Charity Registration Number : 1167809

FRESH HORIZONS CNB

A CHARITABLE INCORPORATED ORGANISATION
TRUSTEES' REPORT
AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2025

FRESH HORIZONS CNB

LEGAL AND ADMINISTRATIVE INFORMATION

FOR THE YEAR ENDED 31 DECEMBER 2025

Trustees	Olivier Uyttenhove Deborah Tyas Myrnel Cordelia Denise Abdullahi Louis Gargour Geeta Sandhu
Charity Number	1167809
Registered Office	405 High Road Harrow Weald Harrow HA3 6EL
Bankers	Barclays Bank UK PLC. 1 Churchill Place London E14 5HP Metro Bank PLC One Southampton Row London WC1B 5HA
Independent Examiner	Paxton Examiners Trading name of Paxton Software Ltd 61a High Street South Rushden Northants NN10 0RA

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FRESH HORIZONS CNB

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees present their annual report and financial statements for the year ended 31 December 2025.

The Board of Trustees, who are the charity's trustees for legal purposes, submit this report and confirm that the financial statements comply with current statutory requirements, the charity's governing document, and the Charities Statement of Recommended Practice (SORP).

Structure, Governance and Management

Trustees

Name	Appointment / Resignation
Geeta Sandhu	Appointed 5 March 2022
Olivier Uyttenhove	Appointed 8 October 2024
Louis Gargour	Appointed 8 October 2024
Deborah Tyas	Appointed 3 September 2025
Myrnel Abdullahi	Appointed 3 September 2025
Charlie Hill	Appointed 8 October 2024 (Resigned 31 March 2025)

The Trustees meet regularly throughout the year to oversee governance, financial management, safeguarding, and operational priorities.

Governing Document

Fresh Horizons CNB is a Charitable Incorporated Organisation (CIO), registered with the Charity Commission on 23 June 2016. The charity operates under its approved constitution and is recognised by HMRC for Gift Aid purposes.

Recruitment and Appointment of Trustees

New Trustees are appointed by resolution of the Board, in accordance with the governing document. The Board seeks to maintain a diverse mix of skills and experience in areas such as housing, health and wellbeing, safeguarding, and community development. All new Trustees receive an induction covering their legal responsibilities, the organisation's mission and values, and key operational policies.

Advisory Support

In addition to its Board, the charity benefits from an advisory network of volunteers, professionals, and community partners who contribute expertise in housing management, safeguarding, and financial planning.

Objectives and Activities

The charitable objects of Fresh Horizons CNB are:

1. The relief of poverty through the provision of accommodation and other amenities and services.
2. The advancement of the Christian faith in the United Kingdom, as the Trustees may from time to time determine.
3. The furtherance of the charity's work by advancing such other charitable purposes as the Trustees may from time to time decide.

The charity's mission is to relieve hardship and promote independence among vulnerable individuals, including those experiencing homelessness, unemployment, or social exclusion. This is achieved through supported accommodation, education, mentoring, and life-skills training.

Vision and Purpose

Fresh Horizons CNB exists to give people a 'Chance of a New Beginning (CNB)' — providing safe homes, emotional support, and opportunities for residents to rebuild their lives with dignity and self-reliance.

Core Activities

Accommodation for the Homeless

The charity provides supported accommodation for individuals who are homeless, threatened with homelessness, or leaving night shelters. Residents stay for periods of six to eighteen months in a safe, stable, and supportive environment.

Training and Life Skills

Residents undertake life-skills training and personalised support programmes during their stay. Training focuses on restoring confidence, improving financial management, accessing education and employment, and developing skills for independent living. Support includes help with budgeting, debt management, access to health and social care, and guidance on resettlement into permanent accommodation.

Faith-Based Support

Fresh Horizons CNB advances the Christian faith by providing literature, information, and opportunities for worship to residents and others interested or sympathetic to the Christian faith. Participation is voluntary and inclusive.

Food Bank

The charity operates a weekly food bank serving residents, families, individuals, churches, and partner organisations working to reduce food poverty. Supplies are donated by local grocers and food redistribution schemes such as The Felix Project, City Harvest, and Tesco (via FareShare Food Cloud).

Safeguarding and Advocacy

Fresh Horizons CNB works closely with local authorities and community organisations to ensure robust safeguarding, advocacy, and support frameworks for residents. All staff and volunteers receive safeguarding training, and relevant policies are reviewed annually.

Public Benefit

The Trustees confirm that they have complied with their duty under Section 17 of the Charities Act 2011 to have due regard to the Charity Commission’s guidance on public benefit. The charity’s services directly support the public benefit objectives of relieving poverty, homelessness, and social disadvantage.

Risk Management

The Trustees actively identify and manage risks that could affect the charity’s operations or reputation. Key risks include:
- Financial dependency on housing-related income and grants
- Operational risks relating to property maintenance and staffing
- Safeguarding and compliance risks inherent in supported housing services

Risk management is embedded within the charity’s governance framework and supported by comprehensive policies, including:
- Safeguarding (including vulnerable beneficiaries)
- Financial reserves and internal controls
- Serious incident reporting
- Conflicts of interest
- Volunteer management and staff conduct

All policies are reviewed annually.

FRESH HORIZONS CNB

TRUSTEES' REPORT

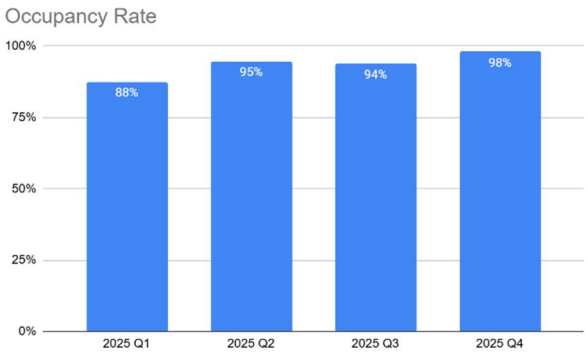
FOR THE YEAR ENDED 31 DECEMBER 2025

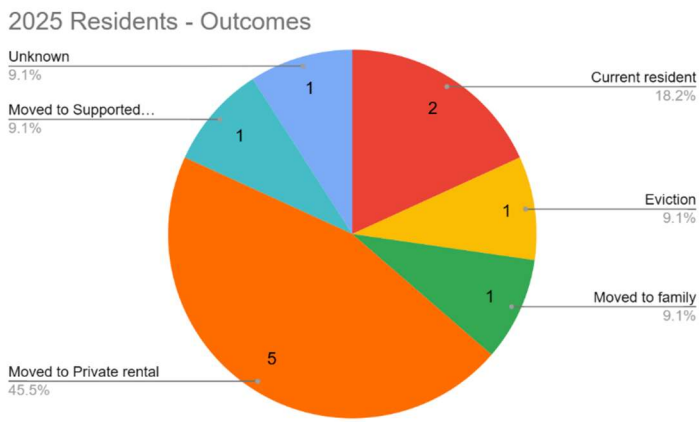
Achievements and Performance

During 2025, Fresh Horizons CNB continued to provide supported accommodation and holistic support to individuals at risk of homelessness, focusing on financial literacy, personal wellbeing, and life-skills development.

Key Achievements

- Supported accommodation had an average occupancy rate of 93%, with 11 residents accommodated during the year.
- Residents came from diverse faith and cultural backgrounds and lived harmoniously.
- Several residents expressed that faith-based materials and discussions provided renewed purpose and calm.
- Life-skills and budgeting workshops were delivered regularly.
- A number of residents moved into permanent accommodation or engaged in employment and education programmes.
- Food bank operations distributed 5,200 shopping bags of food with strong community volunteer participation.
- The charity maintained 100% compliance with safeguarding and health & safety standards.
- Partnerships with local authorities and community organisations were strengthened.





Financial Review

During the financial year:
- Total income: £166,997 (2024: £153,627)
- Total expenditure: £174,639 (2024: £165,065)
- Net deficit: £7,642 (2024: £11,438)

The deficit was met from unrestricted reserves. Restricted funds of £9,714 represent unspent project-specific grants carried forward.
The charity aims to maintain reserves sufficient to cover 3–6 months of operating costs, including staff salaries, property maintenance, utilities, and programme expenses. The charity had £32,703 (2024: £41,242) in unrestricted reserves at the end of 2025.

Going Concern

The Trustees are satisfied that the charity has adequate financial resources to continue its operations for the foreseeable future and have therefore adopted the going concern basis in preparing these financial statements.

Approved by the Board of Trustees on

Signed on behalf of the Trustees: _____
Chair / Trustee

Olivier Uyttenhove
24/10/26

FRESH HORIZONS CNB

INDEPENDENT EXAMINER'S REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

I report to the Charity Trustees on my examination of the accounts of the charity for the year ended 31 December 2025 which consists of the Receipts and Payments account and the related notes

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act')

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

No material matters have come to my attention which give me cause to believe that, in any material respect:

- The accounting records were not kept in accordance with section 130 of the Charities Act 2011; or
- The accounts do not accord with those records; or
- The accounts do not comply with the relevant requirements of the Charities (Accounts and Reports) Regulations 2008, other than any requirement to give a 'true and fair' view.

I have no concerns and have come across no other matters that should be drawn to attention to enable a proper understanding of the accounts.

Signed: *Darren Warren for Paxton Examiners*

Dated: 21 Oct 2026

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RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Categories	Unrestricted funds	Restricted funds	Total funds	Last year
Receipts				
General Offerings	11,110	-	11,110	4,698
Grant Income	8,000	16,350	24,350	53,960
Housing Benefit	126,669	-	126,669	90,915
Monthly Service Charge	4,634	-	4,634	2,765
Interest income	234	-	234	239
Other	-	-	-	1,050
Total receipts	**150,647**	**16,350**	**166,997**	**153,627**
Payments				
Charitable Activities				
Security expenses	-	-	-	359
Direct Expenses	-	-	-	2,439
Housing Council Tax	4,738	-	4,738	9,369
Utilities	1,258	-	1,258	1,374
Entertainment	-	-	-	185
General Expenses	1,996	-	1,996	1,554
Rent	60,438	600	61,038	60,242
Repairs & Maintenance	2,947	4,841	7,788	12,019
Cleaning	424	-	424	533
Light, Power, Heating	10,696	-	10,696	9,362
Salaries & Wages	40,552	10,013	50,565	51,164
Travel - National	-	-	-	178
	123,049	**15,454**	**138,503**	**148,778**
Governance Costs				
Audit & Accountancy Fees	4,152	-	4,152	3,195
Insurance	969	-	969	2,673
Bank Fees	112	-	112	46
	5,233	**-**	**5,233**	**5,914**

Support & Administrative Costs				
Professional fees	26,418	-	26,418	135
Staff Expenses & Travel	332	-	332	-
General Office costs	225	-	225	371
IT Software And Consumables	1,120	-	1,120	698
Telephone & Internet	891	-	891	1,525
Staff Training	458	-	458	6,920
Licences & Subscriptions	1,100	-	1,100	470
	30,544	**-**	**30,544**	**10,119**
Asset **and investment purchases**				
Asset Purchases	359	-	359	254
Total Payments	**159,186**	**15,454**	**174,639**	**165,065**
Net of Receipts & Payments	**(8,539)**	**896**	**(7,642)**	**(11,438)**
Cash Funds Last year end	41,242	8,817	50,059	61,497
Cash Funds this year end	**32,703**	**9,714**	**42,417**	**50,059**

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

1. Accounting Policies

The principal accounting policies adopted by the Charity, which is a public benefit entity, in the preparation of the accounts are as follows.

1.1 Basis of preparation

These accounts have been prepared on the Receipts and Payments basis in accordance with section 133 of the Charities Act 2011. This means income and payments are recorded when received or paid, not when owed or due. The Charities SORP (FRS 102) accruals basis does not apply.

These accounts are presented in pounds sterling and rounded to the nearest pound.

1.2 Going concern

The Trustees have prepared financial projections, taking into consideration the current economic conditions and have, at the time of approving these accounts, a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, they continue to adopt the going concern basis of accounting in preparing the accounts.

2. Restricted Funds

Restricted income of £16,350 was received during the year for project-specific purposes. £9,714 remains unspent at year-end.

3. Trustee Remuneration and Benefits

No trustees received remuneration or benefits from the charity.
(2024: £3,150)

4. Related Party Transactions

During the prior year, the charity received a short-term loan of £1,000 from Trustee Geeta Sandhu in December 2024 to assist with temporary cash-flow requirements. The loan was fully repaid in January 2025, and no interest or other benefit was paid in connection with this transaction.

In addition, during the prior year, Trustee Charlie Hill personally paid an employee’s December 2024 net salary of £2,648 due to a temporary issue with access to the charity’s bank account. The amount was reimbursed to the trustee in January 2025 and is shown within Salaries & Wages in the income statement (reflecting the payment of the employees wages which was not shown in 2024).