Notes to the financial statements cont.

For the year ended 31 March 2023

### 1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

### 1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

### 1.7 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

#### Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

#### Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

#### Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

## Notes to the financial statements cont.

For the year ended 31 March 2023

### 1.8 Taxation

As a charity, Accommodation Concern is exempt from tax on income and gains falling within Section 478 of the Corporation Taxes Act 2010, or Section 256 of Taxation of Chargeable Gains Act 1992. No charges have arisen.

### 1.9 Employee benefits

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

### 1.10 Leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

### 1.11 Limited by guarantee

The company is limited by guarantee. Each of the members has agreed to contribute to the assets in the event of a deficiency on winding up of an amount not exceeding £1.

## 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

## 3 Donations and legacies

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Donations and gifts	9,396	9,957

## Notes to the financial statements cont.

For the year ended 31 March 2023

### 4 Charitable activities

	Charitable income 2023 £	Charitable income 2022 £
Grant income	339,570	198,688
<b>Analysis by fund</b>		
Unrestricted funds	51,801	6,904
Restricted funds	287,769	191,784
	<b>339,570</b>	<b>198,688</b>

### 5 Other trading activities

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Income from Tenants - Housing Benefit	333,627	209,315
Income from Tenants - Tenant Contributions	8,700	4,031
	<b>342,327</b>	<b>213,346</b>

### 6 Investments

	Total 2023 £	Unrestricted funds 2022 £
Bank interest	-	1,855

## Notes to the financial statements cont.

For the year ended 31 March 2023

### 7 Charitable activities

	Expenditure on charitable activities 2023 £	Expenditure on charitable activities 2022 £
Unrestricted funds	397,488	235,590
Share of supported costs (see note 8)	245,751	197,857
Share of governance costs (see note 8)	1,488	2,928
	<b>644,727</b>	<b>436,375</b>
<b>Analysis by fund</b>		
Unrestricted funds	385,879	244,904
Restricted funds	258,848	191,471
	<b>644,727</b>	<b>436,375</b>

### 8 Supported costs

	Support costs £	Governance costs £	2023 £	Support costs £	Governance costs £	2023 £
Staff costs	132,163	-	132,163	114,453	-	114,453
Insurance	13,934	-	13,934	6,228	-	6,228
Repairs and renewals	2,861	-	2,861	3,566	-	3,566
General office	1,451	-	1,451	76	-	76
Premises costs	34,703	-	34,703	34,853	-	34,853
Legal and professional	6,140	-	6,140	8,766	-	8,766
Finance costs	147	-	147	305	-	305
Activity resource costs	22,458	--	22,458	8,522	--	8,522
Advertising and website	4,304	-	4,304	2,410	-	2,410
Communications and IT	16,397	-	16,397	13,568	-	13,568
Cleaning	3,781	-	3,781	2,591	-	2,591
Utilities	6,045	-	6,045	1,793	-	1,793
Travel and subsistence	1,366	-	1,366	726	-	726
Independent examination fee	-	1,488	1,488	-	2,928	2,928
	<b>245,751</b>	<b>1,488</b>	<b>247,239</b>	<b>197,857</b>	<b>2,928</b>	<b>200,785</b>
<b>Analysed between Charitable activities</b>	<b>245,751</b>	<b>1,488</b>	<b>247,239</b>	<b>197,857</b>	<b>2,928</b>	<b>200,785</b>



## Notes to the financial statements cont.

For the year ended 31 March 2023

### 9 Independent examination fees

	2023 £	2022 £
Independent examination of the charity's annual accounts	1,488	2,928

### 10 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

### 11 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
Independent examination of the charity's annual accounts	14	9

### Employment costs

	2023 £	2022 £
Wages and salaries	332,498	247,362

There were no employees whose annual remuneration was more than £60,000

### 12 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

### 13 Debtors

	2023 £	2022 £
<b>Amounts falling due within one year:</b>		
Trade debtors	999	7,527
Other debtors	2,062	1,280
Prepayments and accrued income	799	17,033
	<b>3,860</b>	<b>25,840</b>

## Notes to the financial statements cont.

For the year ended 31 March 2023

### 14 Loans and overdrafts

	2023 £	2022 £
Bank overdrafts	-	59
<b>Payable within one year</b>	<b>-</b>	<b>59</b>

### 15 Creditors: amounts falling due within one year

	Notes	2023 £	2022 £
Bank overdrafts	14	-	59
Trade creditors		9,065	2,561
Other creditors		-	6
Accruals and deferred income		77,842	37,643
		<b>86,907</b>	<b>40,269</b>

### 16 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds		Movement in funds		Balance at 31 March 2023 £
	Incoming resources £	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	
Lloyds	-	-	32,250	(34,083)	(1,833)
NHFT	-	-	199,867	(172,570)	27,297
Tudor	-	-	30,000	(26,542)	3,458
RSI	-	-	25,653	(25,653)	-
	<b>-</b>	<b>-</b>	<b>287,769</b>	<b>(258,848)</b>	<b>28,921</b>

## Notes to the financial statements cont.

For the year ended 31 March 2023

### 17 Analysis of net assets between funds

	Unrestricted funds 2023	Restricted funds 2023	Total 2023	Unrestricted funds 2022	Restricted funds 2022	Total 2022
	£	£	£	£	£	£
Fund balances at 31 March 2023 are represented by:						
Current assets/(liabilities)	115,311	-	115,311	68,745	-	68,745
	<b>115,311</b>	<b>-</b>	<b>115,311</b>	<b>68,745</b>	<b>-</b>	<b>68,745</b>

### 18 Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contributions plans was £6,204 (2022 - £4,705)

### 19 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

### 20 Related party transactions

There were no disclosable related party transactions during the year (2022 - £nil).

### 21 Cash generated from operations

	2023 £	2022 £
Surplus/(defecit) for the year	46,566	(12,529)
Adjustements for:		
Investment income recognised in statement of financial activities	-	(1,855)
Movements in working captial:		
Decrease/(increase) in debtors	21,980	(25,840)
Increase in creditors	46,697	40,210
<b>Cash generated from/(absorbed by) operations</b>	<b>115,243</b>	<b>(14)</b>

### 22 Analysis of changes in net funds

The charity had no debt during the year.



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## CONTACT

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