

Charity Registration Number 1169029

Christine's Housing Support Charity

ANNUAL REPORT

For the year ending 31 March 2026

Christine's Housing Support Charity

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CHARITY INFORMATION

For the year ending 31 March 2026

Charity Overview

Registered Charity Name:	Christine's Housing Support Charity
Charity Number:	1169029
Principal Office Address:	Office 32 York Eco Business Centre Amy Johnson Way Clifton Moor York YO30 4AG
Trustees:	Richard Paul Cook Wiles Darren John O'Connor Emma Jane Morris Mark Anthony Fisher
Independent Examiner:	Equilibrium Accountants Ltd 48 Goodramgate York YO1 7LF

TRUSTEES' REPORT

For the year ending 31 March 2026

Introduction

This is the annual report for Christine's Housing Support Charity (CHSC), a charitable incorporated organisation (CIO) registered with the Charity Commission for England and Wales (registered number 1169029).

The Trustees

The trustees who served the charity during the year were as follows:

- Richard Paul Cook Wiles
- Darren John O'Connor
- Emma Jane Morris
- Mark Anthony Fisher

Background

The charity was founded in 2016 by variation of the Will of Derrick Tyerman.

Objectives and Activities

The charity was established to provide housing accommodation and any associated amenities to persons in necessitous circumstances upon terms appropriate to their means. The charity has also been established to advance education and training for people in need.

Structure, Governance and Management

The charity was established as a Charitable Incorporated Organisation using the foundation model constitution and was entered on the Register of Charities on 2 September 2016.

The charity is to have at least three trustees.

The trustees have been selected and appointed on the basis that they have skills that are beneficial and essential to the running of a charity of this nature.

The trustees confirm that they have complied with the duty of Section 4 of the Charities Act 2006 to have due regard to public benefit guidance published by the Charities Commission when reviewing the charity's aims and objectives and in planning future activities.

Trustees meet quarterly, and all decisions are reached by agreement. The trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks.

Achievements and Performance

The Charity has provided accommodation to families/individuals in need of housing, including refugee families, in each of the five properties held.

The Charity has maintained a good working relationship with YorHome, the housing agency department of the City of York Council, to fulfil its Charitable Objects.

The Trustees have continued to improve the condition of the houses using cash resources from rental income generated. The Charity has worked hard to eliminate black mould from properties where this had become an issue.

Future Plans

The main challenge facing the charity is the high maintenance and repair costs for the five properties due to their age. The trustees are looking to improve the energy efficiency rating of the properties where possible, which will require ongoing investment.

Reserves Policy

Alongside ongoing rental income, the cash in the bank is intended to be kept at a sufficient level for the charity to fulfil its obligations.

The charity has adopted a policy to maintain a cash reserves of £30,000 to cover ongoing maintenance costs of the properties, void periods and provide working capital. The age of the properties held does result in a higher level of ongoing costs. Free reserves at the year-end amounted to £22,949 (2025: £16,170), which whilst still below the policy level is an improvement on the prior year, when a significant investment was made to two empty properties. The works were of an urgent and unforeseen nature of the sort that the reserves were intended to cover. The reserves are expected to be back up to minimum levels by the end of the next financial year.

Political Donations

CHSC has no party-political affiliations and does not make political donations.

Financial Accounts

The charity was established by way of a legacy from the estate of the late Derrick Tyerman in the sum of £700,000.

During the year ended 31 March 2019 the final property was transferred to the charity, bringing the total value of the five properties transferred to £665,000. Along with the balancing cash sum already transferred, this completed the transfer of assets. Since then, the properties have been revalued and are currently held within the accounts at their fair value.

Historically the fair value of the asset has not been recognised in the financial accounts. This was corrected in the 2024-25 financial year, with the properties recognised as an investment, since they are held as a functional asset to further the charity's charitable aims. The value of the properties is stated at fair value in accordance with the Charities SORP.

During the financial year all five properties held by the charity were rented to provide an income whilst fulfilling its charitable objects. The total rental income received for the year ended 31 March 2026 reduced to £38,603 (2025: £57,669). A year's rent was received in advance during the 2024-25 financial year, for one of the properties when it was re-let, and there were periods of vacancy for two of the properties during the financial year. Total costs came to £28,639 (2025: £36,803).

The accounts for the year ending 31 March 2026 have been prepared in accordance with the Charities Act 2011, the Companies Act 2006, the Articles of Association and the Accounting and Reporting by Charities – Statement of Recommended Practice, applicable to all charities preparing their accounts in accordance with the Financial Reporting Standards.

The charity's bank account during the year was with Virgin Money.

No Trustees have received any remuneration.

Post Balance Sheet Events

The bank balance and thus free reserves level has reduced slightly since 1 April 2026, owing to a new roof being fitted to one of the properties. One of the properties also became empty in May 2026 resulting in a short-term period of vacancy.

Statement of trustees' responsibilities

The trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and regulations.

In preparing these accounts, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Make judgements and estimates that are reasonable and prudent, and
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the accounts comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Each of the persons who is a trustee at the date of approval of this report confirms that:

- So far as each trustee is aware, there is no relevant information of which the independent reviewer is unaware, and
- Each trustee has taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant financial information that may have a material impact on the financial reports and to establish that the organisation's independent reviewer is aware of that information.

Going Concern

The trustees have reviewed the reserves and CHSC's current obligations and have a reasonable expectation that CHSC has adequate resources to continue in operational existence in the foreseeable future.

Signed on behalf of the board of trustees:

Richard Wiles

Richard Wiles (Oct 21, 2026 11:23:38 GMT+1)

Richard Wiles
Chair of Trustees

Approved by the board on: 21/10/2026

Christine's Housing Support Charity

INDEPENDENT EXAMINER'S REPORT

For the year ending 31 March 2026

I report on the accounts of Christine's Housing Support Charity CIO for the year ending 31 March 2026, which are set out on pages 8-12.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act
- To follow the procedures laid down in the General Directions given by the Charities Commission under section 145(5)(b) of the 2011 Act
- To state whether particular matters have come to my attention

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items of disclosures in the accounts and seeking explanations from you as trustees consequently no opinion is given as to whether the accounts present a "true and fair view", and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements

- To keep accounting records in accordance with section 130 of the 2011 Act
- To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

Have not been met, or

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



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Nicola Ainscough FCA BSc
Chartered Accountant
Equilibrium Accountants Ltd
48 Goodramgate, York, YO1 7LF

10 September 2026

Christine's Housing Support Charity

STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31 March 2026

	Notes	Restricted Funds £	Unrestricted Funds £	Year to 31 March 26 Total £	Year to 31 March 25 Total £
INCOME	2				
Incoming and endowments from:					
Donations and legacies		-	-	-	-
Charitable activities		-	-	-	-
Other trading activities		-	38,424	38,424	57,669
Investments		-	-	-	473,113
Other income		-	179	179	684
Total incoming resources		-	38,603	38,603	531,466
EXPENDITURE					
Expenditure on:					
Raising funds		-	-	-	-
Charitable activities	3	-	23,584	23,584	36,803
Other	4	-	5,055	5,055	4,701
Total resources expended		-	28,639	28,639	41,504
Net income / (expenditure) for the period		-	9,964	9,964	489,962
Transfer between funds					-
RECONCILIATION OF FUNDS					
Total funds brought forward as at 1 Apr 25		-	1,196,402	1,196,402	706,440
Total funds carried forward as at 31 Mar 26	5	-	1,206,366	1,206,366	1,196,402

The notes on pages 10-12 form a part of these financial statements

A Statement of Total Recognised Gains and Losses is not required as all gains and losses are included in the Statement of Financial Activities.

There is no difference between the net income / (expenditure) for the period above and the historical cost equivalent. All activities are continuing.

Christine's Housing Support Charity

BALANCE SHEET

For the year ending 31 March 2026

	Notes	£	As at 31 March 26 £
FIXED ASSETS			
Tangible assets			45,494
Investment Property			1,137,923
CURRENT ASSETS			
Stocks		-	
Prepayments		-	
Cash at bank and in hand		22,949	
Creditors: Amounts falling due within one year			-
Net Current Assets / (Liabilities)			1,206,366
Total Assets less Current Liabilities			1,206,366
Creditors: Amounts falling due after more than one year			-
Net Assets			1,206,366
FUNDS	5/6		
Unrestricted funds			1,206,366
Restricted funds			-
Total Funds			1,206,366

The notes on pages 10-12 form a part of these financial statements

Trustee benefits: advances, credit and guarantees

During the year no benefits, in the form of advances, credit and guarantees, were conferred upon trustees of the charity.

Guarantees and other financial commitments

During the year no guarantees or other financial commitments were made.

The financial statements have been prepared in accordance with the Charities Act 2011, with respect to accounting records and the preparation of accounts.

The financial statements on pages 10-12 were approved by the Board of Trustees and signed on its behalf by:

Richard Wiles

Richard Wiles (Oct 21, 2026 11:23:38 GMT+1) .....

Richard Wiles
Chair of Trustees

Date: 21/10/2026

Christine's Housing Support Charity

NOTES TO THE ACCOUNTS

For the year ending 31 March 2026

1. ACCOUNTING POLICIES

a) Statutory Information

Christine's Housing Support Charity operates as a Charitable Incorporated Organisation that is registered in the UK with the Charities Commission, registration number 1169029.

b) Basis of preparation and assessment of going concern

The accounts have been prepared under the historical cost convention and on the receipts and payment basis.

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

The principal accounting policies, which have been applied consistently in the period, are set out below.

c) Compliance with accounting standards

The financial statements have been prepared in accordance with the Charities Act 2011, the Accounting and Reporting by Charities for Smaller Entities: Statement of Recommended Practice applicable in the UK and Republic of Ireland (FRS 102) (Effective January 2015) – (Charities 'SORP' FRS 102)): the provisions of FRS 102 Section 1A – Small Entitles and other applicable accounting standards in the United Kingdom.

d) Funds structure

Earmarked funds, as shown in the notes to the accounts, represent funds set aside by the trustees for use on specific projects. Amounts shown as Restricted Funds, on the Statement of Financial Activities and the Balance Sheet, represent funds donated for specific projects in accordance with the Charities Act definition.

e) Income recognition

Revenue is recognised in respect of non-government, non-exchange transactions, donations and funds received for goods and services supplied during the financial period on receipt.

Government Grants are recognised using the accrual model.

f) Trustees' remuneration and expenses

During the year the trustees did not receive any remuneration or reimbursement of out-of-pocket expenses, as none were incurred.

g) Fixed Assets

All fixed assets are capitalised and included, at cost, including any incidental expenses of acquisition.

Depreciation is provided on tangible fixed assets at rates calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Fixtures & Fittings:	10% reducing balance basis

h) Investment Property

Investment properties are reported at fair value as at the reporting date, with changes in fair value recognised in the statement of financial activities. Depreciation is not provided on the investment properties.

2. INCOME

	Restricted Funds £	Unrestricted Funds £	Year to 31 March 26 Total £	Year to 31 March 25 Total £
Donations				
General	-	-	-	-
Legacies				
Gifts from Wills	-	-	-	-
Charitable Activities				
Grants	-	-	-	-
Other Trading Activities				
Property Rent	-	38,424	38,424	57,669
Investments				
Movement in fair value of properties	-	-	-	473,113
Other				
Bank Interest Received	-	179	179	684
	-	38,603	38,603	531,466

3. CHARITABLE ACTIVITIES

	Restricted Funds £	Unrestricted Funds £	Year to 31 March 26 Total £	Year to 31 March 25 Total £
Accountancy fees	-	420	420	1,260
Grants payable	-	-	-	-
Heat and light	-	481	481	-
Indemnity Insurance	-	-	-	801
Professional & management fees	-	6,977	6,977	8,211
Premises Insurance	-	3,040	3,040	3,540
Rates	-	622	622	1,014
Repairs and maintenance	-	11,946	11,946	21,538
Sundry expenses	-	98	98	439
	-	23,584	23,584	36,803

4. OTHER

	Restricted Funds £	Unrestricted Funds £	Year to 31 March 26 Total £	Year to 31 March 25 Total £
Governance	-	-	-	-
Depreciation	-	5,055	5,055	4,701
	-	5,055	5,055	4,701

5. FUNDS

	Restricted Funds £	Unrestricted Funds £	Year to 31 March 25 Total £	Year to 31 March 25 Total £
Unrestricted Fund				
General	-	1,206,366	1,206,366	1,196,402
Earmarked	-	-	-	-
Restricted Fund	-	-	-	-
	-	1,206,366	1,206,366	1,196,402

6. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	General Funds £	Earmarked Funds £	Restricted Funds £	Total Funds £
Tangible fixed assets	45,494	-	-	45,494
Investment Properties	1,137,923	-	-	1,137,923
Current assets	22,949	-	-	22,949
Creditors: amounts falling due within one year	-	-	-	-
	1,206,366	-	-	1,206,366
Creditors: amounts falling due after one year	-	-	-	-
	1,206,366	-	-	1,206,366

Charity Accounts Annual Return Declaration Form

Enclosed is a copy of the information that will be transmitted to the Charity Commission, once authorised by you. The copy includes all completed supplementary pages & attachments. Before transmitting the return (or amendment) information to the Charity Commission using the Charity Commission's Online Service, your adviser must provide you with a copy of your return (or amended return) information for you to declare that the information is correct and complete to the best of your knowledge and belief and approve submission to the Charity Commission. If you give false information or conceal any part of your income or chargeable gains you may be liable to financial penalties. It is recommended that you retain a copy of the Return (or amended return information) transmitted to the Charity Commission.

Declaration

I understand that when I advise Equilibrium that I have approved this copy they will be entitled to submit my return (or amended return) information using the Charity Commission Online Service.

Name: Richard Wiles Date: 21/10/2026

Signature: Richard Wiles
Richard Wiles (Oct 21, 2026 11:23:38 GMT+1)

ADC048 | 2025-26 Year End Accounts

Final Audit Report 2026-10-21

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