FURNISHING FUTURES

Trustees Annual Report and Audited Financial Statements

Year ended 31st March 2026

Charity registration number 1196498



*Nancy's Home - Photo credit Kristy Noble

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Legal and administrative information

Charity name
Furnishing Futures

Charity registration number
1196498

Registered office address
11a Argall Avenue, London E10 7QE

Chief Executive Officer
Emily Wheeler

Head of Operations
Claire Kelly

Finance Manager
Holly Smith

Trustees of the charity
The directors of the charitable company are its trustees for the purposes of charity law. The trustees who have served during the year and since the year end were as follows:

Geetu Bhan (appointed as trustee 20/02/25, appointed as Chair 16/02/26)
Sarah Marsh
Victoria Papworth
Nigel Lawmon
Joanna Barr
Alison Stewart (appointed 03/10/21, resigned 16/02/26)
David Smail (appointed as trustee 13/11/22, appointed as Chair 13/11/22, resigned 16/02/26)

Independent Examiner
Independent Examiners Ltd Appledram Lane South Chichester PO20 7EG

Bankers
Lloyds Bank PLC

Furnishing Futures
Trustees' Annual Report



*Callie's Home - Photo credit Kristy Noble

The Trustees present their annual report and the financial statements of the charity for the year ended 31st March 2026. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 2019 "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity. The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 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, second edition published in October 2019.

Objectives and activities

Furnishing Futures was started in 2019 and registered as a Charitable Incorporated Organisation (CIO) in November 2021. This is the fourth independently examined annual report and set of accounts.

The Objects for which the Charity is established

To relieve the poverty of women and children living with furniture poverty primarily in London and the surrounding areas, in particular but not exclusively, through the provision of furniture that would otherwise be disposed of or sent to landfill.

Charity purpose and strategic objectives

Furnishing Futures takes donated furniture and homewares from retailers, brands and the interior design industry and uses them to create high quality, trauma-informed fully furnished homes for women and children allocated empty social housing after escaping domestic abuse, and who are living with furniture destitution. Based in Leyton in London, the charity uses good quality furnishings that are in new or 'as new condition' but could otherwise have ended up in landfill, to create professionally designed, high quality fully furnished and equipped homes that support women and children's safety and recovery.

Providing fully furnished, trauma-informed, bespoke homes improves physical and mental wellbeing, helps to break the cycle of poverty and increases women and children's safety. Furnishing Futures also combines the provision of furnishings with wrap-around holistic specialist support services that give survivors and their children the best possible fresh start after escaping domestic abuse.

Furnishing Futures values the contribution of volunteers to help us support women and children and achieve our mission. About fifty regular volunteers supported us this year, helping us to create healing homes by working in our warehouse, supporting the installation of furniture in homes and assisting at fundraising events.

Public benefit statement

The trustees understand that public benefit reporting is fundamental to our responsibilities in governance of the charity. For Furnishing Futures CIO, the public benefit focuses on the women described in our objects, for whom the charity was established and who continue to be central to everything we do.







*Glory's Home - Photo credit Nikki Hinton

Furnishing Futures designs, fully furnishes and decorates the homes of women and children who have been given empty social housing after escaping domestic abuse and who can't afford furniture, by partnering with the interiors industry to repurpose high quality products that might otherwise be sent to landfill. We also provide wrap around holistic resettlement support to give survivors the best possible chance to rebuild their lives in safety. We take referrals from our partner organisations, combining social work values with interior design skills to create Healing Homes™ for families who have experienced multiple disadvantages and trauma, and we offer holistic specialist support so that they can sustain their new lives.

Established at the end of 2019 and registered as a charity in November 2021, Furnishing Futures is partnered with specialist domestic abuse and housing organisations, social landlords and local authority children's social care and violence against women and girls teams, as well as the furniture brands, retailers and design studios that donate furnishings.

Furnishing Futures offers various levels of support, depending on the type of accommodation a woman has been given, their location and safety risk. For women in emergency and temporary accommodation we provide full furniture packages, as this type of accommodation tends to be provided with flooring and white goods in situ. For women who are given secure (permanent) social housing tenancies that are offered completely empty without flooring, white goods or furnishings, we provide a full interior design and refurbishment service. This includes painting and decorating; installing new flooring, white goods and furniture; and we provide everything our beneficiaries need from sofas to saucepans, cushions, bed linen and artwork, to support their recovery, raise their self-esteem, reduce poverty and increase their safety. We do all this at no cost to our beneficiaries.

Should a family need to move, either due to the housing system or for their safety, we also aim to cover the cost of removals so that they do not lose their belongings or the items we have provided to them. Our aim for each woman is to create a bespoke trauma-informed, fully equipped, personalised home for them and their children, giving them agency and increasing their safety by making it less likely they will feel they have no choice but to return to the perpetrator in order to meet their and their children's basic needs. We are driven by social work values to respect, empower and support families through holistic resettlement support and the power of trauma-informed design.

Our specialist support includes advice, information and advocacy, safety planning and risk assessments, onward referrals and signposting. We also run weekly women's support groups and coffee mornings during term time to reduce social isolation and increase women's confidence and self esteem and this year we piloted an employability programme.

Performance

We are immensely proud of the impact we have been able to create in our fourth year as a registered charity and our growth as a young charity. This year we created 104 fully furnished homes across 20 London boroughs, supporting a total of 251 women and children. This is roughly double the impact we created during the previous financial year, when we fully furnished 47 homes for survivors across 12 London boroughs, supporting a total of 190 women and children.

In addition to this we have offered holistic, wrap-around resettlement support to our beneficiaries, including information, advice, safety planning, advocacy, women's groups and practical support. This year we also successfully piloted our new employability programme Thrive, which we co-produced with our Service User Advisory Board, offering six survivors a structured programme of confidence-building sessions, wellbeing workshops and employability skills training.

We also developed our systems change and campaigning work, advocating for change at a local and national level in both temporary and permanent housing. We have developed campaigns for floor coverings to be included in all social housing, and for survivors of domestic abuse to have access to furnished tenancies.



Staff and volunteers team activity at the warehouse

Our impact

Providing high quality, well-designed fully furnished homes improves survivors' mental and physical health, increases their self-esteem, confidence and wellbeing, and helps to keep women and children safe after escaping domestic abuse. Our support also reduces poverty and financial strain, and supports engagement with universal services such as midwifery, social care and education, as families are no longer ashamed of their homes and are more likely to allow professionals into their homes and into their lives.

Our model supports child development by providing a safe and stimulating child-friendly environment; it increases the safety of women and children after domestic abuse by making it less likely they return to the perpetrator because of their housing; it sustains tenancies and reduces the need for repairs and it helps to break the cycle of poverty by removing the burden of having to pay for, or borrow money to buy, expensive items such as flooring and furniture for women placed in empty, unfurnished social housing.

We ask for feedback from all the women we support. Feedback predominantly includes that they feel listened to, valued and respected by us while receiving our services; that the support improves their mental health and wellbeing; makes them feel safer and less stressed about finances; increases their children's happiness, and supports their children's learning and development.

"Furnishing Futures changed my life at a time when I had nothing and no one to turn to. Without them, I couldn't have afforded even the basics like flooring or white goods. The support I received went far beyond furnishing my home.

Through my support worker, who was the first person to help me access therapy, I received specialist, ongoing support, including writing letters to housing, and even Christmas gifts for my daughter.

They didn't disappear after helping me set up my home; instead, they welcomed me onto their advisory board, invited me to events, and gave me the opportunity to share my story. Having a safe, furnished home gave me the stability I needed to return to my studies, complete my midwifery degree, and build a secure future for my child.
Furnishing Futures made me feel seen and worthy when every other organisation, and even my own community, had turned their backs on me. They continue to stand by me when other DV services have cut ties, sparing me the pain of repeatedly retelling my trauma.

*I cannot thank Furnishing Futures enough, and I hope and pray that the charity continues to grow so that more women and families can experience the hope, dignity, and fresh start they gave me." - *Shannon*





*Malika's Home - Photo credit Nat Aubry

Achievements and performance in the year

Furnished homes

Over the past year we created 104 fully furnished, trauma-informed homes across 20 London boroughs, supporting a total of 251 women and children who had been rehoused into empty social housing after fleeing domestic abuse. This is roughly double the impact we created during the previous financial year, when we fully furnished 47 homes for survivors across 12 London boroughs, supporting a total of 190 women and children.

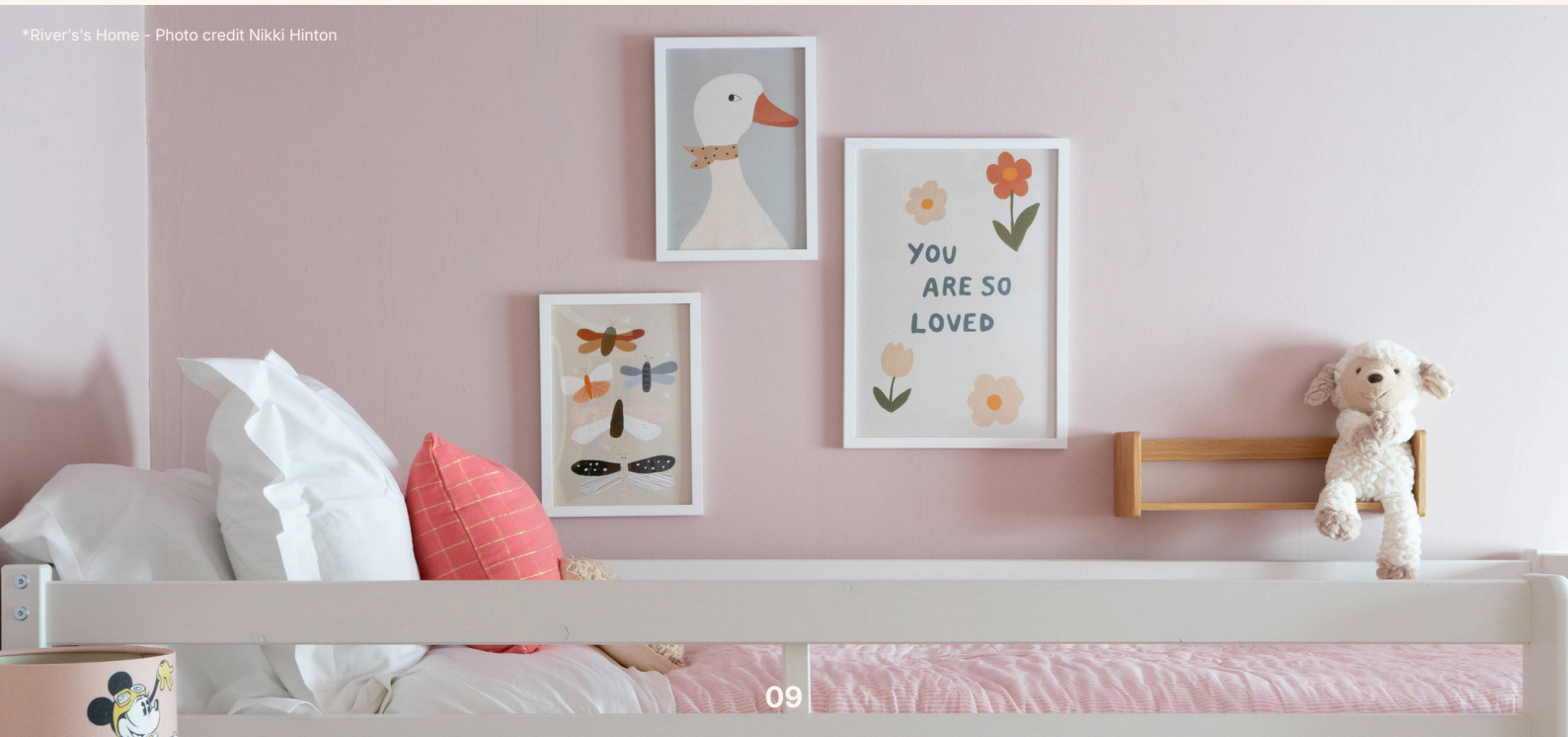
A fully furnished home includes everything a woman needs to live in dignity and comfort, from flooring and window coverings to essential kitchen appliances such as a fridge, cooker and washing machine and all the furniture, homewares and accessories that make a property feel like home. Our homes design team is staffed by qualified interior designers, who design each home according to the needs and wishes of each individual family using donated furnishings, ensuring that each individual we support lives in a home that reflects their personality and preferences

We use trauma-informed design principles to design the homes we create and all our staff are trained in trauma-informed practice. This means we prioritise designing homes that soothe the nervous system and create a feeling of safety and comfort, and do not trigger a stress or trauma response.

Of the 104 women we supported with their homes, all had fled domestic abuse or gender-based violence and all had experienced homelessness and insecure housing as a result. All the women were on low incomes or in receipt of welfare support at the time of being rehoused and supported by us, and unable to afford floor coverings or essential items of furniture. 76 women and 58 children were from black or global majority backgrounds.

Through supporting their mothers with a furnished home, we also created safe spaces for 147 children during the year and three unborn children, whose mothers were pregnant at the time of being rehoused into empty accommodation. Each child's bedroom and the home overall was designed with their personality in mind, to be child-friendly, safe and to meet their changing needs. Every school-aged child was provided with a desk or a suitable place to study.

> *"I love my new home, it's mine and it's beautiful. I feel safe and content. I feel like a proper woman again. Confident and happy. We can have friends over for tea, kids can have play dates. It's a safe place after school. Now we say we are going home and we are happy.*
>
> *My children are calm, they are reading, they are studying, it has changed their lives. My son is now a different boy, emotionally stable and able to concentrate.*
>
> *My daughter for a long time was afraid of everyone, suspicious and not wanting to get close to people. Now she is affectionate again, open to play and love. She draws now and reads and is having a childhood again. I think that this is going to change their futures.*
>
> *They no longer see themselves as different from other kids. They have a home, it's beautiful, they have their stuff. They have a washing machine so they have clean clothes and a bathroom they don't share so they can wash their hair every day if they want! It gives them freedom and a sense of self confidence that had been taken from them by two years of homelessness.*
>
> *In my new home, I feel so safe. It took a while but now I feel like I can lock the door and it's my house. The curtains you gave and the doorbell camera and the extra decor in the hall all made the house feel more secure." *Briony*



*River's's Home - Photo credit Nikki Hinton

Across the year, we supported 38 families living in unfurnished temporary accommodation after escaping domestic abuse, including 63 children.

In total we provided 12,285 items of furniture or homeware for families' homes, and 138 new white goods to ensure families could cook a meal at home and wash their laundry.

This year we also piloted a new programme called our Studio Partnership Programme, where mid to large sized professional interior design studios partnered with us to design and furnish a home for a survivor, guided by us. We completed three Studio Partnership homes during this period, with the studios sourcing and installing the flooring, decorating and furnishings from their trusted suppliers.

Holistic resettlement support

We offer holistic, wrap-around resettlement support to every beneficiary whose home we furnish, to ensure they have the best possible opportunity to rebuild their lives in safety and build independence. Our specialist support includes advice, risk assessments and safety planning, advocacy, women's groups and practical support. In September 2025 we welcomed a new specialist support worker to the team, to meet demand as we scale our services. Across the year, our two specialist support workers provided 3,015 hours, or 402 days, of support to survivors.

Specialist support services include activities such as supporting survivors to secure new school places for their children after a move; providing emotional support and advice; advocating with housing providers for suitable accommodation or repairs; making referrals to counselling services, food banks, baby banks and other organisations; applying for small grants; supporting with school uniforms and study aids for children; completing risk assessments and individual safety plans, and attending child in need reviews, child protection conferences or multi-agency risk assessment committee (MARAC) meetings.

We held 24 women's groups across the year, with each group supporting eight survivors through a structured programme of sessions for ten weeks during school term time. The group explores issues such as boundaries, self esteem, identity, the impact of trauma and forming new friendships. Our support staff, who are experienced in domestic abuse and mental health support, facilitate these groups in a confidential space throughout the year. Feedback from participants has been overwhelmingly positive and as a result the length of each programme was extended, and a drop-in coffee morning and volunteering opportunities within Furnishing Futures warehouse were added.

This year we also successfully piloted our new employability programme Thrive, which we co-produced with our Service User Advisory Board, offering six survivors a structured programme of confidence-building sessions, wellbeing workshops and employability skills training.

> *"Having been in an emotionally abusive relationship for almost a decade, it's extremely hard to ask for help and to accept help even when it's offered, but you made me feel deserving and worthy of your help and support throughout this entire process and have made the transition into our new life so much easier.*
>
> *So I want to thank Furnishing Futures from the bottom of my heart. You've made a very hard situation so much easier, have provided us with comfort and stability and far more than I had hoped for when I was initially referred to your services. Your support hasn't just had a physical impact upon my physical home, but has also had an incredible impact upon my mental and emotional wellbeing. An absolutely wonderful service that is truly changing the lives of people who have taken the brave step to live the lives that they deserve. Thank you." *Lucie*



HQ storage warehouse of Furnishing Futures

Environmental impact

Sustainability and protecting the environment is central to our work at Furnishing Futures, and we believe in protecting the environment for people and the future of the planet. The furniture we provide to families is donated to us in new, or 'as new' condition, by the interiors industry but could otherwise have gone to landfill. This includes items such as product samples, press samples, ex-showroom stock, end of line or dead stock and items with small imperfections that brands and retailers cannot sell and therefore need to dispose of or pass on.

Across the year we provided 12,285 items of donated furniture for families' homes, and sold a further 4,392 items in order to raise funds for the charity, supporting a circular economy and raising £105,308. Our activities saved approximately 61,402kg of CO2 from entering the atmosphere.

Advocacy and campaigns

During this financial year we played an active role as part of the Better Temporary Accommodation Alliance, as the lead organisation in Waltham Forest for the Five Basics campaign. This included meeting with the leader of Waltham Forest Council and the Cabinet Lead for Housing alongside survivors we have supported, to share their lived experience of living in temporary accommodation. We also hosted the leader of Waltham Forest Council and the Cabinet Lead for Housing at Furnishing Futures alongside other local housing organisations for a community lunch, to ask them to pledge their support for improvements to temporary housing in the borough.

Our campaign for floor coverings to be provided as standard in social housing grew this year, with meetings at the House of Lords and with social landlords. We circulated our first ministerial briefing on the impact of furniture poverty, and we completed two pilot schemes with Peabody and Clarion, where they provided floor coverings and painting for survivors while we provided design expertise and furnishings with the goal to support wider systems change in the social housing sector.

This year we also contributed to the Childhood Trust report on the impact of furniture poverty on children and to the book Debt Trap Nation by Katherine Brickell and Melanie Nowicki, for which we hosted a book launch to raise awareness of the financial impact of furniture poverty on survivors and their children. We continue to campaign for access to affordable furnished tenancies for survivors and for improved conditions in social housing.



Fix The Five Basics campaign pledge

Organisational development

Service User Advisory Board

Our Service User Advisory Board ensures that our services are developed in partnership with the women we support and are shaped by their lived experiences. Each year we invite a new cohort of six board members, made up of women who have previously accessed our services or continue to do so, and we consult with them about our programmes, campaigns and organisational development. Service User Advisory Board members also sit on all our recruitment panels, and are invited to join us on campaigning activities or media opportunities.

> *"Thank you so much for affording me the opportunity to be on your advisory board. In my life I have never been on a board, a member on any board, so you can imagine that was something new. That is such an opportunity as well. You gave me a platform to be able to articulate my experiences, what I went through. I felt that I contributed and that made me happy but also it helped me heal from those traumas, those things I experienced. But also I met those other ladies who kind of had similar experiences that I had and it made me feel and think that " ok I am not alone". You know those meetings we had, I also learned a lot about stuff, a lot about people.*
>
> *You had me sit on interview panels. I might seem confident but I definitely became more confident. That built me up. I feel that now, even in my career, I can leave and move on because of these experiences that you have given me and you continue giving me, and I thank you. I can't thank you enough. I think you know how we all feel. All of us who are recipients of your support and help." *Josephine*

Team updates

This year we recruited a junior homes designer and a second specialist support worker to enable us to support more survivors across London with a trauma-informed home and specialist resettlement support services. In addition to this, we recruited a partnerships manager to ensure a reliable flow of donated furniture from brand partners to support the creation of fully furnished homes for survivors.

Warehousing

In July 2025 we moved into a bigger warehouse to support us to scale our services across London, as we had reached capacity in our original warehouse in Unit 4, which we had occupied for the first three years of operations. This has enabled us to create more homes for survivors, and to develop more efficient systems to support operations.

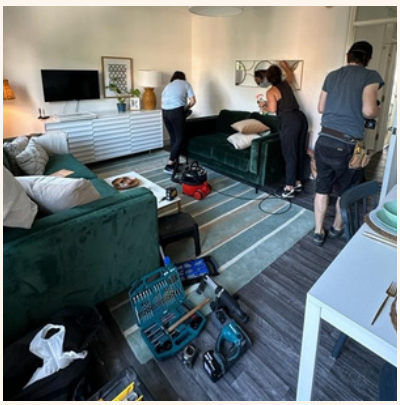
As there was still more than a year to run on the lease for Unit 4, we decided to trial opening it as a dedicated retail and event space, which we called The Atrium in order to build on our fundraising efforts with the sale of donated goods and to raise awareness of the impact of furniture poverty and poor housing through a programme of community events. This opened in October 2025, selling a range of furnishings donated by our partners, sold at discounted prices in order to raise funds, and hosting a series of talks and workshops. The Atrium also hosted our employability programme, Thrive.



Volunteers picking furniture for homes in the warehouse



Volunteer team on home installs



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Volunteers

This year we were supported by 61 volunteers, 57 of whom are regular volunteers. In total our volunteers gave us 582 days or 3,492 hours of their time to support the creation of homes, or by supporting the charity at fundraising or awareness raising events. We are enormously grateful to all our volunteers who give their time and skills so generously and without whom we would not be able to create the impact for survivors and their children that we do.

Challenges

This year although we significantly increased the number of homes we created compared to last year, this was fewer than we had forecasted due to moving warehouse and offices, which meant we had to slow down service delivery while we moved all our furniture to the new warehouse and built new racking and storage systems.

We continue to receive more requests for support than we have the capacity to deliver, and have introduced a system of opening and closing to new referrals periodically to manage demand.

Due to the poor condition of many of the homes that are allocated to survivors, refurbishing them to a liveable standard with flooring and decorating can take longer than anticipated and cost more. In particular, the number of homes that require flooring fitted throughout fluctuates unpredictably, and this can make it difficult to accurately estimate costs and timescales.

The women we support continue to be impacted by the rising cost of living and the reduced capacity of many support services. Difficulties accessing services from housing, social care, domestic abuse services and children's centres has led to additional work for our support staff.

Plans for the future

We plan to continue to increase our impact by supporting more women by furnishing their homes, and by providing our holistic support services to help them sustain their new lives. We will be continuing to deliver our weekly women's groups, drop-in coffee mornings and volunteering opportunities for beneficiaries to reduce social isolation and increase self esteem.

In addition to this, we will continue to campaign for systems change so that no woman or child has to sleep on a cold, hard floor or live in an empty home without even the most basic furnishings after escaping domestic abuse. Our goal is to continue to scale our services and support across London and further afield.

Financial review

Our total income for the period April 2025 to March 2026 was £882,150 and our total expenditure was £957,690. This enabled us to maintain recommended reserves in line with our reserve policy as set out below.

Furnishing Futures defines reserves as "an allotment of unrestricted funds which can be spent on any purposes of the charity". The Board considers that the key issues that free reserves need to cover are to pay our operating costs for a number of months, ensure we have the funds to cover staffing costs and that we have a proportionate amount set aside to pay for a reasonable settlement of other financial obligations. As a result, the target reserves policy is set as the sum of 3-6 months running costs, plus staff redundancy costs.

Any annual operating surplus will be used to:
1) Build and grow our services for beneficiaries
2) Invest and develop our new events and retail fundraising space
3) Recruit new staff to support the growth of the charity

Funding comes from a variety of sources including grants, one-off donations and sales. We would like to thank the following trusts and foundations for their support:

Lewin Trust
AKO Foundation
Michael & Betty Little Trust
Crucible Foundation
Treebeard Trust
The Percy Lane Foundation
Lancashire Foundation
Garfield Weston
Firebird Foundation
Goldman Sachs
Hypatia
Barzilai
The National Lottery Awards For All
Trust for London
John Laing Charitable Trust
Fidelity
The Openwork Foundation
Wates Foundation
Clothworkers' Foundation
Hiscox Foundation
The Cumber Family Foundation
Oak Foundation
George Cadbury Foundation
Chalk Cliff Trust
Future Echo Charitable Trust
Dormywood Trust

We would also like to thank the following:

Rent Guarantor, Paul Foy, Barclays, Le Creuset, Folio Design Recruitment, Paint the Town Green, MFS Investment Management, Barnaby Gates, Oppenheimer, Seen Studios, More Yoga, COAT Paints and Good FX.

Structure, governance and management

Furnishing Futures CIO is a Charitable Incorporated Organisation, approved and registered with the Charity Commission with charity number 1196498 and whose registered office is at 11a Argall Avenue, London E10 7QE.

Policies and procedures for induction and training of trustees

All trustees have access to appropriate development or training. Trustees are encouraged to share their skills and to participate in training one another for the benefit of the governance of the charity.

The Trustee Board meets a minimum of four times a year. Agendas and minutes are circulated for discussion and when appropriate votes are taken. Meetings often take place virtually. This has not impacted on the operation of the meetings.

Arrangements for setting remuneration of key management

The remuneration for key management staff is reviewed each spring by a subgroup of the Trustee Board and agreed at a Board meeting.

Major risks

A risk group of three trustees is in place to review the risk register and other operational, legal and governance matters. We have been guided by the Charity Commission guidance regarding risk.

Where we have identified a risk, we have assessed it to enable us to decide the level of priority that should be applied, action taken to prevent the risk and mitigating actions we should take in responding to it. This assessment takes account of the following: the impact of the risk (the harm) and the likelihood of the risk materialising.

In assessing the impact, we focus on the type and level of harm that may result if the risk materialises. This includes considering the resources and experience of Furnishing Futures. We have also recorded timescales for the risks to be reviewed on a regular basis in order that this register becomes a working document.

Trustees' responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In preparing these financial statements, the trustees are required to:

~ select suitable accounting policies and then apply them consistently

~ observe the methods and principles in the Charities SORP 2019 (FRS 102)

~ make judgements and estimates that are reasonable and prudent

~ state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.

~ prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity. 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.

This report was approved on:

Signed: 

Name: Geetu Bhan, Chair of Trustees
Date: 8 Oct 2026

FURNISHING FUTURES

FINANCIAL STATEMENTS
FOR THE YEAR ENDED

31 March 2026

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Page 19-23	Notes to the Financial Statements

FURNISHING FUTURES

FOR THE YEAR ENDED 31 MARCH 2026

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

I report to the Trustees on my examination of the accounts of the above Charitable Incorporated Organisation ("the CIO") for the year ended 31 March 2026.

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

Responsibilities and basis of report

I report in respect of my examination of the CIO's accounts carried out under section 145 of the 2011 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.

Since Furnishing Futures gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a fellow member of the Association of Charity Independent Examiners, which is one of the listed bodies.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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 accounts to be reached.

Signed: 

Name: K Gomes

Date: 12.10.26

K Gomes FCIE,MAAT
Independent Examiners Ltd
Independent Examiners Ltd
The Grain Store
Hills Barns
Appledram Lane South
Chichester
PO20 7EG

FURNISHING FUTURES

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL **2026** £	TOTAL **2025** £
Income and Endowments from:					
Donations and Legacies	2a	467,758	290,294	758,052	515,472
Charitable Activities	2b	116,960	-	116,960	156,004
Other Income	2c	7,138	-	7,138	64,074
TOTAL		**591,856**	**290,294**	**882,150**	**735,550**
Expenditure on:					
Charitable Activities	4a	282,186	243,044	525,230	317,954
Other Expenses	4b	320,574	47,250	367,824	214,919
Fundraising Costs	4c	64,636	-	64,636	11,565
TOTAL		**667,396**	**290,294**	**957,690**	**544,438**
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS/(LOSSES)		**-75,541**	-	**-75,541**	**191,112**
NET INCOME/(EXPENDITURE)		**-75,541**	-	**-75,541**	**191,112**
NET MOVEMENT IN FUNDS		**-75,541**	-	**-75,541**	**191,112**
RECONCILIATION OF FUNDS:					
Total Funds Brought Forward		393,530	-	393,530	202,417
TOTAL FUNDS CARRIED FORWARD		**317,989**	**-**	**317,989**	**393,530**

All of the organisation's operations are classed as continuing.
The notes on pages 13 to 17 form part of these financial statements.

FURNISHING FUTURES

BALANCE SHEET
AS AT 31 March 2026

	Note	31-Mar-26 Total £	31-Mar-25 Total £
Fixed Assets			
Tangible assets	7	32,148	24,718
Total Fixed Tangible Assets		**32,148**	**24,718**
Current Assets			
Debtors	8	90,289	49,538
Cash at bank and in hand	9	390,600	492,370
Total Current Assets		**480,889**	**541,908**
Creditors: amounts falling due within one year	10	195,048	173,095
NET CURRENT ASSETS		**285,842**	**368,813**
Creditors: amounts falling due in more than 1 yr	11	-	-
NET ASSETS		**317,989**	**393,530**
Funds of the CIO			
General Funds	5b	97,989	266,105
Designated	5b	220,000	127,424
Restricted Funds	5a	-	-
Total Funds		**317,989**	**393,530**

The financial statements were approved , authorised and signed on their behalf by:

Approved on the 17.09.2026

Signed on their behalf by Director .....

Print Name NIGEL LAWMON

Basis of preparation:
These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The accounts have been prepared in accordance with: the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) 2nd addition effective 1 January 2019 and with the Charities Act 2011.

The CIO constitutes a public benefit entity as defined by FRS 102

Changes to accounting estimates
No changes to accounting estimates have occurred in the reporting period

Material prior period errors
No material prior year error have been identified in the reporting period

1. ACCOUNTING POLICIES

The particular accounting policies adopted are set out below.

INCOME

Recognition of Income
These are included in the Statement of Financial Activities (SOFA) when:
· the CIO becomes entitled to the income;
· it is more likely than not that the trustees will receive the resources; and
· the monetary value can be measured with sufficient reliability.

Grants and Donations
Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

Tax Reclaims on Donations and Gifts
Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Contractual Income and Performance Related Grants

This is only included in the SoFA once the CIO has provided the related goods or services or met the performance related conditions.

Government Grants
The CIO did not receive any government grants in the reporting period

Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the Trustees' annual report.

Income from interest, royalties and dividends
This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

Investment Gains and Losses
This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

Expenditure and liabilities

Charitable Activities
Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries.

Liability Recognition
Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the CIO to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Governance and Support Costs
Support costs represent the cost of central functions, for example governance costs, payroll administration, information technology. Governance costs are those support costs which relate to public accountability of the charity and its compliance with regulation and good practice.

Grants Payable without Performance Conditions
Where there are no conditions attaching to the grant that enables the donor CIO to realistically avoid the commitment, a liability for the full funding obligation must be recognised.

Employee benefits
Short term benefits including holiday pay are recognised as an expense in the period in which the service is received.

Redundancy cost
No redundancy payments were made during the reporting period.

Deferred income
Deferred income has been included in the accounts.

Creditors
The CIO has creditors which are measured at settlement amounts less any trade discounts.

Provisions for liabilities
A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date

Fixed Assets
These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or, if gifted, at the value to the CIO on receipt.

Depreciation Expense
Depreciation is calculated at a rate to write off the cost of tangible fixed assets on a straight line basis over 3 years from the month they are purchased.

Debtors
Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the CIO. Subsequently, they are measured at the cash or other consideration expected to be received.

2. ANALYSIS OF INCOME	Note	Unrestricted Funds £	Restricted Funds £	TOTAL **2026** £	TOTAL **2025** £
a) Donations and Legacies					
Donations		277,025	38,300	315,325	203,565
Grants	3	190,733	251,994	442,727	311,907
		467,758	**290,294**	**758,052**	**515,472**
b) Charitable Activities					
Sale of Donated Goods		107,296	-	107,296	156,004
Sale of Tickets and services		9,664	-	9,664	-
		116,960	**-**	**116,960**	**156,004**
C) Other Income					
Investment Income		7,138	-	7,138	1,924
Project Income		-	-	-	62,150
		7,138	**-**	**7,138**	**64,074**

3. Grants & Donations	Note	Unrestricted Funds	Restricted Funds	TOTAL **2026**	TOTAL **2025**
Lewin Trust		28,333	-	28,333	85,000
AKO Foundation		-	-	-	17,000
Michael & Betty Little Trust		15,000	-	15,000	36,820
Cruicible Foundation		7,500	25,000	32,500	52,500
Treebeard Trust		41,250	-	41,250	25,000
The Percy Lane Foundation		37,500	-	37,500	12,500
Lancashire Foundation		-	-	-	5,000
Garfield Weston		-	5,000	5,000	15,000
Firebird Foundation		-	-	-	11,219
Goldman Sachs		-	807	807	6,755
Hypatia		-	636	636	4,364
The Lottery Awards For All		-	16,500	16,500	3,500
Trust for London		-	24,217	24,217	1,033
John Laing Charitable Trust		3,750	-	3,750	1,250
Fidelity		-	24,750	24,750	-
The Openwork Foundation		-	15,000	15,000	-
Wates Foundation		-	10,000	10,000	-
Clothworkers' Foundation		-	7,500	7,500	-
Hiscox Foundation		3,000	15,000	18,000	-
The Cumber Family Foundation		5,000	-	5,000	-
Oak Foundation		7,900	-	7,900	-
George Cadbury Foundation		5,000	-	5,000	-
Chalk Cliff Trust		10,000	-	10,000	-
Future Echo Charitable Trust		10,000	-	10,000	-
Other Grants including unnamed		16,500	107,584	124,084	34,966
Total Grants		**190,733**	**251,994**	**442,727**	**311,907**

4. ANALYSIS OF EXPENDITURE	Note	Unrestricted Funds	Restricted Funds	TOTAL **2026**	TOTAL **2025**
a) Charitable Activities					
Direct Costs		£	£	£	£
Contractors & Professional Fees		10,563	-	10,563	3,000
Volunteer Costs		1,581	-	1,581	2,556
Advertising		574	-	574	2,525
Direct Staff costs	6	120,884	72,374	193,258	110,137
Other Staff Costs		4,973	-	4,973	4,199
Direct Project Costs		27,948	155,670	183,618	91,133
Refuge Project Costs		-	-	-	63,089
Rent & Rates Storage Warehouse		100,707	15,000	115,707	37,140
Warehouse Expenses		13,245	-	13,245	3,355
Waste from Homes		1,711	-	1,711	820
		282,186	**243,044**	**525,230**	**317,954**
b) Support Costs	Note				
Support Staff costs	6	187,038	25,000	212,038	96,144
Rent and Rates		66,513	22,250	88,763	51,275
Wates Disposal		1,711	-	1,711	820
General Admin		18,265	-	18,265	11,670
Warehouse Expenses		4,200	-	4,200	1,917
Legal & Other Professional Fees		14,518	-	14,518	36,467
Insurance		5,698	-	5,698	3,499
General Expenses		5,008	-	5,008	4,579
Bank & Platform Charges		892	-	892	499
Accountancy		623	-	623	726
Independent Examination		1,293	-	1,293	1,265
Depreciation	7	14,815	-	14,815	6,058
		320,574	**47,250**	**367,824**	**214,919**
c) Fundraising Costs	Note				
Fundraising Costs		64,636	-	64,636	11,565
		64,636	-	**64,636**	**11,565**

5. FUNDS ANALYSIS		Balance 1.4.25	Income	Expenditure	Transfers	Closing 31.3.26
a) RESTRICTED FUNDS		£	£	£	£	£
Grants & Donations						
Cruicible Foundation		-	25,000	- 25,000	-	-
Garfield Weston		-	5,000	- 5,000	-	-
Goldman Sachs		-	807	- 807	-	-
Hypatia		-	636	- 636	-	-
Other Donation		-	100,284	- 100,284	-	-
The Lottery Awards For All		-	16,500	- 16,500	-	-
Trust for London		-	24,217	- 24,217	-	-
Fidelity		-	24,750	- 24,750	-	-
Other Donation		-	4,800	- 4,800	-	-
The Openwork Foundation		-	15,000	- 15,000	-	-
Wates Foundation		-	10,000	- 10,000	-	-
Clothworkers Foundation		-	7,500	- 7,500	-	-
Hiscox Foundation		-	15,000	- 15,000	-	-
Other		-	2,500	- 2,500	-	-
Restricted Corporate Foundation		-	38,300	- 38,300	-	-
		-	290,294	-290,294	-	-
b) UNRESTRICTED FUNDS						
	Note					
General Funds		266,105	371,856	- 539,972	-	97,989
Designated	11	127,424	220,000	- 127,424	-	220,000
		393,530	591,856	-667,396	-	317,989
Total Funds		**393,530**	**882,150**	**-957,690**	-	**317,989**

6. STAFF COSTS AND NUMBERS	**2026**	**2025**
Gross Pay	362,463	184,558
Employers National Insurance	34,707	16,185
Employers Pension Costs	8,126	5,538
Total	405,297	206,281

	2026	**2025**
Average number of employees during the year	8.48	4.78

One employee received emoluments of more than £60,000 in this or the previous year. There were 13 employees during the year.

Directors and Related Party Transactions :

No Trustee was paid for services or expenses during the year. No other related party transactions took place during the year (2025 : Nil)

7. TANGIBLE FIXED ASSETS		Office Equipment £	Fixtures & Fittings £	Motor Vehicles £	Total £
EQUIPMENT					
Cost	01-Apr-25	7,335	27,631	3,370	38,336
Additions		1,451	20,752	-	22,203
Cost at	31-Mar-26	8,786	48,383	3,370	60,539
Depreciation	01-Apr-25	2,698	7,551	3,370	13,619
Charge		2,544	12,228	-	14,772
Depreciation at	31-Mar-26	5,242	19,779	3,370	28,391
Net Book Value	31-Mar-26	**3,544**	**28,604**	-	**32,148**
Net Book Value	31-Mar-25	4,638	20,080	-	24,718

The annual commitments under non-cancelling operating leases and capital commitments - see note 11.

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 MARCH 2026

8. DEBTORS AND PREPAYMENTS	Total 2026 £	Total 2025 £
Trade Debtors	1,200	-
Prepayments	8,059	5,152
Accrued Income	13,358	931
Rent Deposits	60,547	32,897
Vat reclaim	7,125	10,558
	90,289	49,538

9. CASH AT BANK AND IN HAND	2026 £	2025 £
Total	390,600	492,370

10. CREDITORS AND ACCRUALS: AMOUNTS FALLING DUE WITHIN ONE YEAR	Total 2026 £	Total 2025 £
Deferred income	134,000	159,777
Accruals	4,825	3,124
Paye	22,266	8,929
Independent Examiners Fees	1,292	1,265
Sundry Creditors	32,664	-
	195,047	**173,095**

11. CREDITORS AND ACCRUALS: AMOUNTS FALLING DUE IN MORE THAN ONE YEAR	Total 2026	Total 2025
Operating Lease	**£**	**£**
Within 1 Year	201,822	127,424
Later than 1 Year but within 5 Years	-	106,187
	201,822	233,611

At the time of publishing these accounts, our two operating leases expire on 30.01.27, and we have not yet negotiated lease terms for the periods following this.

STATEMENT OF CASHFLOWS

STATEMENT OF CASHFLOWS	2026	2025
Cash flows from operating activities		
Net cash income	(75,541)	191,112
Adjustments for non-cash items		
Depreciation	14,772	6,058
Investment income	(7,138)	(1,924)
	(67,907)	195,246
Working capital adjustments		
Decrease in debtors	(40,751)	(22,696)
Increase in creditors	21,952	(52,843)
Net cash flow from operating activities	(86,706)	119,707
Cash flows from investing activities		
Interest receivable and similar income	7,138	1,924
Purchase of tangible fixed assets	(22,203)	(18,582)
Net cash flows from investing activities	(15,065)	(16,658)
Net increase in cash and cash equivalents	(101,771)	103,049
Cash and cash equivalents at 1 April 25	492,370	389,321
Cash and cash equivalents at 31 March 26	**390,599**	**492,370**
Reconciliation of net cash flow to movement in net funds		
Increase in cash	(101,771)	103,049
Net funds at 1 April 2025	492,370	389,321
Net funds at 31 March 2026	**390,599**	**492,370**