COMPANY REGISTRATION NUMBER: 13145316
CHARITY REGISTRATION NUMBER: 1197063

Focus Housing NW

Company Limited by Guarantee

Unaudited Financial Statements

31 March 2026

HAFFNER HOFF LTD
Accountants
2nd Floor - Parkgates
Bury New Road
Prestwich
Manchester
M25 0TL

Focus Housing NW

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2026

	Page
Trustees' annual report (incorporating the director's report)	**1**
Independent examiner's report to the trustees	**5**
Statement of financial activities (including income and expenditure account)	**7**
Statement of financial position	**8**
Notes to the financial statements	**10**

Focus Housing NW

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2026

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2026.

Reference and administrative details

Registered charity name	Focus Housing NW	
Charity registration number	1197063	
Company registration number	13145316	
Principal office and registered office	Hamilton House 205 Bury New Road Whitefield Manchester M45 6GE	
The trustees	J W Bolchover J L Manson M J McConville A J Chaytow	 (Resigned 4 March 2026)
Independent examiner	Mr Howard Schwalbe ACA 2nd Floor - Parkgates Bury New Road Prestwich Manchester M25 0TL	

Structure, governance and management

Focus Housing NW Ltd is constituted by Memorandum and Articles of Association and is a company limited by guarantee. It was incorporated on 20 January 2021 as a company and the company number is 13145316. It was registered as a charity on 13 December 2021 with a charity number 1197063.

Recruitment and appointment of new trustees would be in line with the Memorandum and Articles of Association and with the consent of the trustees. The criteria set for the suitable candidate would be someone who is sensitive to the needs and demands of the organisation.

There is no chief executive officer. The day to day affairs are undertaken by the trustees. All major decisions are taken collectively by the trustees and all the trustees give of their time freely. The trustees are unpaid and details of any related party transactions are disclosed as applicable in the notes to the accounts. The arrangements for setting the pay of the charity's employees are the sole domain of the trustees.

There are no policies for the induction or training of new trustees.

Risk review

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining reserves at the current level, combined with an annual review of controls over the key financial systems, will provide sufficient resources in the event of adverse conditions.
The trustees have also examined other operational and business risks faced by the charity and confirm that there are established systems to mitigate the significant risks.

The charity has also implemented policies including those relating to environmental, open access and child protection. Copies are available on request.

The risks faced by the trust are principally operational risks from ineffective grant making. These risks are managed by the trustees researching potential beneficiaries before granting donations.

Report back and review procedures strengthen these safeguards to ensure public benefit is achieved from all grants.

Objectives and activities

The charity's objects and its principal activities are:

The provision of support, care and accommodation to enable people with learning disabilities, physical disabilities, and other associated disabilities or health conditions to have fulfilling lives, fulfill their potential and be treated with dignity and respect as equal citizens. The ethos and values of the charity will be rooted in the tenets of the Jewish faith.

Public benefit
The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit and in particular to its supplementary public benefit guidance on advancing education when reviewing the charity's aims and objectives and in planning future activities and setting grant making policy for the year.

The trustees consider they have met the public benefit test and outline these achievements below.

The trustees measure the success of achieving the stated aims by how many young people and adults have used the facilities.

The trustees consider they have met their aims successfully this year, by embarking on the project of developing the community centre.

The trustees consider the shorter term aims to be similar to the longer term aims and assess the achievement of the charity in the same way.

Strategic report

The following sections for achievements and performance and financial review form the strategic report of the charity.

Achievements and performance

The charity received £245,289 (2025: £229,894) from various Metropolitan Borough Councils as well as recovering some expenses from members during the year.

The charity also received £154,850 (2025: £237,000) in donations during the year.

Direct expenditure and support costs for the year amounted to £239,520 (2025: £226,729) and was for the provision of housing, education and supported living arrangements of people in need of such services.

The charity looked after 17 members during the year.

The charity has low governance costs that comprise professional fees.

Related party transactions are disclosed as applicable in the notes to the accounts.

There was an overall net surplus and net movement in funds for the year amounting to £160,675 (2025: £240,213), all relating to the unrestricted fund.

Financial review

Focus Housing NW provides high quality accommodation to adults with learning disabilities, adults on the autistic spectrum and physically disabled adults. Our residents receive local authority funded support to enable them to cope and thrive in the community.

Their housing costs are also funded by local authorities via housing benefit comprising of core rent and some extra costs which recognise the need for enhanced housing management support.

The charity now owns 8 properties in total with a further 7 properties being rented. The current properties are mainly one or two bedroom flats and in the future we also envisage having shared houses.

The search for local high quality housing remains challenging due to high demand and rising prices in the areas favoured by the vast majority of our members. However, local estate agents and property management companies have worked positively with us to overcome these potential obstacles.

By any standards this has been an excellent year for the organisation. The trustees are indebted to our members, their families, our partner organisations and local authority funders for their support.

Reserves policy
The present level of funding is adequate to support the continuation of Focus Housing NW Ltd and its activities in the medium term. The trustees consider the financial position of the charity to be satisfactory.

The unrestricted fund represents the unrestricted funds arising from past operating results.

The trustees are satisfied that the balance of the fund is an acceptable level of reserves given the nature of revenue receipts against grants payable.

Total funds at the year end amounted to £403,740 (2025: £243,065), all of which were unrestricted.

The free reserves, being the net current assets of the charity, stood at £85,819 (2025: £21,860) at the year end, all of which were unrestricted.

The trustees' annual report and the strategic report were approved on 12 August 2026 and signed on behalf of the board of trustees by:

J L Manson
Trustee

Focus Housing NW

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of Focus Housing NW

Year ended 31 March 2026

I report to the trustees on my examination of the financial statements of Focus Housing NW ('the charity') for the year ended 31 March 2026.

Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's 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 member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or

2. the financial statements do not accord with those records; or

3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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; or

4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Mr Howard Schwalbe ACA
Independent Examiner

2nd Floor - Parkgates
Bury New Road
Prestwich
Manchester
M25 0TL

12 August 2026

Focus Housing NW

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2026

	Note	2026 Unrestricted funds £	2026 **Total funds** £	2025 Total funds £
Income and endowments				
Donations and legacies	**5**	154,850	154,850	237,000
Investment income	**6**	56	56	48
Other income	**7**	245,289	245,289	229,894
Total income		400,195	400,195	466,942
Expenditure				
Expenditure on raising funds:				
Costs of other trading activities	**8**	99,339	99,339	93,678
Expenditure on charitable activities	**9,10**	140,181	140,181	133,051
Total expenditure		239,520	239,520	226,729
Net income and net movement in funds		160,675	160,675	240,213
Reconciliation of funds				
Total funds brought forward		243,065	243,065	2,852
Total funds carried forward		403,740	403,740	243,065

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 10 to 17 form part of these financial statements.

Focus Housing NW

Company Limited by Guarantee

Statement of Financial Position

31 March 2026

	Note	2026 £	2025 £
Fixed assets			
Tangible fixed assets	**15**	1,275,849	849,933
Current assets			
Debtors	**16**	56,862	32,591
Cash at bank and in hand		35,214	27,279
		92,076	59,870
Creditors: amounts falling due within one year	**17**	6,257	38,010
Net current assets		85,819	21,860
Total assets less current liabilities		1,361,668	871,793
Creditors: amounts falling due after more than one year	**18**	957,928	628,728
Net assets		403,740	243,065
Funds of the charity			
Unrestricted funds		403,740	243,065
Total charity funds	**19**	403,740	243,065

For the year ending 31 March 2026 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The statement of financial position
continues on the following page.

The notes on pages 10 to 17 form part of these financial statements.

These financial statements were approved by the board of trustees and authorised for issue on 12 August 2026, and are signed on behalf of the board by:

J L Manson
Trustee

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Hamilton House, 205 Bury New Road, Whitefield, Manchester, M45 6GE.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

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

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements did not require management to make judgements, estimates or assumptions that affect the amounts reported besides the valuation of fixed asset investments at the year-end.

Taxation

Focus Housing NW Ltd is a registered charity and therefore is not liable to tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

3. Accounting policies *(continued)*

Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Limited by guarantee

Focus Housing NW is registered charity and a company limited by guarantee and does not have a share capital. In the event of the charity being wound up, members are required to contribute an amount not exceeding £10.

5. Donations and legacies

	Unrestricted Funds £	**Total Funds 2026 £**	Unrestricted Funds £	Total Funds 2025 £
Donations				
Donations	154,850	154,850	237,000	237,000

6. Investment income

	Unrestricted Funds £	**Total Funds 2026 £**	Unrestricted Funds £	Total Funds 2025 £
Bank interest receivable	56	56	48	48

7. Other income

	Unrestricted Funds £	**Total Funds 2026 £**	Unrestricted Funds £	Total Funds 2025 £
Income from local MBCs	228,922	228,922	209,953	209,953
Members expenses recovered	16,367	16,367	19,941	19,941
	245,289	245,289	229,894	229,894

8. Costs of other trading activities

	Unrestricted Funds £	**Total Funds 2026 £**	Unrestricted Funds £	Total Funds 2025 £
Costs of renting properties	99,339	99,339	93,678	93,678

9. Expenditure on charitable activities by fund type

	Unrestricted Funds £	**Total Funds 2026 £**	Unrestricted Funds £	Total Funds 2025 £
Provision of housing and supported living arrangements	91,196	91,196	85,841	85,841
Support costs	48,985	48,985	47,210	47,210
	140,181	140,181	133,051	133,051

10. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	**Total funds 2026 £**	Total fund 2025 £
Provision of housing and supported living arrangements	91,196	42,607	133,803	128,081
Governance costs	–	6,378	6,378	4,970
	91,196	48,985	140,181	133,051

11. Analysis of support costs

	Analysis of support costs £	**Total 2026 £**	Total 2025 £
General office	42,607	42,607	42,240
Governance costs	6,378	6,378	4,970
	48,985	48,985	47,210

12. Independent examination fees

	2026 £	2025 £
Fees payable to the independent examiner for:		
Independent examination of the financial statements	1,500	1,560

13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2026 £	2025 £
Wages and salaries	42,000	42,000

The average head count of employees during the year was 1 (2025: 1). The average number of full-time equivalent employees during the year is analysed as follows:

	2026 No.	2025 No.
Number of care home staff	1	1

No employee received employee benefits of more than £60,000 during the year (2025: Nil).

14. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees

15. Tangible fixed assets

	Long leasehold property £
Cost	
At 1 April 2025	849,933
Additions	425,916
At 31 March 2026	1,275,849
Depreciation	
At 1 April 2025 and 31 March 2026	–
Carrying amount	
At 31 March 2026	1,275,849
At 31 March 2025	849,933

16. Debtors

	2026	2025
	£	£
Other debtors	56,862	32,591

17. Creditors: amounts falling due within one year

	2026	2025
	£	£
Accruals and deferred income	1,800	1,560
Other creditors	4,457	36,450
	6,257	38,010

18. Creditors: amounts falling due after more than one year

	2026	2025
	£	£
Bank loans and overdrafts	957,928	628,728

19. Analysis of charitable funds

Unrestricted funds

	At 1 April 2025	Income	Expenditure	**At 31 March 2026**
	£	£	£	£
General funds	243,065	400,195	(239,520)	403,740

	At 1 April 2024	Income	Expenditure	At 31 March 2025
	£	£	£	£
General funds	2,852	466,942	(226,729)	243,065

20. Analysis of net assets between funds

	Unrestricted Funds £	**Total Funds 2026 £**
Tangible fixed assets	1,275,849	1,275,849
Current assets	92,076	92,076
Creditors less than 1 year	(6,257)	(6,257)
Creditors greater than 1 year	(957,928)	(957,928)
Net assets	403,740	403,740

	Unrestricted Funds £	Total Funds 2025 £
Tangible fixed assets	849,933	849,933
Current assets	54,870	54,870
Creditors less than 1 year	(33,010)	(33,010)
Creditors greater than 1 year	(628,728)	(628,728)
Net assets	243,065	243,065

21. Related parties

Mr J L Manson, trustee of Focus Housing NW is also a trustee of The Focus Foundation. Over the last few years Focus Housing NW has transacted with The Focus Foundation. At the year-end, £24,111 was owing to Focus Housing NW.

As well, during the year, The Focus Foundation made donations totalling £154,850 to Focus Housing NW.

22. Post balance sheet event

In April 2026, it was announced that Kisharon Langdon would transfer its services to Focus Housing NW, expected to take effect in Autumn 2026. The transfer is estimated to at least double the Foundation's assets and liabilities, as well as income and expenditure.