Registered charity number
1209772



Bee Cared 4 Housing CIO

Trustees' Annual Report and Financial Statements

For the year ended
30 September 2026

Areas of operation: Stockport, Bolton, Manchester, Bury and Salford

Bee Cared 4 Housing CIO
Trustees' Annual Report
for the year ended 30 September 2026

The trustees present their annual report and the financial statements of the charity for the year ended 30 September 2026, prepared in accordance with the Charities Act 2011, the Charitable Incorporated Organisations (General) Regulations 2012 and the charity's constitution.

1 Reference and administrative details

Bee Cared 4 Housing CIO is a Charitable Incorporated Organisation registered with the Charity Commission for England and Wales on 28 August 2024, registered charity number 1209772. It is governed by its constitution, as amended on 1 August 2026. Its principal office is the Bolton Hub, Bold Street, Bolton BL1 1LS. The charity operates across Greater Manchester, in Stockport, Bolton, Manchester, Bury and Salford. The trustees who served during the year were Nasrin Yusaf (Chair), Rafiq Yusuf (Vice Chair) and Lubna Ghumra (Secretary). The charity banks with Barclays Bank UK PLC.

2 Objectives and activities

The charity exists for general charitable purposes and in particular for education and training, for the benefit of people with disabilities, for the prevention or relief of poverty, for the provision of recreation, and for other charitable purposes, for the public benefit. It helps children and young people, older people, people with disabilities and the general public across Stockport, Bolton, Manchester, Bury and Salford.

During the year the charity delivered community outreach support, advocacy, advice and information, education and training in daily living skills, and inclusive recreation and community participation, working with local authorities, support providers and families.

3 Public benefit

The trustees confirm that they have had due regard to the Charity Commission's guidance on public benefit when exercising their powers and duties. Services are provided according to need, and any private benefit is incidental to the charity's purposes.

4 Achievements and performance

This was the charity's first year of operational activity. The charity opened its own bank account on 13 March 2026, received £17,891.02 from charitable activities, of which £14,782.78 came through local authority arrangements, and delivered outreach support to beneficiaries referred by local authorities and support providers. The trustees amended the constitution, drafted a full policy framework covering safeguarding, data protection and safer recruitment, registered the charity with the Information Commissioner's Office and moved the principal office to the Bolton Hub.

5 Financial review

The accounts are prepared on the receipts and payments basis. Total receipts for the year were £23,961.02 and total payments were £20,300.26, leaving cash funds of £3,660.76 at 30 September 2026, all unrestricted. The charity had no bank account and no funds at 30 September 2025, as its account was opened on 13 March 2026.

Reserves policy. The trustees aim to hold unrestricted reserves of at least three months' committed running costs, currently around £5,000. Reserves at the year end were below this level and the trustees intend to rebuild them during 2026/27.

Going concern. The trustees consider that the charity has adequate resources to continue its activities for at least twelve months from the date of approval of these financial statements.

6 Structure, governance and management

The charity is governed by its Board of Trustees, who are unpaid volunteers. Significant financial commitments are reserved to the full board, and trustees declare any conflict of interest and do not take part in decisions in which they are conflicted. Dual authorisation of payments and a monthly bank reconciliation reviewed by a second trustee are being introduced in 2026/27.

7 Statement of trustees' responsibilities

The trustees are responsible for keeping proper accounting records, preparing a receipts and payments account and a statement of assets and liabilities for each financial year, ensuring that the charity's funds are applied only for its purposes, and safeguarding its assets.

8 Independent examination

The charity's gross income for the year did not exceed £25,000 and the accounts have therefore not been independently examined.

Approved by the trustees on 8 October 2026 and signed on their behalf by:



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Nasrin Yusaf
Chair of Trustees
Date: 8 October 2026

Bee Cared 4 Housing CIO
Registered charity number: 1209772
Receipts and Payments Account
for the year ended 30 September 2026

	Notes	2026 £	2025 £
Receipts			
Receipts from local authorities	2	14,782.78	0.00
Receipts from individuals and support providers	2	3,108.24	0.00
		17,891.02	0.00
Funds transferred in	5	6,070.00	0.00
Total receipts		**23,961.02**	**0.00**
Payments			
Premises rent	3	7,500.00	0.00
Energy and utilities	3	557.09	0.00
Repairs, flooring and furnishing	3	660.00	0.00
Telephone and postage	3	31.20	0.00
Payment to DWP Debt Management	3	67.72	0.00
Data protection fee	3	47.00	0.00
Other payments	5	11,437.25	0.00
Total payments		**20,300.26**	**0.00**
Net receipts for the year		3,660.76	0.00
Cash funds at 1 October 2025		0.00	0.00
Cash funds at 30 September 2026	**4**	**3,660.76**	**0.00**

All funds are unrestricted. The charity held no restricted or endowment funds during the year.

Bee Cared 4 Housing CIO
Registered charity number: 1209772
Statement of Assets and Liabilities
as at 30 September 2026

	Notes	2026 £	2025 £
Cash funds			
Cash at bank	4	3,660.76	0.00
Total cash funds (unrestricted)		**3,660.76**	**0.00**
Other monetary assets			
Amounts due to the charity	6	Nil	Nil
Non-monetary assets			
Flooring and furnishings, at cost	6	660.00	Nil
Liabilities			
Amounts owed by the charity	6	Nil	Nil

The trustees confirm that the charity is not required to have its accounts audited or independently examined, as its gross income for the year did not exceed £25,000.

The trustees acknowledge their responsibilities for complying with the Charities Act 2011 with respect to accounting records and the preparation of accounts.

The accounts have been prepared on the receipts and payments basis in accordance with section 133 of the Charities Act 2011.



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Nasrin Yusaf
Chair of Trustees
Approved by the trustees on 8 October 2026

Bee Cared 4 Housing CIO
Notes to the Accounts
for the year ended 30 September 2026

1 Accounting policies

Basis of preparation

The accounts have been prepared on the receipts and payments basis in accordance with section 133 of the Charities Act 2011 and the Charitable Incorporated Organisations (General) Regulations 2012. The comparative period is the period ended 30 September 2025, in which the charity had no receipts or payments.

Receipts and payments

Receipts are recognised when money is received and payments when money is paid. No accruals, prepayments or depreciation are included.

Funds

All funds are unrestricted and may be used at the trustees' discretion in furtherance of the charity's objects.

Assets

Non-monetary assets are stated at cost and are not depreciated.

2 Analysis of receipts from charitable activities

	2026 £	2025 £
Manchester City Council – standing order	6,319.20	0.00
Manchester City Council – direct credits	4,243.00	0.00
Metropolitan borough council	4,220.58	0.00
Local authorities	**14,782.78**	**0.00**
Support providers	2,229.68	0.00
Individuals	878.56	0.00
Individuals and support providers	**3,108.24**	**0.00**
Total	**17,891.02**	**0.00**

3 Analysis of payments

	2026 £	2025 £
Premises rent – five monthly payments of £1,500, March to July 2026	7,500.00	0.00
Energy and utilities	557.09	0.00
Flooring – two payments of £330	660.00	0.00
Telephone and postage	31.20	0.00
Payment to DWP Debt Management	67.72	0.00
Data protection fee – Information Commissioner's Office	47.00	0.00
Total	**8,863.01**	**0.00**

4 Cash at bank

	2026 £	2025 £
Barclays community account	**3,660.76**	**0.00**

Cash funds are held in the charity's Barclays community account, opened on 13 March 2026. The balance of £3,660.76 agrees to the bank balance at 30 September 2026. The 2025 figure is nil because the charity had no bank account or funds at 30 September 2025.

5 Funds transferred in and other payments

	2026 £	2025 £
Funds transferred from Bee Cared 4 Housing account	1,070.00	0.00
Funds received from a separate bank account	5,000.00	0.00
Funds transferred in	**6,070.00**	**0.00**
Other payments	11,437.25	0.00

6 Other assets and liabilities

At 30 September 2026 the trustees were not aware of any material amounts owed to or by the charity. Flooring purchased during the year is stated at cost.

7 Trustees' remuneration and expenses

No trustee received remuneration or reimbursed expenses from the charity during the year (2025: none).

8 Events after the reporting period

There have been no events since 30 September 2026 that require adjustment to, or disclosure in, these accounts.

9 Other information

Bee Cared 4 Housing CIO is a Charitable Incorporated Organisation registered in England and Wales. Its principal office is:
Bolton Hub
Bold Street
Bolton
BL1 1LS

The charity operates in the following areas: Stockport, Bolton, Manchester, Bury and Salford.