HOPE into ACTION
BLACK COUNTRY AREAS
Enabling churches to house the homeless

# Hope Into Action Black Country Areas

# Trustees Annual Report 2025

**Hope into Action Black Country Areas**, Regent House, Bath Ave, Wolverhampton WV1 4EG

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**Facebook:** www.facebook.com/hiablackcountry
Registered charity No. 1202215

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## Introduction

This report has been prepared by the Trustees of Hope Into Action Black Country Areas (HIABCA) to describe the charity's activities, achievements, challenges and plans. It covers the financial reporting period from 1 January to 31 December 2025 and is intended for submission to the Charity Commission for England and Wales and for public access. The report will be made available on request and published on the charity's website.

During 2025, HIABCA continued to develop its responsibility for operational management, finances, staffing, property maintenance, strategic planning and tenant support. In addition, we continue working with church partnerships to support our tenants. This was the charity's first full year of operations, and the year also highlighted areas where greater stability and stronger systems are needed to support sustainable delivery of its charitable aims.

## 1. Statement of Trustee 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. In preparing the financial statements, the Trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles set out in the Charities Statement of Recommended Practice (SORP);
- Make judgements and estimates that are reasonable and prudent; and
- Prepare the financial statements on a going-concern basis unless it inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping accounting records that disclose, with reasonable accuracy at any time, the charity's financial position and enable them to ensure that the

financial statements comply with the Charities Act 2011 and other applicable requirements. They are also responsible for safeguarding the charity's assets and taking reasonable steps to prevent and detect fraud and other irregularities.

## 2. Objectives and Activities

At 31 December 2025, HIABCA had four houses. The charity's purpose is to empower local churches to make a practical difference in the lives of people affected by homelessness.

The properties were maintained during the year, supported by regular monitoring from Empowerment Workers (EWs) and the wider Hope Into Action UK organisation. Monitoring included internal property inspections and checks of compliance certificates.

The properties are situated in densely populated residential areas. Despite their proximity to neighbours, no incidents were reported during the year that required intervention by investors in relation to property use or anti-social behaviour.

Local churches supporting HIABCA contribute as partners, supporters, connectors and, where appropriate, advisers and Training. Their involvement helps the charity deliver its mission, strengthen local relationships and increase its impact in the community.
The charity recorded a deficit of £12,491 for the year, mainly due to periods when properties were unoccupied and therefore did not generate rental income. As a result, cumulative unrestricted reserves were negative at £14,137 at the year end.

### 2.1 HIABCA Reserves Policy

HIABCA's reserves policy is to hold the equivalent of three months' expenditure. During the beginning of 2026, the charity worked to improve its reserves position. The stated target for 2026 was to generate a surplus sufficient to offset the cumulative negative reserves position, before progressing towards the full reserves target during 2027.

## 3. Organisational Activities and Challenges

The principal challenge during 2025 was a lack of organisational stability. The charity experienced changes in trustees and staff, extended periods of local authority scrutiny, and delays in securing approval for a property's accommodation status. These issues placed additional demands on staff and trustees and reduced the capacity available for routine operations, fundraising and developing church partnerships.

### 3.1 Local Authority Scrutiny

For more than five months, new shared-accommodation requirements introduced by Wolverhampton City Council (WCC) led to substantial work reviewing and analysing data to explain and support the Hope Into Action model of rent charging. WCC initially disputed

certain charges and sought reduced rental charges. Responding to these matters required considerable time from the Director, Finance Administrator and Trustees, diverting capacity from routine charity business.

### 3.2 Trustee Changes and Governance

Governance arrangements were affected by trustee turnover. The charity also changed its accounting system during the year. The new system did not provide the level of financial visibility required for confident and timely decision-making, highlighting the importance of ensuring that financial systems meet the charity's management and reporting needs.

### 3.3 Property and Accommodation Delays

One property experienced significant delays before it could be occupied and generate income. Sandwell Council took approximately four months of the financial year to approve the property's return to exempt shared-accommodation status. HIABCA had previously supported the local authority by accommodating refugees under shorthold tenancies for two years. The process of returning the property to shared accommodation reduced the availability of this much-needed housing and delayed income to the charity.
Following the approval process, the property required substantial repairs and renovation, further delaying occupancy during the latter part of the year. The charity estimates that the loss of income attributable to these delays was approximately £13,000. By December 2025, the property still had three vacant rooms, continuing to affect rental income.

### 3.4 Fundraising Challenges

The charity invested in a networking event to raise awareness of its aims and objectives. Contact was made with local churches to seek opportunities to visit and speak about HIABCA's work. Church networking was also incorporated into Empowerment Workers' delivery targets. The charity submitted grant applications to a range of potential funders, but the financial return was limited during the reporting period.

### 3.5 Staff Turnover

A key Empowerment Worker left the organisation during the year. Recruiting and onboarding a replacement required additional staff and management time for application screening, interviews, induction and training. The replacement subsequently resigned to take up a full-time position, creating further disruption and additional pressure on the charity's limited resources.

## 4. Plans and Developments for 2026

At the beginning of 2026, the charity continued to experience challenges in securing grants and donations. In response, the Trustees agreed a range of fundraising and governance measures intended to strengthen the charity's financial position and support more stable operations. The measures undertaken or planned included:

- Planning fundraising activity and seeking to attract additional donors;

- Approaching partner churches for support with fundraising and awareness-raising;
- Establishing a GoFundMe fundraising page;
- Writing to organisations to explore potential financial or other support; and
- Seeking to recruit additional trustees with relevant skills and experience,
- Whilst holding regular trustee meetings to review progress and agree next steps.

By September 2026, the charity reported that these efforts had raised approximately £12,000. The Trustees recognise the importance of improving financial oversight, strengthening governance, reducing property voids where possible, and developing a more consistent fundraising and church-engagement approach. Progress against these priorities should be reviewed regularly during 2026.

## 5. Report Summary

2025 was a challenging year for HIABCA. The charity continued its work supporting people affected by homelessness through its housing and church-partnership model, maintaining its properties and working with tenants. However, trustee and staff turnover, local authority scrutiny, accommodation-status delays and property repairs placed pressure on the organisation and contributed to a financial deficit.
The Trustees acknowledge the need to strengthen organisational stability, financial reporting and reserves, fundraising, and engagement with local churches and other supporters. Fundraising and governance measures were pursued during 2026, with approximately £12,000 reported as raised by September, subject to trustee verification. The Trustees remain focused on building a more resilient organisation able to sustain its housing provision and charitable impact.

## 6. Legal and Administrative information

Trustees Cynthia Davis (Appointed May 2024)

Oyejide Ademola Famose (Appointed 22nd October 2025)

Curtis Shelton (Appointed 6th May 2026)

Charity Number 1202215

Registered Office Regent House

Bath Avenue

Wolverhampton

WV1 4EG

Independent Examiner Guy and Co

12 Johnson Street

Woodcross

Coseley

WV14 9RL

Bankers CAF Bank Ltd

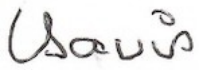
25 Kings Hill Avenue

West Malling

Kent

ME19 4JQ

**Trustee approval**

| | |
|---|---|
| Approved by / on behalf of the Trustees: | Cynthia Davis |
| Date of approval: | 19th October 2026 |
| Name and role of signatory (if applicable): |  |

This report has been approved by all trustees, and signed on their behalf, with their consent. See names below.

Cynthia Davis, chair of Trustees.

Ademola Famose.

Curtis Shelton.

CHARITY COMMISSION FOR ENGLAND AND WALES

| Hope Into Action Black Country Areas | 1202215 |
|---|---|

# Receipts and payments accounts

**CC16a**

| For the period from | 01/01/2025 | To | 31/12/2025 |
|---|---|---|---|

## Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|---|---|---|---|---|
| **A1 Receipts** | | | | | |
| Donations | 4,493 | - | - | 4,493 | 477 |
| Rental Income | 59,398 | - | - | 59,398 | 68,554 |
| Personal Charge | 2,435 | - | - | 2,435 | 2,407 |
| Grant Income | 28,000 | 11,000 | - | 39,000 | - |
| Sundry Income | 441 | - | - | 441 | 446 |
| Supporting Churches | - | - | - | - | 150 |
| Gift | - | - | - | - | 28 |
| Interest Income | 80 | - | - | 80 | - |
| ***Sub total** (Gross income for AR)* | 94,847 | 11,000 | - | 105,847 | 72,062 |
| **A2 Asset and investment sales, (see table).** | | | | | |
| | - | - | - | - | - |
| ***Sub total*** | - | - | - | - | - |
| ***Total receipts*** | 94,847 | 11,000 | - | 105,847 | 72,062 |
| **A3 Payments** | | | | | |
| Advertising & Marketing | 1,995 | - | - | 1,995 | 1,014 |
| Audit & Accountancy | 1,053 | - | - | 1,053 | 1,065 |
| Bank Charges | 60 | - | - | 60 | 59 |
| Consulting | 610 | - | - | 610 | 1,810 |
| General Expenses | 381 | - | - | 381 | 554 |
| Insurance | 760 | - | - | 760 | 1,088 |
| Interest Payments | 465 | - | - | 465 | - |
| Investor Return | 12,017 | - | - | 12,017 | 9,978 |
| IT Software & Consumables | 998 | - | - | 998 | 1,926 |
| Light, Power & Heat | - | - | - | - | 25 |
| Pensions | 1,073 | - | - | 1,073 | 1,019 |
| Printing & Stationary | 557 | - | - | 557 | 339 |
| Rates | 6,124 | - | - | 6,124 | 5,598 |
| Rent | 6,472 | - | - | 6,472 | 1,963 |
| Repairs & Maintenance | 8,741 | - | - | 8,741 | 5,629 |
| Staff Training | 1,550 | - | - | 1,550 | 1,698 |
| Storage - Rent | 857 | - | - | 857 | 170 |
| Subscriptions | 532 | - | - | 532 | - |
| Sundries/Food | 167 | - | - | 167 | - |
| Telephone & Internet | 2,135 | - | - | 2,135 | 403 |
| Tenant Support | 1,096 | - | - | 1,096 | 860 |
| Travel | 931 | - | - | 931 | 718 |
| Wages | 57,589 | 4,000 | - | 61,589 | 43,917 |
| Water | 1,175 | - | - | 1,175 | 1,229 |
| ***Sub total*** | 107,338 | 4,000 | - | 111,338 | 81,062 |
| **A4 Asset and investment purchases, (see table)** | | | | | |
| | - | - | - | - | |
| | - | - | - | - | |
| ***Sub total*** | - | - | - | - | - |
| ***Total payments*** | 107,338 | 4,000 | - | 111,338 | 81,062 |
| ***Net of receipts/(payments)*** | - 12,491 | 7,000 | - | - 5,491 | - 9,000 |
| **A5 Transfers between funds** | - | - | - | - | - |
| **A6 Cash funds last year end** | - 1,646 | - | - | - 1,646 | 7,354 |
| ***Cash funds this year end*** | - 14,137 | 7,000 | - | - 7,137 | - 1,646 |

## Section B Statement of assets and liabilities at the end of the period

### B1 Cash funds

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---|---|---|---|---|
| | Bank | - 4,197 | 7,000 | - |
| | Petty Cash | 68 | - | - |
| | | - | - | - |
| | ***Total cash funds*** | - 4,129 | 7,000 | - |
| | (agree balances with receipts and payments account(s)) | Agreement Error | OK | OK |

### B2 Other monetary assets

| Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---|---|---|---|
| Trade Debtors | - | - | - |
| | - | - | - |
| | - | - | - |
| | - | - | - |
| | - | - | - |
| | - | - | - |

### B3 Investment assets

| Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|---|---|---|---|
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |

### B4 Assets retained for the charity's own use

| Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|---|---|---|---|
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |
| | | - | - |

### B5 Liabilities

| Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
|---|---|---|---|
| Trade Creditors | 270 | - | |
| Other Creditors | 7736 | - | |
| PAYE | 1773 | - | |
| Pension | 229 | - | |
| | 10008 | - | |

Signed by one or two trustees on behalf of all the trustees

| Signature | Print Name | Date of approval |
|---|---|---|
| | | |
| | | |

CHARITY COMMISSION FOR ENGLAND AND WALES

# Independent examiner's report on the accounts

## Section A Independent Examiner's Report

| | | | |
|---|---|---|---|
| **Report to the trustees** | Charity Name<br>HOPE INTO ACTION BLACK COUNTRY AREAS | | |
| **On accounts for the year ended** | 31 December 2025 | **Charity no (if any)** | 1202215 |
| **Set out on pages** | 1-2<br>(remember to include the page numbers of additional sheets) | | |

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025.

**Responsibilities and basis of report**

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

I report in respect of my examination of the Trust'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.

**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 (other than that disclosed below *) 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:** | D Guy | **Date:** | 10/08/2026 |
| **Name:** | Danny Guy | | |
| **Relevant professional qualification(s) or body (if any):** | ACCA | | |
| **Address:** | 12 Johnson Street<br>Woodcross, Coseley<br>WV14 9RL | | |

| Section B | Disclosure |
| --- | --- |
| | Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners). |
| **Give here brief details of any items that the examiner wishes to disclose**. | |