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Severn Angels Housing & Support

Report of the Trustees and Unaudited Financial Statements
Accounting Period Ended 31st March 2026

REGISTERED CHARITY NO: 1192817

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SEVERN ANGELS HOUSING AND SUPPORT
Period Ended 31st MARCH 2026

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SEVERN ANGELS HOUSING AND SUPPORT
Period Ended 31st MARCH 2026

The trustees present their report with the financial statements of the Charity for the period ended 31 March 2026.

The trustees have prepared the accounts in accordance with the Charities Act 2011, the Charities SORP (FRS 102) and applicable accounting standards.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number: 1192817

Principal address
Kingsway House
40 Foregate Street
Worcester
WR1 1EE

Trustees
Precious Havana
Simbarashe Jingura
Tariro Clements
Kavita Joshi
Prya Desai

Independent Examiner
Abbas Sadak FCCA, CTA, CertIFR,
MIoD True Tax and Accountancy Limited
WOSGA House
19 Stoneleigh Court Westcroft
Milton Keynes
MK4 4BS

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SEVERN ANGELS HOUSING AND SUPPORT
Period Ended 31st MARCH 2026

Report of the Trustees

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document
The charity is registered with the Charity Commission for England and Wales and is governed by its constitution.

Organisational structure
The charity is managed by its Board of Trustees, who are responsible for the overall management, governance and strategic direction of the charity. The trustees meet regularly to review the charity's activities, monitor its financial position and ensure that its services continue to operate in line with its charitable objects and legal responsibilities. Day-to-day services are delivered by the charity's staff and volunteers, with trustee oversight maintained through regular updates, financial monitoring and review of key operational matters.

Risk management
The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure that appropriate controls are in place to provide reasonable assurance against fraud, error, safeguarding concerns, financial mismanagement and operational disruption. The trustees have assessed the principal risks facing the charity, including funding uncertainty, increasing demand for women's supported accommodation, rising property and staffing costs, safeguarding responsibilities, data protection, compliance requirements and the management of restricted funds and loan commitments. Controls include regular trustee review, financial monitoring, safeguarding procedures, staff supervision, risk assessments, funding diversification and ongoing review of accommodation standards.

OBJECTIVES AND ACTIVITIES
Severn Angels Housing & Support provides safe, women-only supported accommodation and practical support to homeless and vulnerable women aged 18 years and over across Worcestershire and the West Midlands. We provide a safe, homely and trauma-informed environment that promotes dignity, empowerment, independence and choice, while helping women rebuild confidence and develop essential daily living skills. The charity aims to improve the lives of women affected by homelessness, domestic abuse, poverty and other forms of vulnerability by supporting them to manage their resources, access appropriate services and move towards stable independent living.

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SEVERN ANGELS HOUSING AND SUPPORT
Period Ended 31st MARCH 2026

What the charity does:

☐ General Charitable Purposes
☐ Disability
☐ The Prevention Or Relief Of Poverty
☐ Accommodation/housing

Who the charity helps:

☐ Other Defined Groups

How the charity helps:
☐ Provides Buildings/facilities/open Space
☐ Provides Services
☐ Provides Advocacy/advice/information

Where the charity operates:

☐ Birmingham City
☐ Dudley
☐ Sandwell
☐ Walsall
☐ Wolverhampton
☐ Worcestershire

For any other purpose deemed charitable by the law of England and Wales, the trustees shall determine it from time to time.

In furtherance of its objects, the charity provides accommodation, practical support, advice, advocacy, life skills development, food support and signposting to specialist services.

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Charitable Activities

The Trustees are pleased to report that Severn Angels Housing & Support continued to strengthen its women-only supported accommodation and wider community support during the year ending 31 March 2026. The year demonstrated the continued need for specialist, trauma-informed and culturally competent support for women experiencing homelessness, domestic abuse, poverty, trauma and multiple disadvantage.

SAHS has remained focused on providing more than accommodation. Our work is centred on creating a safe and supportive environment where women can stabilise, rebuild confidence, develop practical life skills and move towards greater independence. Many of the women supported by the charity do not present with housing need alone. Their experiences often include overlapping issues such as domestic abuse, poor mental health, poverty, immigration-related hardship, No Recourse to Public Funds, care leaver experiences, family breakdown, exploitation risk, bereavement, debt, discrimination and isolation. This has reinforced the importance of an intersectional approach that recognises each woman's full circumstances rather than treating homelessness as a single issue.

Activities and Achievements

Women-Only Housing and Support Services

Throughout the year, SAHS provided safe, women-only supported accommodation to 40 women facing homelessness, domestic abuse or other forms of vulnerability across Worcestershire and the West Midlands. Our 19-bed provision in Worcester continued to offer a vital alternative to mixed hostel environments, unsafe temporary accommodation, sofa surfing, rough sleeping or returning to harmful relationships.

The women accommodated during the year came from varied backgrounds and circumstances. Some were fleeing violence or coercive control. Others had experienced financial crisis, relationship breakdown, insecure immigration status, mental health challenges, social isolation or repeated housing instability. For many residents, entering SAHS accommodation was the first step towards safety and stability after a period of crisis. Each resident received personalised one-to-one support designed around her needs, risks, strengths and goals.

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Support workers provided practical and emotional support covering housing-related needs, safety planning, budgeting, benefits, debt signposting, legal signposting, health and wellbeing, appointments, employment readiness, life skills, community reintegration and preparation for move-on. The charity's approach remained relationship-led. We recognise that women affected by trauma may need time before they can fully trust professionals or engage with support. Staff therefore worked patiently and consistently with residents, helping women take realistic steps towards stability. For some women, progress meant attending appointments, managing benefits or developing a daily routine. For others, it meant reconnecting with education, employment, family, faith, community or future housing options.

The Trustees are proud that SAHS has continued to provide support that is both professional and deeply human. The women-only environment has helped residents feel safer, particularly those who have experienced abuse, exploitation or intimidation. Our culturally competent model has also helped women from Black, Asian, minority ethnic, migrant and faith communities feel understood, respected and less isolated.

Responding to Multiple and Intersectional Needs

A key feature of the year has been the increasing complexity of need among women approaching and entering the service. Homelessness is often the visible result of several connected pressures, including poverty, trauma, insecure income, discrimination, family breakdown, immigration barriers and limited access to specialist support.

SAHS has continued to respond by looking at each woman as a whole person. A woman fleeing domestic abuse may also be managing debt, depression, childcare concerns, cultural stigma and a lack of family support. A woman with No Recourse to Public Funds may also be experiencing food poverty, isolation, language barriers and fear of approaching statutory services. A care leaver may arrive with limited life skills, low confidence and no reliable safety net. By recognising these overlapping barriers, SAHS has been able to provide support that is realistic, compassionate and practical. Staff and volunteers helped women access food, clothing, toiletries, housing advice, benefits guidance, health services, safeguarding referrals, emotional support and specialist signposting. Where appropriate, this work was strengthened through collaboration with statutory, voluntary and community partners.

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Move-On, Stability and Life Skills

Move-on remained a central focus of the charity's work. The shortage of affordable housing and pressure on local housing pathways meant that some women required longer periods of support before they were ready and able to move on safely. SAHS worked with residents to develop realistic move-on plans, including applications to local authority housing, housing associations, private rented accommodation where appropriate, supported move-on options, family reconnection where safe, and referrals to specialist agencies.

Residents were also supported to build the everyday skills needed to sustain future accommodation. This included budgeting, cleaning, cooking, shopping, understanding bills, managing appointments, communicating with professionals, maintaining personal safety and developing confidence in decision-making. These practical skills are essential because securing accommodation is only one part of the journey. Women also need the tools, confidence and support network to maintain it. Where residents moved on, the charity managed room turnover and property readiness so that vacancies could be used safely and quickly for the next woman in need. This included cleaning, repairs, replacement of essential items and preparing rooms in a way that preserved dignity for new residents entering the service.

External Support and Homelessness Prevention

Beyond the women living in our accommodation, SAHS also provided external support to over 100 women through face-to-face contact, telephone support, email advice, online enquiries and partner referrals. This wider support remained an important part of the charity's preventative role.

Many women who contacted SAHS were already in crisis or close to crisis. Some were sleeping temporarily with friends, some were at risk of domestic abuse, some were struggling with rent arrears, and others were facing destitution or uncertainty due to immigration status or lack of income. Although the charity could not accommodate every woman who approached us, staff provided guidance, reassurance, signposting and referral support wherever possible. This external support helped women understand their options, access local services, prepare housing applications, seek advice and feel less alone during difficult periods. In some cases, early intervention helped prevent situations from escalating further.

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Impact of Housing and Support Services

Feedback from women supported during the year continued to demonstrate the importance of SAHS's model:

- 92% reported that SAHS had been a vital lifeline during their period of crisis.
- 89% felt that the support helped them move forward positively in life.
- 87% said they felt more optimistic about their future as a direct result of SAHS's intervention.
- 84% stated that SAHS provided valuable resources that improved their long-term stability.
- 78% reported improved life skills and increased confidence in managing daily responsibilities.
- 73% noted positive improvements in their overall health and emotional wellbeing.

The Trustees recognise that the impact of SAHS is not only seen through statistics. It is also seen in quieter but important changes, such as a woman feeling safe enough to rest, attending appointments she had previously avoided, cooking for herself again, asking for help before crisis point, reconnecting with community or beginning to believe that independent living is possible.

Culturally Competent Food Bank and Practical Support

Food poverty continued to be a significant issue for the women and families supported by the charity. During the year, SAHS strengthened its culturally competent food support through partnerships with FareShare, Tesco, KFC, Waitrose and local surplus food donors. This programme was developed in response to direct community need. Many mainstream food banks provide essential support, but they do not always meet the cultural, dietary or religious needs of Black, Asian, minority ethnic, migrant and faith communities. Women told us that food support is most dignified and useful when it reflects what they can actually cook, eat and share with their families.

Over the course of the year, the programme provided:

- 1,250 culturally suitable food parcels.
- Support to approximately 370 individuals experiencing food insecurity.

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- Regular nutritional, household and emergency food support for women with No Recourse to Public Funds, single women, single parents, migrant women and families experiencing hardship.

Feedback from beneficiaries highlighted the value of this approach:

- 95% felt the food they received respected their cultural identity.
- 88% reported that the food bank reduced financial stress within their household.
- 82% said the support reduced feelings of isolation and helped them feel more connected to the community.

The food bank has become an important extension of the charity's housing and support work. It ensures that women are not left without essentials while they are trying to stabilise their lives. It also creates a dignified point of contact for women who may not yet be ready to ask for housing or emotional support, but who are willing to engage through practical assistance.

Learning During the Year

The year reinforced several important lessons for the charity. First, demand for women-only supported accommodation remains high, and the level of need among women approaching the service is becoming more complex. Secondly, culturally competent support is central to building trust and achieving meaningful outcomes. Thirdly, practical support such as food, toiletries, clothing, help with forms and emotional reassurance can often be the first step towards deeper engagement.

The Trustees also recognise the importance of maintaining the right balance within supported accommodation. Some women need calm, recovery-focused environments, while others present with higher levels of crisis or complexity. SAHS continued to manage referrals, safeguarding, house dynamics and support planning carefully so that residents could live in an environment that remained safe, stable and appropriate for women rebuilding their lives.

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Financial Review and Reserves

During the year ended 31 March 2026, the charity received total income of £360,833 and incurred total expenditure of £339,429, resulting in net income of £21,405. Total funds carried forward were £54,083, comprising unrestricted funds of £41,583 and restricted funds of £12,500. The trustees aim, where possible, to maintain unrestricted reserves equivalent to approximately three months of essential operating costs. At the year end, unrestricted reserves were £41,583. Restricted funds of £12,500 are not available as free reserves, as they must be used in accordance with funder restrictions. The trustees consider the current unrestricted reserves position to be modest and will continue to monitor and strengthen reserves where possible.

Principal Funding Sources

During the year ending 31 March 2026, Severn Angels Housing & Support continued to fund its charitable activities through a combination of grant funding, housing-related income, service charges, donations and other charitable support.

Grant funding remained an important source of income for the charity and enabled SAHS to sustain and strengthen its women-only supported accommodation, frontline support, food support, organisational development and wider homelessness prevention work. The Trustees are grateful to the charitable trusts, foundations and funders who supported the charity during the year and recognised the importance of specialist, culturally competent support for women experiencing homelessness, domestic abuse, poverty, trauma and multiple disadvantage. Housing-related income, including housing benefit and eligible service charge income, also contributed to the running of the charity's supported accommodation.

The charity also received support through donations, community contributions and in-kind support. These contributions, alongside food redistribution partnerships and local donations, enabled SAHS to provide practical assistance such as food, toiletries and essential items to women and families experiencing hardship.
The Trustees remain committed to maintaining a mixed funding model to reduce reliance on any single income source. During the year, the charity continued to pursue new funding opportunities, strengthen relationships with existing supporters, and ensure that restricted funds were applied in line with funder requirements. This approach has helped the charity maintain services during a period of rising demand and increasing operating costs.

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Partnerships

Our ability to achieve these outcomes has been greatly enhanced by our collaborations with various organisations. We continue to be an active member of NACCOM, Women's Aid, and HomelessLink, sharing a common mission to address homelessness and empower individuals to live independently. Additionally, we have fostered strong partnerships with a wide range of statutory and voluntary agencies, including:

- Worcester City Council
- Armchair Furniture Recycling
- West Mercia Women's Aid
- Worcester CCP
- Citizens Advice
- Wyre Forest District Council
- Bromsgrove District Council
- Birmingham Council
- Wolverhampton Council
- Walsall Council
- Telford & Wrekin Council
- Maggs Day Centre
- Other Housing Associations
- Other Local Councils
- FareShare
- Worcestershire Community Neighbourhood Mental Health Team
- Samaritans
- Southall Black Sisters
- Wychavon District Council
- St. Paul's Hostel
- Worcester Social Services
- Worcester Cathedral
- Worcester Cares
- Worcester Municipal Charities
- Worcestershire Safeguarding Boards
- Worcestershire Care Leavers Team
- YMCA
- DAHA
- Night Stop
- Police
- Local GPs and hospitals
- COSARAF
- NILS
- Onside Adcovacy
- Probation Service Worcester
- Cranstoun Worcestershire

These partnerships have been crucial in allowing us to provide comprehensive support services, from domestic violence assistance to guidance on community resources.

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SEVERN ANGELS HOUSING AND SUPPORT
Period Ended 31st MARCH 2026

Independent Examiner's Report to the Trustees of **SEVERN ANGELS HOUSING AND SUPPORT**

I report on the accounts for the period ended 31st March 2026 set out on pages 15 to 21.

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 for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

It is my responsibility to:

a) examine the accounts under Section 145 of the 2011 Act
b) to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
c) to state whether particular matters have come to my attention.

Basis of the 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 or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

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SEVERN ANGELS HOUSING AND SUPPORT
Period Ended 31st MARCH 2026

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
a) to keep accounting records in accordance with Section 130 of the 2011 Act; and
b) to prepare accounts which accord with the accounting records and to 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.

Independent Examiner

Abbas Sadak FCCA, CertIFR, CTA MIoD, True Tax and Accountancy Limited
WOSGA House, 19 Stoneleigh Court, Westcroft, Milton Keynes, MK4 4BS

Name: Abbas Sadak .....

Signature: Signed by: Abbas Sadak 4DBEC876E51B42F... .....

Date: 6/16/2026 .....

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SEVERN ANGELS HOUSING AND SUPPORT
Period Ended 31st MARCH 2026

STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total Funds 31st March 2026	Total Funds 31st March 2025	Total Funds 31st March 2024	Total Funds 31st March 2023
	£	£	£	£	£	£
INCOMING RESOURCES						
Incoming resources from generated funds						
Voluntary Income	103,361	257,472	360,833	329,885	210,558	180,859
Total Incoming Resources	103,361	257,472	360,833	329,885	210,558	180,859
RESOURCES EXPENDED	(94,457)	(244,972)	(339,429)	(316,089)	(201,417)	(180,132)
NET INCOMING/OUTGOING RESOURCING	8,905	12,500	21,405	13,796	9,141	727
RECONCILIATION OF FUNDS						
Total Funds Brought Forward	32,679	-	32,679	18,883	9,742	9,015
TOTAL FUNDS CARRIED FORWARD	41,583	12,500	54,083	32,679	18,883	9,742

The financial statements were approved by the Board of Trustees

on: 6/16/2026 .....

Signature on behalf by:

Name: Precious Havana .....

Signature: Signed by: Precious Havana 7241CF01C6E949C... .....

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SEVERN ANGELS HOUSING AND SUPPORT
Period Ended 31st MARCH 2026

BALANCE SHEET

	Restricted Funds	Unrestricted funds	Total 31st March 2026	Total 31st March 2025	Total 31st March 2024	Total 31st March 2023
	£	£	£	£	£	£
Fixed Assets	-		-	-	-	-
Current Assets						
Cash in Bank - General Account for Specific projects	12,500	70,055	82,555	71,164	18,883	9,742
Current Liabilities						
Loans		(28,472)	(28,472)	(38,485)		
NET ASSETS	12,500	41,583	54,083	32,679	18,883	9,742
FUNDS						
Restricted Funds	12,500	-	12,500	-	-	-
Unrestricted Funds	-	41,583	41,583	32,679	18,883	9,742
	12,500	41,583	54,083	32,679	18,883	9,742

The financial statements were approved by the Board of Trustees

on: 6/16/2026 .....

Signature on behalf by:

Name: Precious Havana .....

Signature: Signed by: Precious Havana 72A1CF01C6E949C.....

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Notes to the Financial Statements

1. ACCOUNTING POLICIES

Accounting convention
The financial statements have been prepared under the historical cost convention and in accordance with the Charities Act 2011, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Charities Statement of Recommended Practice (Charities SORP FRS 102).

Income recognition
Income is recognised in the Statement of Financial Activities when the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

Grant income is recognised in the period in which the charity becomes entitled to the funding. Where grants are subject to specific restrictions imposed by the funder, the income is treated as restricted income and applied in accordance with those restrictions. Where income is received before the charity is entitled to recognise it, it is treated as deferred income.

Expenditure recognition
Expenditure is accounted for on an accrual basis and is recognised when there is a legal or constructive obligation to pay. Expenditure has been classified under headings that aggregate costs relating to each activity or category.

Charitable expenditure includes the direct costs of providing women-only supported accommodation, housing-related support, beneficiary support, food support, homelessness prevention activities and other services delivered in furtherance of the charity's objectives.

Tangible fixed assets
The charity did not hold any material tangible fixed assets at the year end.

Taxation
The charity is exempt from tax on income and gains falling within the charitable exemptions, to the extent that these are applied to its charitable objects.

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Notes to the Financial Statements (continued)

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds relate to grants and donations received for specific charitable projects, including women's housing support, homelessness prevention, food support, organisational development and other activities specified by funders. Restricted funds can only be used for the purposes for which they were given.

Going concern

The trustees have reviewed the charity's financial position and consider that the charity has adequate resources to continue operating for the foreseeable future. The financial statements have therefore been prepared on a going concern basis.

2. **Income Analysis**

The charity's income during the year was received from a combination of grant funding, housing-related income, service charges, donations and other charitable support. Restricted income represents funding received for specific charitable purposes set by funders. Unrestricted income was available for use by the trustees in furtherance of the charity's general charitable objectives.

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Notes to the Financial Statements – Continued

INCOME	Category	£
Income: Albert Hunt	Restricted	8,000
Income: Baobab Foundation	Restricted	30,150
Income: Charles Plater	Restricted	16,000
Income: Comic Relief	Restricted	4,500
Income: Easyfundraising	Unrestricted	81
Income: Eveson Trust	Restricted	20,000
Income: Garfield Westons	Restricted	15,000
Income: Henry Smith	Restricted	65,860
Income: Housing Benefits	Unrestricted	52,338
Income: KING CHARLES III C KCCF	Restricted	12,500
Income: LLOYDS Bank Foundation	Unrestricted	25,000
Income: National Grid Community Matters	Restricted	4,980
Income: NLCF Awards For All	Restricted	19,953
Income: NLCF Reaching Communities	Restricted	15,045
Income: Rent & Service Charges	Unrestricted	4,981
Income: ROSA	Restricted	15,506
Income: Severn Angels Healthcare Ltd	Unrestricted	20,962
Income: Severn Trent Community Fund	Restricted	1,978
Income: Skipton Finance	Restricted	5,000
Income: Smallwood Trust	Restricted	20,000
Income: Turner Trust	Restricted	3,000
TOTAL INCOME		**360,833**

3. Expenditure Analysis

Expenditure during the year related primarily to the delivery of women-only supported accommodation, housing-related support, beneficiary support, food support, property costs, staffing, administration, professional fees, loan interest and other costs incurred in delivering the charity's objectives.

Expenses	
Accounting & Payroll	(5,300)
Administrative Expenses	(7,344)
Beneficiary Support Costs	(5,419)
Legal & Professional Fees	(1,255)
Motor & Operational Vehicle Costs	(5,082)
Property Maintaince	(80,239)
Rent,Rates & Utilities	(150,005)
Staff-related Costs	(82,331)
Loan Interest	(2,454)
TOTAL EXPENSES	**(339,429)**

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Notes to the Financial Statements – Continued

4. Restricted Funds

Restricted funds represent grants and donations received for specific purposes and can only be used in accordance with the restrictions set by the relevant funder. During the year, restricted funding was received towards the charity's women's housing support, homelessness prevention, culturally competent food support, organisational development and other charitable activities specified by funders.

At 31 March 2026, restricted funds of £12,500 were carried forward. These funds related to restricted grant funding received before the year end for a specific charitable project which had not yet been fully spent by 31 March 2026. The funds will be applied in the following financial year in accordance with the funder's restrictions.

Restricted funds carried forward are not available as general reserves.

5. Loan and Creditors

At 31 March 2026, the charity had an outstanding loan balance of £28,472 relating to the Thrive Together / Social Investment Business investment. The loan is repayable by monthly instalments and interest is charged in accordance with the loan agreement. Loan interest incurred during the year has been recognised within expenditure.

The grant element of the investment has been recognised as grant income where the charity became entitled to the funds. It is not included within loan liabilities and is not repayable, unless specific funder conditions require otherwise.
The trustees continue to monitor loan repayments as part of the charity's financial management and cash flow planning.

6. Staff Costs

Staff costs are included within expenditure and relate to the delivery of the charity's supported accommodation, housing-related support, beneficiary support, administration and wider charitable activities.

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Notes to the Financial Statements – Continued

7. Reserves Policy

The trustees recognise the importance of maintaining an appropriate level of unrestricted reserves to support the charity's financial stability and ensure continuity of services.

The trustees aim, where possible, to build and maintain unrestricted reserves equivalent to approximately three months of essential operating costs. This is to provide a reasonable buffer against unexpected costs, delays in funding, cash flow pressures, property-related expenditure, staffing commitments, loan repayments and changes in demand for the charity's services.

At 31 March 2026, the charity held unrestricted funds of £41,583. Restricted funds of £12,500 were also held at the year end, but these funds are not available as free reserves because they must be used in accordance with the restrictions set by the funder.

The trustees consider the level of unrestricted reserves to be modest given the charity's ongoing supported accommodation commitments, staffing costs, property costs and loan repayment obligations. The trustees will continue to monitor reserves regularly and will seek to strengthen unrestricted reserves over time while ensuring that charitable funds continue to be applied for the benefit of the women and communities supported by the charity.