Company registration number 08972242 (England and Wales)

SJC Chartered Accountants

LETS FOR LIFE

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

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LETS FOR LIFE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr DR Cameron Mr RG Thompson Mrs N Andrews Mr A Crofts Mrs A Wood Ms J Saville	
Country of incorporation	United Kingdom (England and Wales)	08972242
Charity registration	England and Wales	1157757
Registered office	Hensmill House 9-13 Manchester Road Wilmslow Cheshire SK9 1BQ	
Independent examiner	Nicolaus Jenkins c/o SJC, Chartered Accountants St John's Chambers Love Street Chester Cheshire CH1 1QY	
Accountants	SJC, Chartered Accountants St John's Chambers Love Street Chester England CH1 1QY	

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LETS FOR LIFE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2026

The trustees present their annual report and financial statements for the year ended 31 March 2026.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 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 Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

Lets for Life provides high quality homes with excellent standards of specialist supported housing management.

These enable people who have learning disabilities and autistic people to have a tenancy and live in the local community. It works with private landlords, philanthropists, investors, statutory and voluntary bodies, providers and above all, tenants and their families, to get the right home for the right tenant. Lets for Life provides ongoing additional housing management to its tenants to ensure they have everything they need to fulfil a safe and happy tenancy in a place they want to live.

Lets for Life believes that all individuals have a right to be treated with respect and dignity, regardless of the differences between them in age, gender, marital status, race, sexuality, religion, culture, language or disability. It strives for equality in all aspects of the charity and welcomes diversity, without discrimination. Lets for Life strongly believes that constant monitoring and reviewing of its general structure, operations, policies and procedures is required for continuous improvement. This is completed not only by internal, external and tenant review, but with a strong focus on coproduction and consultation.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Significant activities and achievements against objectives

Lets for Life has continued its mission to tirelessly work to a create more quality housing options and tenancy support for people with learning disabilities, physical disabilities and autistic people.

2025/26 saw a period of unprecedented growth for the charity. We were able to fulfil strategic growth in identified areas, to further strengthen established relationships and widen our community hubs.

We received compliments from Local Authority and Integrated Care Board partners regarding our transparency, shared risk approach, problem solving attitude and commitment to complex referrals and arrangements.

Lets for Life has continued to develop and grow in key identified regions in the North West and Yorkshire.

Throughout 2025/26 Lets for Life continued its full participation in in the Small Provider pilot with the Regulator of Social Housing, to feedback full reporting of the Tenant Satisfaction Measures. Despite no regulatory requirement to complete the Tenant Satisfaction Measures for a third consecutive year, Lets for Life have chosen to complete this with all tenants (consensus approach) within winter months (a different season to when it was last completed) for a wider reaching perception from tenants regarding Lets for Life's performance and service delivery.

We received 10 stage one complaints (per 1000 homes) – 1 in the whole 2025-2026 period, which was satisfactorily resolved within the timescales set out within the Housing Ombudsman's Complaints Handling Code. No complaints were escalated to stage two.

The Trustees believe this is reflective of only having a high staff to tenant ratio - we have invested in resource to ensure that tenants receive a first-class service from every member of our team and contractor representatives.

Despite this, Lets for Life continually strives for improvement and monitoring the Complaints Handling Code, allows for us to do this. We welcome all feedback to help us to continue to drive up performance and satisfaction to all our tenants and stakeholders.

Financial review

Given the reasons detailed in Achievements and Performance, the Board of Trustees is satisfied with the overall financial performance. Given the significant growth fulfilled and challenges faced with providing excellent housing and support to our tenants, and navigating the complex Transforming Care framework and projects, the Trustees are confident in the opportunity ahead with a team that is well-equipped with the knowledge, skills and confidence to grow the business from its core base.

Through funding from its parent charity via an intra-group agreement, Lets for Life was able to maintain a healthy financial position. The company's financial resources are being closely monitored, recorded and reported at a managerial and Board level, and will continue to be so on an ongoing basis.

At the point of registration, it was approved by the HCA that the charity commits to hold a balance in reserves of £100,000 in order to fund ongoing liabilities and to protect the business from any shortfalls in revenue. Unrestricted reserves at 31 March 2026 amounted to £654,738.

One of the Trustees, Mr Cameron (via Hensmill Estates), has made available a number of properties at Newton Place and The Old Vicarage. These properties are leased by Lets for Life from Hensmill Estates and thereafter rented on by Lets for Life to individual qualifying tenants.

In the view of the trustees, the rents paid are discounted from the market rates that Hensmill Estates could achieve by renting the properties directly on the open market.

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Structure, governance and management

Lets for Life is a registered charity (No 1157757), a company limited by guarantee (No 08972242) and specialist supported housing provider for individuals with learning disabilities who have complex support needs. It is a wholly owned subsidiary of its parent charity, The Cameron Charitable Trust.

Lets for Life is regulated by the Charity Commission and is registered with the Regulator of Social Housing as a Private Registered Provider of social housing (No 4863). Lets for Life has adopted and complies with the National Housing Federation's Code of Governance 2020. It also checks compliance with performance and operations in accordance with the Consumer and Economic Standards set by the Regulator of Social Housing.

Along with the charity's Articles of Association, the compliance with these standards is governed by Lets for Life's elected Board of Trustees. It is responsible for ensuring the charity strives for and achieves the strategic and financial objectives it sets, demonstrating probity at all times.

Lets for Life invests in its organisational structure and staff members who manage the charity demonstrating their specialist expertise, passion and knowledge.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr DR Cameron
Mr RG Thompson
Mrs N Andrews
Mr A Crofts
Mrs A Wood
Ms J Saville

Recruitment and appointment of trustees

Trustees are recruited by reference to an Appraisal Review and Framework of Competency to ensure the composition of the Board such that it can perform effectively.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' report was approved by the Board of Trustees.

R G Thompson

Mr RG Thompson
Trustee

17 September 2026

LETS FOR LIFE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF LETS FOR LIFE

I report to the trustees on my examination of the financial statements of Lets For Life (the charity) for the year ended 31 March 2026.

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.

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the Companies Act 2006 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. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and 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 Companies Act 2006.

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 Companies Act 2006 other than any requirement that the financial statements 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 financial statements 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.

N S Jenkins

Nicolaus Jenkins
c/o SJC, Chartered Accountants
St John's Chambers
Love Street
Chester
Cheshire
CH1 1QY
17 September 2026

LETS FOR LIFE

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Income and endowments from:			
Donations and legacies	**3**	22,042	22,206
Other trading activities	**4**	851,928	548,163
Other income	**5**	19,274	38,487
Total income		893,244	608,856
Expenditure on:			
Charitable activities	**6**	731,473	471,731
Total expenditure		731,473	471,731
Net income and movement in funds		161,771	137,125
Reconciliation of funds:			
Fund balances at 1 April 2025		492,967	355,842
Fund balances at 31 March 2026		654,738	492,967

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.

LETS FOR LIFE

BALANCE SHEET

AS AT 31 MARCH 2026

	Notes	2026 £	2026 £	2025 £	2025 £
Fixed assets					
Tangible assets	**12**		65,401		85,502
Current assets					
Debtors	**13**	404,247		700,457	
Cash at bank and in hand		604,261		165,673	
		1,008,508		866,130	
Creditors: amounts falling due within one year	**15**	(419,171)		(458,665)	
Net current assets			589,337		407,465
Total assets less current liabilities			654,738		492,967
The funds of the charity					
Unrestricted funds	**16**		654,738		492,967
			654,738		492,967

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 2026.

The directors 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 17 September 2026

R G Thompson

Mr RG Thompson
Trustee

1 Accounting policies

Charity information

Lets For Life is a private company limited by guarantee incorporated in England and Wales. The registered office is Hensmill House, 9-13 Manchester Road, Wilmslow, Cheshire, SK9 1BQ.

1.1 Basis of preparation

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 charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

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

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

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 or grantors 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.

Property rental commissions and management charges are recognised when the charity has established the right to receive the income through performance of the related services, measured by reference to the stage of completion.

1 Accounting policies **(Continued)**

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 includes all VAT which cannot be recovered.

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.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	10% straight line
Computers	20% straight line
Motor vehicles	33.33% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 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.

1.9 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.

1 Accounting policies **(Continued)**

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.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

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 Income from donations and legacies

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Donated goods and services	22,042	22,206

4 Income from other trading activities

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Rental of Properties	851,928	548,163

5 Other income

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Management Fees	19,274	38,487

6 Expenditure on charitable activities

	Rental of Properties 2026 £	Rental of Properties 2025 £
Direct costs		
Property repairs, maintenance, etc	387,177	215,904
Share of support and governance costs (see note 11)		
Support	282,541	201,415
Governance	61,755	54,412
	731,473	471,731
Analysis by fund		
Unrestricted funds	731,473	471,731

7 Trustees

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

8 Employees

The average monthly number of employees during the year was:

	2026 Number	2025 Number
Total	3	1

8 Employees **(Continued)**

Employment costs	2026	2025
	£	£
Wages and salaries	79,835	22,070

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

9 Net movement in funds

	2026	2025
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable to the charity's independent examiner:		
- for the independent examination of the charity's financial statements	1,250	1,240
- for other financial services	1,308	1,500
Depreciation of owned tangible fixed assets	21,612	28,203

10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

11 Support costs allocated to activities

	Support costs 2026	Governance costs 2026	Total 2026	Support costs 2025	Governance costs 2025	Total 2025
	£	£	£	£	£	£
Staff costs	79,835	-	79,835	22,070	-	22,070
Depreciation	21,612	-	21,612	28,203	-	28,203
Staff training, travel, etc	17,754	-	17,754	15,525	-	15,525
Premises costs	123,462	-	123,462	102,856	-	102,856
Communications and IT	28,722	-	28,722	27,735	-	27,735
Other Support Costs	11,156	-	11,156	5,026	-	5,026
Legal and professional	-	59,187	59,187	-	51,672	51,672
Independent Examiner's fees	-	2,568	2,568	-	2,740	2,740
Charitable activities	282,541	61,755	344,296	201,415	54,412	255,827

12 Tangible fixed assets

	Fixtures and fittings	Computers	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 April 2025	117,800	25,658	33,878	177,336
Additions	-	1,512	-	1,512
At 31 March 2026	117,800	27,170	33,878	178,848
Depreciation and impairment				
At 1 April 2025	47,120	19,634	25,081	91,835
Depreciation charged in the year	11,780	5,434	4,398	21,612
At 31 March 2026	58,900	25,068	29,479	113,447
Carrying amount				
At 31 March 2026	58,900	2,102	4,399	65,401
At 31 March 2025	70,680	6,024	8,798	85,502

13 Debtors

	2026	2025
Amounts falling due within one year:	£	£
Amount owed by parent undertaking	67,376	-
Other debtors	74,004	510,476
Prepayments and accrued income	262,867	189,981
	404,247	700,457

14 Loans and overdrafts

	2026	2025
	£	£
Directors' loans	5,000	5,000
Payable within one year	5,000	5,000

15 Creditors: amounts falling due within one year

	2026	2025
	£	£
Borrowings	5,000	5,000
Trade creditors	33,660	21,320
Amount owed to parent undertaking	-	347,641
Other creditors	83,006	82,010
Accruals and deferred income	297,505	2,694
	419,171	458,665

16 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2025	Incoming resources	Resources expended	At 31 March 2026
	£	£	£	£
General funds	492,967	893,244	(731,473)	654,738

Previous year:	At 1 April 2024	Incoming resources	Resources expended	At 31 March 2025
	£	£	£	£
General funds	355,842	608,856	(471,731)	492,967

17 Related party transactions

At the year end, the charitable company was owed £67,376 by (2025: £347,641 owing to) The Cameron Charitable Trust. Mr D R Cameron is a trustee and director of both charitable companies.

At the year end, the charitable company was owed £1,848 by (2025: £3,300 owing to) Hensmill Estates LLP. Mr D R Cameron is a partner in this business.

The charitable company benefited from rent-free office space provided by Mr D R Cameron.

Mr D R Cameron provided a loan of £5,000, which is repayable on demand, to the charitable company in the year ended 31 March 2023 towards the cost of a motor vehicle. The balance remains outstanding at the year end.

18 Limited by guarantee

The charity is a company limited by guarantee and has no share capital. Every member of the charity undertakes to contribute to the assets of the charity in the event of the same being wound up during the time he/she is a member or within one year afterwards for payments of the debts and liabilities of the charity contracted before the time he/she ceases to be a member, and of the costs, charges and expenses of winding up the same and for the adjustment of the right and contributories amongst themselves, such amount as may be required not exceeding £1 or equivalent.

19 Controlling party

The parent undertaking is The Cameron Charitable Trust, a charitable company registered in England and Wales and registered office of 9-13 Manchester Road, Wilmslow, Cheshire, SK9 1BQ.

20 Housing stock

At the balance sheet date, the company managed 157 units (2025: 98 units) of supported housing. The company does not own any housing units and has no exposure to void losses.

21 Funds held as agent and assets held as custodian trustee

As part of the Transforming Care project, the charity received funds from NHS England to acquire four properties and pay for the adaptions necessary to meet the requirements of tenants with complex needs. Title to these properties is held in the name of Lets for Life on trust for NHS England. As such, they are not assets of the charity and are not therefore included on the balance sheet.

Acting in its capacity as agent for NHS England for the delivery of the project, the charity received a total of £772,962 during the year and paid out £354,453. The balance of funds held as agent at 31 March 2026 was £204,269 (2025: £214,240 owing)