

Charity registration number SC027577 (Scotland)

Company registration number SC158867

POSITIVE ACTION IN HOUSING LIMITED
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2026

POSITIVE ACTION IN HOUSING LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Prof. R Smith	Chair
	Ms N Parveen	Vice Chair
	Mr P Tompkins *	Treasurer
	Ms L C Brown *	
	Ms J Berlow-Rahman	
	Mrs G Haq	
	Mr T Harrigan MBE	
	Dr J Stoner BEM	
	Ms R Dhanda	Resigned 24 October 2025
	Mr M N Asif	Resigned 14 May 2026
	Prof E H Maitles	
	Mr R Hassan	
	* <i>Founding member</i>	
Secretary	Ms L C Brown	
Senior management	Ms R Qureshi	Chief executive officer
Charity number (Scotland)	SC027577	
Company number	SC158867	
Registered office	James Miller House 6th Floor 98 West George Street Glasgow Lanarkshire United Kingdom G2 1PJ	
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POSITIVE ACTION IN HOUSING LIMITED

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POSITIVE ACTION IN HOUSING LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2026

The Trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2026. The Trustees have adopted the provisions of 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 (FRS 102), effective 1 January 2019.

Vision

A world where every person, regardless of faith, skin colour, origin or nationality, can achieve their fullest potential and contribute positively to all aspects of life, free from poverty, homelessness, or racial discrimination.

Mission

"Working together to rebuild lives after a crisis".

To work with communities and housing providers to enable people from BME, refugee and immigrant backgrounds to rebuild their lives after a crisis, successfully resettlement within our communities, and inform and influence those who can make change happen.

OBJECTIVES AND ACTIVITIES

About us

Based in Glasgow with a Scotland-wide reach, Positive Action in Housing is a BME-led, anti-racist housing and homelessness charity (SC027577). We support women, children, and men from refugee, migrant and racially minoritised backgrounds to rebuild their lives and resettlement with dignity. We believe in a society where everyone has the right to live safe and dignified lives, free from poverty, homelessness, and racial injustice.

We support some of the most disadvantaged people in society. Many face linguistic, cultural, and racial barriers that hinder or block access to housing, work, and essential services.

The main aims and objectives of the charity are to:

- Enable people to overcome homelessness, racism, poor housing, and financial hardship through casework and advocacy.
- Support housing providers to eliminate racial discrimination and promote equal opportunities through guidance, training, and consultancy.
- Empower refugee, migrant and racially minoritised groups to shape broader housing policy and participate at all policy-making levels.
- Undertake action research to identify and address unmet housing needs.

Client Groups supported in 2025-26

- People fleeing war and persecution trying to access food, clothing, shelter, and support networks.
- People from refugee, migrant and BME communities who face poverty, homelessness, or housing problems.
- People who have recently received refugee status, humanitarian protection, or discretionary leave to remain who need resettlement advice and practical support.
- Recognised Palestinian refugees seeking accommodation and/or financial support; assistance with family reunion from Gaza, and student placements in Scotland and elsewhere in the UK.
- People from refugee and migrant communities who are trying to overcome inadequate housing and need to know their housing, welfare and employment rights and stabilise their immigration status.
- People from BME communities trying to overcome inadequate housing and maximise their housing opportunities in the social and private rented sectors.
- People from migrant backgrounds who need help to understand and exercise their housing and employment rights and benefits entitlements and resolve their immigration status to stabilise their lives in Scotland.

Activities:

The charity's work combines direct support, advocacy, and systemic change:

- Advice, representation and information on housing, homelessness, resettlement and welfare rights - enabling people to make informed, lasting decisions about their future.
- Emergency humanitarian aid including food, shelter, energy grants, energy-saving measures, digital devices, and data to help people access their basic human rights and rebuild their lives.

POSITIVE ACTION IN HOUSING LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

Activities (continued)

- Emergency humanitarian aid including food, shelter, energy grants, energy-saving measures, digital devices, and data to help people access their basic human rights and rebuild their lives.
- Practical advice and representation for asylum seekers and new refugees in Home Office accommodation.
- Welfare advice and financial skills training to support refugee and migrant resettlement across Scotland.
- The Room for Refugees Network - a Scotland- and UK-wide refugee hosting scheme offering safe shelter and emergency support to those facing homelessness, powered by individuals and families opening their homes.
- Support for survivors of racial harassment, including gathering evidence, liaising with police and landlords, and challenging unlawful homelessness decisions.
- Working with social housing providers, local authorities, and minority ethnic and voluntary organisations to help people overcome poverty and homelessness.
- Volunteering opportunities and training programmes that build skills and strengthen communities.
- Human rights and antiracist campaigns. We expose injustice, double standards and challenge anti-immigrant and anti-refugee sentiment, and fight against the indefinite detention of innocent families. The voices of our service users drive these campaigns, turning lived experience into demand for systemic change.
- Best-practice guidance and racial equality training for housing associations, local authorities, NGOs, refugee and migrant organisations, trade unions, and educational institutions.

Areas of operation

All our charitable activities are delivered from our city centre base in Glasgow. The charity also took support directly into communities through outreach surgeries.

Using a hybrid model and online technology, the charity offers face-to-face and video call appointments, appointment clinics, and twice-weekly housing surgeries. Messaging apps and online forms allow the charity to respond quickly.

Internally, the charity continues to digitalise its systems to free up more human time to support service users directly, streamlining operations so it can defend rights and deliver support more effectively.

The charity's core projects comprise Housing and Homelessness, which includes the Lifeline Destitution Service and the Frontline Housing Advice Service, Room for Refugees, and the Emergency Relief Fund.

It also runs additional projects to support resettlement, debt, and financial literacy. These are Financial Inclusion, Migrants Rights, and Advocacy and Campaigns, which includes Resettlement.

The charity's Room for Refugees network extends across Scotland and the rest of the UK.

The charity's Emergency Relief Fund provides crisis support to refugees and asylum seekers in Glasgow and other dispersal towns and cities across Scotland. Through its online referral system, the charity distributes emergency food and clothing vouchers, bus passes, digital technology, and energy support.

The charity is also building upon its online self-help briefings to increase client awareness and minimise backlog.

Services delivered

The charity responded to growing need among people facing poverty or homelessness by increasing the capacity of its core projects.

This included expanding its online Positive Action Network, which provided round the clock access to a directory of support services.

Its online briefings, covering topics such as emergency homelessness, opening bank accounts, and managing bills, have become one of its most popular services, helping the charity reach more people without increasing strain on staff time.

Capacity was further increased by closing the digital gap. The charity helped people get connected and taught essential online skills, including how to complete forms and access vital services, reducing reliance on in person appointments.

POSITIVE ACTION IN HOUSING LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

Services delivered (continued)

More volunteers also came forward during the year, directly increasing the charity's capacity to reach people in crisis. Their contribution remains essential to delivering lifeline support and helping people rebuild their lives.

External Environment

Funding pressures continued during 2025/26 as individual giving weakened and competition for grants increased. The charity had to work harder to maintain income, although fundraising remained strong and the organisation stayed financially stable. This reinforced the importance of diversified income, controlled costs and adequate reserves.

The charity is operating in an increasingly hostile environment. Racism is rising, targeting service users and increasing risks for trustees and staff, as people of colour and as refugee advocates. This hostility continues to be fuelled by a worsening economy, political rhetoric, and social media, with asylum seekers targeted inside hotel and bed & breakfast accommodation.

In response, the charity has removed itself from Twitter and Facebook and moved to Bluesky, while retaining Instagram and LinkedIn, to minimise exposure to hostility and abuse. This has reduced the charity's visibility, a trade off also made by other refugee related organisations, reflecting the wider toxicity of the social media environment, which is spilling onto the streets. Protecting the safety of service users and staff remains a key priority as the charity continues to stand with those most vulnerable.

Demand surged amid Glasgow's housing emergency, deepening poverty, and severe pressure from homelessness and eviction. The charity's work focused on supporting refugees, migrants, and low-income households to secure housing, avoid destitution, and challenge the false narrative blaming them for a crisis they did not create.

The wider housing emergency remained acute even though new homelessness applications across Scotland fell slightly. At 30 September 2025, 33,006 homelessness cases remained open, the highest number in the series, while 18,092 households, including 10,480 children, were living in temporary accommodation, also a record. Councils failed to offer temporary accommodation on 10,710 occasions, compared with 7,565 the previous year¹.

The shortage of settled, affordable housing constrains what the charity can achieve. Advice, advocacy and homelessness prevention help people assert their rights and secure support, but the charity cannot create permanent homes where sufficient housing does not exist, and people can remain in temporary accommodation long after the immediate crisis has passed. High temporary accommodation costs can also trap people in poverty, since Housing Benefit reduces as earnings increase, a dynamic Scottish Government analysis has recognised as a poverty trap that can prevent people moving into sustainable employment. Settled, affordable housing is therefore not simply an outcome of independence, for many people it is one of the conditions needed to achieve it.

The Scottish Government responded with a Housing Emergency Action Plan² in September 2025, committing up to £4.9 billion over four years to support delivery of around 36,000 affordable homes by 2029/30, alongside £80 million allocated to councils in 2025/26 to acquire family homes, intended to move 600 to 800 children out of temporary accommodation.

This investment may ease pressure over time, but offers no immediate solution for the 18,092 households already homeless now³.

Backlogs remained high as more people sought help from the charity. Many were at risk of homelessness or imminent eviction as a result of securing refugee status or leave to remain, others were living in unsuitable housing or facing severe financial hardship due to the cost-of-living crisis. Most of the people the charity supports experience severe poverty or destitution.

¹ Scottish Government, Homelessness in Scotland: update to 30 September 2025, published 3 February 2026, <https://www.gov.scot/publications/homelessness-in-scotland-update-to-30-september-2025/>

² Scottish Government, Housing Emergency Action Plan published, 2 September 2025, <https://www.gov.scot/news/housing-emergency-action-plan-published/>

³ Scottish Government, Ending Homelessness Together: annual report to the Scottish Parliament, December 2025, <https://www.gov.scot/publications/ending-homelessness-together-annual-report-scottish-parliament-december-2025/>

POSITIVE ACTION IN HOUSING LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

External Environment (continued)

Financial pressure on the households the charity supports remained severe. Scottish Government modelling estimated that between January and March 2026, around 830,000 households in Scotland, 33%, would be in fuel poverty, including 430,000, 17%, in extreme fuel poverty⁴.

Digital exclusion worsened these problems. Many lacked devices or data, preventing access to housing services, education, legal help, or the Home Office. Language differences further limited people's ability to engage with services fully, trapping people in crisis and delaying resettlement.

Cybersecurity remained a high priority as AI took hold. The charity is proactively working to protect its resources and keep staff aware of potential risks, and kept improving its digital systems to deal with backlogs and make services faster and more secure, though demand still outstripped capacity.

The political and social climate worsened. Refugees were attacked in hotels, anti-immigrant rhetoric spread online, and racism and anti-Muslim hate intensified. A House of Commons inquiry⁵ found asylum accommodation sites had been subject to protests and serious violence, putting residents and staff at risk. In Scotland, 3,990 race-related hate crime charges were reported in 2025/26⁶, 17% more than the previous year, while religiously aggravated charges rose by 5.1%.

The legislative landscape also changed. The Border Security, Asylum and Immigration Act 2025 became law on 2 December 2025, repealing the Safety of Rwanda Act in full and most of the Illegal Migration Act 2023, including its central duty to remove. Some provisions of the Illegal Migration Act were retained, and the new Act introduced additional border security offences, enforcement powers and information sharing measures. While the Act removed some of the previous government's most extreme measures, it offered no real protection from the underlying insecurity facing people in the asylum system, leaving many still at risk of destitution⁷.

Human rights remained under threat. The previous government's Bill of Rights, which would have weakened how courts enforce the European Convention on Human Rights, did not become law, but its proposals showed how far efforts to weaken domestic human rights protections had progressed. With Reform UK now openly calling for Britain to withdraw from the ECHR, the issue remained prominent in anti-immigration politics, though this was not UK Government policy. In July 2026, the Government confirmed it remained committed to the ECHR, had no plans to leave it, and intended the Human Rights Act to remain part of UK law⁸.

Internationally, the genocide in Gaza drove continuing demand for support from Palestinians, including students and recognised refugees with close family members still in Gaza. In September 2025, the Independent International Commission of Inquiry⁹ on the Occupied Palestinian Territory, including East Jerusalem, and Israel concluded that Israeli authorities and security forces had committed and were continuing to commit genocide against Palestinians in Gaza.

⁴ Scottish Government, Fuel Poverty Scenario Modelling based on Ofgem Energy Price Caps: up to January to March 2026, December 2025, <https://www.gov.scot/publications/fuel-poverty-scenario-modelling-based-on-ofgem-energy-price-caps-up-to-january-to-march-2026/>

⁵ House of Commons Home Affairs Committee, The Home Office's management of asylum accommodation, Fourth Report of Session 2024–26, published 27 October 2025, <https://publications.parliament.uk/pa/cm5901/cmselect/cmhaff/580/report.html>

⁶ Crown Office and Procurator Fiscal Service, Hate Crime in Scotland 2025–26, published 30 June 2026, <https://www.copfs.gov.uk/publications/hate-crime-in-scotland-2025-26/html/>

⁷ UK Parliament, Border Security, Asylum and Immigration Act 2025, Royal Assent 2 December 2025, sections 40 and 41 and Explanatory Notes, <https://www.legislation.gov.uk/ukpga/2025/31/notes/division/7/index.htm>

⁸ UK Parliament, Written Question HL1128, European Convention on Human Rights, answered by the Ministry of Justice, 2 July 2026, <https://questions-statements.parliament.uk/written-questions/detail/2026-06-18/HL1128/>

⁹ UN Human Rights Council, Independent International Commission of Inquiry, Legal analysis of the conduct of Israel in Gaza pursuant to the Convention on the Prevention and Punishment of the Crime of Genocide, A/HRC/60/CRP.3, 16 September 2025, <https://www.ohchr.org/sites/default/files/documents/hrbodies/hrcouncil/sessions-regular/session60/advance-version/a-hrc-60-crp-3.pdf>

POSITIVE ACTION IN HOUSING LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

External environment (continued)

Family reunion applications require biometric enrolment, yet the Gaza Visa Application Centre has been closed since October 2023 and remained closed in 2026. Applicants unable to travel safely to another Visa Application Centre may request that their application be predetermined before making the journey, or ask to be excused from attending a centre altogether¹⁰. This process is now set out publicly in Home Office guidance, though decisions remain individual and exceptional rather than amounting to a general biometric waiver for people trapped in Gaza¹¹.

The Government also introduced a specific Gaza process for certain medical evacuation cases and scholarship students, coordinating security and visa procedures for people whose departure from Gaza was being facilitated by the UK Government. This remained a limited route and did not create a general humanitarian or family reunion pathway for Palestinians in Gaza¹².

In September 2025, the Home Secretary suspended new applications under the dedicated Refugee Family Reunion route, rather than all family reunion visas. Applications submitted before 3pm on 4 September 2025 continued under the previous rules, and the suspension remained in force at the time of writing. Partners and children applying afterwards must generally use other family migration routes, principally Appendix FM, which carries different requirements and, unless a fee waiver is granted, fees. This has left families who would previously have used the dedicated refugee route facing substantially greater barriers to reunification. For recognised Palestinian refugees with family members in Gaza, the charity considers that this has created a bureaucratic blockade which functions as collective punishment, devastating for families separated by war and leaving their right to family life in prolonged uncertainty. For recognised Palestinian refugees with family members in Gaza, the charity considers that this has created a bureaucratic blockade which functions as collective punishment, devastating for families separated by war and leaving their right to family life in prolonged uncertainty. The charity's own experience is consistent with wider reporting from across the refugee sector and in reputable media, that since the closure of the Gaza Visa Application Centre, no family member has been able to leave Gaza through the family reunion route¹³.

The effect of the suspension can already be seen in national figures. Refugee Family Reunion grants fell from 20,643 in the year ending June 2025 to 12,888 in the year ending June 2026, a reduction of 38%, although applications lodged before the September 2025 suspension continued to be processed¹⁴.

Throughout these pressures, the charity continued to deliver lifeline services, expand its reach, and speak out for those most at risk.

¹⁰ Court of Session, A and B for Judicial Review, [2026] CSOH 41, Opinion of Lord Braid, 24 April 2026, <https://www.scotcourts.gov.uk/media/tgbbv1w/2026csoh41-a-and-b-for-judicial-review.pdf>

¹¹ Home Office, Unable to travel to a Visa Application Centre to enrol biometrics, overseas applications, version 5.0, published for Home Office staff 26 March 2026, updated 28 August 2026, <https://www.gov.uk/government/publications/biometric-information/unable-to-travel-to-a-visa-application-centre-to-enrol-biometrics-overseas-applications-accessible>

¹² Home Office, Home Office Gaza process: caseworker guidance, published 17 September 2025, updated 24 December 2025, <https://www.gov.uk/government/publications/home-office-gaza-process-caseworker-guidance>

¹³ Home Office, Immigration Rules Appendix Family Reunion, Sponsors with Protection, updated 3 August 2026, <https://www.gov.uk/guidance/immigration-rules/immigration-rules-appendix-family-reunion-sponsors-with-protection>

¹⁴ Home Office, Immigration system statistics, year ending June 2026: Why do people come to the UK? Family, published 27 August 2026, <https://www.gov.uk/government/statistics/immigration-system-statistics-year-ending-june-2026/why-do-people-come-to-the-uk-family>

POSITIVE ACTION IN HOUSING LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

Key Statistics and Analysis 2025 to 2026

- In the financial year 2025-26, Positive Action in Housing's total income was £1,171,729, compared with £1,056,393 in 2024/25. Total expenditure was £1,049,347, compared with £1,007,361 in the previous year. After investment gains of £6,255, the net movement in funds was £128,637, up from £49,032 in 2024/25. Total funds at 31 March 2026 were £1,463,874.
- By the year end, the charity employed 19 staff members, equivalent to 14.2 FTE employees or 498 hours per week (18.2 FTE or 638.5 hours in the previous financial year).
- During the year, the charity provided advice, casework, information sessions and emergency support to 4,641 families and individuals from 74 countries of origin (including Sudan 14%, Yemen 11%, Syria 10%, Iran 8%, Ukraine 7%, Romania 5%, Iraq 4% and Palestine 2%), compared with 4,314 in the previous financial year.
- Arabic was by far the most commonly recorded language in online referrals, accounting for 58% of all referrals. This was followed by Farsi at 6% and Kurdish Sorani at 5%. Amharic accounted for 3.4%.
- The charity's services reached 9,006 direct and indirect beneficiaries, compared with 8,558 in the previous financial year, comprising 6,237 adults, compared with 5,685 in the previous financial year, and 2,769 children, compared with 2,873 in the previous financial year.
- The Housing & Homelessness Team supported 2,427 unique households during 2025/26, through 3,127 referrals. Of these households, 1,193 were supported through Lifeline, mainly people seeking asylum and others without recourse to public funds, while 1,234 were supported through Frontline, mainly refugees and others with recourse. The change from the previous year was stark. Households seeking help while in the asylum system or without recourse fell by 24%, from 1,563 to 1,193, while refugees and others with recourse almost doubled, rising by 99%, from 619 to 1,234. The problem did not disappear when people received status. For many, it moved with them from the asylum system into Scotland's homelessness system.
- Room for Refugees arranged 163 hosting placements involving 233 adults and children and provided 104,530 recorded nights of shelter.
- Financial Inclusion and Migrant Rights projects jointly secured £1.19 million in benefits, tax credits and other financial gains for clients. Together they supported 1,225 unique clients and reached 3,260 beneficiaries, including 1,345 children. Over five years, approximately £5.54 million has been secured for clients.
- During 2025/26, 152 service users identified racism, racial harassment or related safety concerns. Reports included physical assaults, threats, attacks on women wearing hijab, abuse directed at children and families forced to move because they no longer felt safe. This was the first year these experiences were recorded in this level of detail.
- Across the charity's services, between 87% and 96% of people supported were living at or below Universal Credit equivalent income levels, while 352 people had no income at all. Access to benefits did not necessarily protect households from severe hardship.
- The Emergency Relief Fund recorded £141,410 in expenditure, including food and clothing, travel, energy, digital access and other crisis support. Within this figure, £55,099 was spent on the winter emergency appeal and £19,615 on Gaza related emergency support.
- The charity issued 467 SIM cards across 354 recorded cases, helping people maintain access to housing, legal, Home Office and welfare services. Ninety-three per cent of cases involved people seeking asylum, refugees or people with leave to remain. SIM cards were provided alongside help with homelessness, crisis support, opening bank accounts, eVisas and access to benefits. For people with little or no income, losing phone or internet access could also mean losing contact with lawyers, the Home Office, housing services and other essential support.

POSITIVE ACTION IN HOUSING LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

Key Statistics and Analysis 2025 to 2026 (continued)

- The charity distributed 194 emergency bus passes and travel assistance. Recipients included 95 refugees or people with leave to remain and 79 people seeking asylum, from 34 countries, including families with children, lone parents and people living here without their spouses or children. Most were in Glasgow. For people living on little or no income, a bus pass meant being able to reach a lawyer, doctor, housing appointment, college or support service, rather than missing out because they simply could not afford to get there.

Housing

The number of people seeking asylum who needed the charity's help fell sharply, while the number of refugees needing housing support almost doubled. The problem did not disappear when people received status. For many, it moved with them, from surviving in the asylum system to trying to find a home in Scotland's homelessness system. One group was trapped in asylum accommodation, while another was emerging from the asylum system only to enter homelessness. The political claim that refugees were somehow benefiting from the housing crisis is directly contradicted by the charity's own caseload.

During 2025/26, the Housing & Homelessness Team supported 2,427 unique households. Of these, 1,193 were supported through Lifeline, mainly people seeking asylum and others without recourse to public funds, while 1,234 were supported through Frontline, mainly refugees and others with recourse. Some households needed help more than once, resulting in 3,127 referrals.

The change from the previous year was stark. Households seeking help while in the asylum system or without recourse fell from 1,563 to 1,193, down 24%. At the same time, refugees and others with recourse rose from 619 to 1,234, up 99%.

For refugees, getting status did not mean getting a home. Of the 1,234 Frontline households, 527 were already living in council temporary homeless accommodation, while 55 were rough sleeping and 57 were staying with friends or sofa surfing. Together, these accounted for 639 households, 52% of the Frontline caseload. Refugees were entering Glasgow's homelessness system in large numbers at the same time as far right rhetoric portrayed them as receiving preferential treatment. The charity's evidence showed the opposite. They were not jumping the housing queue. They were joining it, often with nowhere settled to go.

For people still seeking asylum, the danger looked different. Of the 1,193 Lifeline households, 727, or 61%, were living in Home Office apartments, hotels, guesthouses or hostels. Many had little money and little control over where they lived. Some also described racist harassment, fear of leaving their accommodation, avoiding streets or public transport and changing their daily routines. Their visibility, and the concentration of people seeking asylum in hotels and other asylum accommodation, made them easy to identify and single out.

Lifeline Advice Service

The level of crisis was striking. Of 1,487 recorded main needs, 815, or 55%, concerned crisis support, reflecting people who had little or no money to meet basic needs. Housing insecurity was also a major part of the caseload: 174 referrals came from people who were already homeless and needed accommodation, 58 from people about to become homeless, 37 from people facing eviction, and 50 concerned unsuitable hotel accommodation. These figures describe referrals rather than separate households, and some people sought help more than once.

The problems were often interconnected. A person could be homeless or living in insecure accommodation and at the same time have no money for food, travel, phone credit or other essentials. Others faced practical barriers such as being unable to open a bank account or get online. The data therefore points not simply to isolated housing problems, but to people facing overlapping homelessness, destitution and exclusion, often without access to the mainstream safety nets available to others.

Frontline Housing Advice Service

The Frontline Housing Advice Service supported refugees, people with leave to remain and others with recourse to public funds who were homeless, at risk of homelessness or struggling to secure suitable housing. Across 1,642 recorded main needs, 579, or 35%, concerned crisis support. A further 463 referrals related directly to homelessness or immediate homelessness risk, including people already homeless and needing accommodation, people about to become homeless or facing eviction, and people living in temporary or unsuitable hotel accommodation.

POSITIVE ACTION IN HOUSING LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

Frontline Housing Advice Service (continued)

This continued a pattern already evident in previous years. The audited accounts recorded 596 households in temporary homeless accommodation or hostels in 2024/25, compared with 133 in 2023/24 and 55 in 2022/23. These earlier figures are not directly comparable with the broader 463 homelessness and risk referrals recorded in 2025/26, but together they show the sustained pressure facing newly recognised refugees and others granted leave to remain as they moved out of Home Office accommodation before settled housing was available.

Refugee status gives people the right to work, claim benefits and access mainstream housing, but it does not guarantee that a home is available when they need one. For many, recognition of status therefore marked the beginning of a new period of housing insecurity rather than the end of it.

The charity's experience is that resolving the homelessness crisis requires social rented homes to be built in their thousands, particularly family sized homes in areas of greatest need. Broader "affordable housing" programmes, which may include tenures beyond social rent, will not on their own meet the needs of people who are homeless, on very low incomes or unable to sustain higher housing costs.

Poverty

Poverty remained consistently high across the charity's services in 2025/26. Across the four main services, between 87% and 96% of people supported were living at or below Universal Credit equivalent income levels. Lifeline recorded 352 people with no income at all and a further 661 living below Universal Credit levels. Poverty was not confined to people shut out of the welfare system. In Frontline, 793 people receiving Universal Credit or equivalent support still needed help, while 876 of the 912 people supported by Financial Inclusion were living at this income level. Having access to benefits did not necessarily protect people from severe hardship.

People reached this point through different routes. Many people seeking asylum were unable to work and had no access to mainstream benefits. Others faced no recourse to public funds, homelessness, high housing and energy costs or insecure employment. Newly recognised refugees could gain the right to work and claim benefits at the same time as losing Home Office accommodation and becoming homeless. During the year, 815 Lifeline referrals concerned crisis support, while the Emergency Relief Fund continued to provide food, clothing, travel and other essentials. The previous year's figure of 98% living in poverty or deprivation was measured differently and is not directly comparable, but the 2025/26 evidence shows no meaningful easing of hardship.

Racism

During 2025/26, the charity expanded the way it recorded service users' experiences of racism and personal safety, asking more detailed questions about what had happened and how it affected daily life. A total of 152 people identified racism, racial harassment or related concerns. Some accounts involved serious violence and intimidation. People reported physical assaults, threats to kill or burn property, stones and other objects thrown at homes, neighbours forcing their way into accommodation, racist abuse directed at children, and women wearing hijab being physically attacked and having attempts made to pull off their headscarves. One person reported what they described as a racist attack and attempted murder. Another family said threats and attacks forced them to leave their home in Northern Ireland. In another case, a family reported that a mobility scooter had been set on fire and that their daughters were being harassed and assaulted, leading to changes of school and restrictions on when family members could leave the house. Parents described children being pelted with stones, beaten, prevented from entering buildings or too frightened to play outside. Several people had reported incidents to the police or housing providers and were seeking rehousing because they no longer felt safe where they lived.

The consequences were equally serious. People described becoming effectively confined to their homes, avoiding public transport, changing routes, giving up studies or employment, moving area, keeping children indoors and living in constant vigilance. One parent said, "I want my children to live like other children without fear." Another person said, "I mainly stay at home." The evidence shows racism operating not only as verbal abuse, but as a housing, safeguarding, health and social exclusion issue that could materially restrict people's freedom, education, employment and family life. Because 2025/26 was the first year this level of detail was collected consistently, the findings provide a baseline for future analysis rather than a direct year on year comparison.

Legal Status

There was a marked shift in the caseload during 2025/26. Refugees and others with recourse to public funds doubled from 619 unique cases in 2024/25 to 1,234 in 2025/26 (an increase of 99%).

By contrast, asylum seekers and others without recourse to public funds fell from 1,563 to 1,193, a reduction of 24%.

POSITIVE ACTION IN HOUSING LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

Legal Status (continued)

The figures show a substantial movement in demand towards people who had secured status but continued to need help with homelessness, temporary accommodation, benefits and rebuilding their lives. Legal status changed, but insecurity did not necessarily end with it.

The UK continued to operate nationality specific routes for Ukrainians through Homes for Ukraine and for Hong Kong BN(O) status holders, while the principal Afghan routes closed to new applications in July 2025. At the same time, there remained no general visa allowing people overseas to travel to the UK to claim asylum, meaning access to protection continued to depend heavily on nationality and available immigration routes.

For Palestinians in Gaza, the Government introduced limited arrangements during 2025 for medical evacuations and fully funded scholarship students, but no general humanitarian route. Refugee family reunion also became more restrictive when the dedicated route was suspended to new applications from 4 September 2025, requiring most partners and children instead to use the ordinary family visa system.

For asylum claims made on or after 2 March 2026, adults granted refugee status or humanitarian protection are normally given only 30 months' permission to stay, rather than five years, with their need for protection reconsidered when they seek further leave. They still have unrestricted access to work and benefits while their permission is valid.

The Government has also announced a 20-year starting point for permanent settlement for refugees under its proposed "core protection" model, although this had not yet been brought into the settlement rules by September 2026. The charity is concerned that repeatedly temporary status makes it harder for people to put down roots, secure long-term employment and housing, and plan family life.

A refugee may have the legal right to work, but expecting someone to build a stable career while their right to remain is reconsidered every 30 months creates obvious insecurity for both employee and employer.

KEY PROJECTS

HOUSING & HOMELESSNESS

Glasgow remained the main centre of demand for the charity's housing and homelessness work, although cases were received from across Scotland and elsewhere in the UK. The service responded to homelessness, refugee move on, eviction, unsuitable accommodation and destitution through multilingual advice, casework, advocacy and practical support. Frontline focused on refugees and others with recourse to public funds, while Lifeline supported people seeking asylum and others without recourse to public funds. The team also maintained its casework volunteer programme, extending access across Arabic, Sorani, Mandarin, Farsi, Dari and Pashto speaking communities.

Note: From 2025/26, Housing and Homelessness figures are presented separately for people with and without recourse to public funds. This provides a clearer picture of changes in demand, particularly the increase in people moving from asylum accommodation into refugee status and, in many cases, temporary accommodation. Previous year figures have therefore been restated on the same basis where necessary to allow consistent comparison. This does not change the underlying work recorded and the revised method will be used consistently in future reporting.

Frontline Housing Advice Service

New Refugees

Demand from newly recognised refugees doubled during 2025/26, mainly in Glasgow. For many, refugee status brought the right to work, claim benefits and rebuild their lives, but not a settled home. Glasgow's housing emergency meant that people leaving Home Office accommodation were often moving instead into homelessness, hotels or prolonged temporary accommodation. Some also came to Scotland from elsewhere in the UK, hoping to rebuild their lives here. Yet Scotland was not immune from the increasingly hostile climate around migration. Race related hate crime charges rose by 17% during 2025/26, while anti-immigration and far-right rhetoric continued to target refugees and migrants^{15 16}.

¹⁵ Scottish Government, Homelessness in Scotland: update to 30 September 2025, 3 February 2026, <https://www.gov.scot/publications/homelessness-in-scotland-update-to-30-september-2025/>

¹⁶ Crown Office and Procurator Fiscal Service, Hate Crime in Scotland 2025-26, 30 June 2026, <https://www.copfs.gov.uk/publications/hate-crime-in-scotland-2025-26/html/>

POSITIVE ACTION IN HOUSING LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

New Refugees (continued)

Stable housing would allow people who want to work, study and support their families to do so, rather than leaving them trapped in costly temporary accommodation and poverty.

Social Housing

The project team, supported by volunteers, assisted 218 service users to complete housing applications to Registered Social Landlords, as well as helping people to bid for properties. This work is person intensive. Many clients are not confident using digital devices to complete housing applications or bid for properties, and most of the charity's service users do not speak English as their first language. It is therefore important that staff can bypass these barriers and help people access safe, affordable social housing, minimising the risk of homelessness. Without staff able to provide this time, service users would struggle to access housing and public services.

Private Rented Sector

The charity continued to support BME tenants and prospective tenants in the private rented sector during 2025/26, particularly where people were dealing with poor housing conditions, unaffordable rents, insecurity or disputes with landlords. Staff provided advice on tenancy rights and responsibilities, helped people consider alternative housing options and supported those at risk of losing their homes.

The wider cost of living crisis continued to place pressure on private tenants. Some households were struggling with rising rents alongside energy, council tax and other essential costs, while others faced eviction when landlords decided to sell or end tenancies. For people on low incomes, the private rented sector was often difficult to sustain, reinforcing the importance of access to genuinely affordable and social rented housing.

Destitution Service

The charity's Destitution Service brings together Lifeline, Room for Refugees and the Emergency Relief Fund. During 2025/26, these services continued to support people facing severe poverty, homelessness and destitution, including many people seeking asylum who had little or no income and restricted access to work or mainstream benefits. Support combined advice and representation with practical help such as food, emergency payments, travel, digital access and temporary hosting. The purpose was not simply to manage crisis, but to help people regain some stability while they resolved their immigration, housing and financial circumstances. The service remains rooted in the charity's long experience of responding to destitution among refugee and migrant communities in Glasgow and across Scotland.

Lifeline Advice Service

Lifeline continued to support people seeking asylum and others without recourse to public funds who were facing destitution, insecure accommodation and prolonged uncertainty. A large part of the caseload involved immediate crisis needs, including people with no money for food, travel or phone data, alongside problems with Home Office support, accommodation, banking, digital access and homelessness. Caseworkers helped people apply for or restore statutory support, challenge unsuitable accommodation, resolve administrative problems and access emergency help where no other safety net was available.

Many people using Lifeline were trying to study English, maintain education, care for their families and prepare for work, but were prevented from moving forward by restrictions on employment, delays in decision making and prolonged dependence on asylum support. The service therefore remained both practical and preventative, helping people survive periods of extreme hardship while protecting their rights and reducing the risk that administrative failure or lack of income would push them further into homelessness and destitution.

Room for Refugees

Room for Refugees is the UK's oldest refugee hosting programme, pioneered by the charity in 2002 when Iraqi and Afghan asylum seekers were left destitute in Glasgow by the Home Office. Volunteer hosts offer accommodation, while the charity manages and supports placements, focusing on helping guests move towards independent living once their circumstances allow.

The service grew rapidly during the Syrian crisis in 2015, again during the Afghan crisis in 2021, and following the Russian invasion of Ukraine in 2022. Guests have included people fleeing war and persecution, unaccompanied children, trafficking survivors, Windrush victims and others facing homelessness or destitution.

Since 2002, Room for Refugees has provided over 804,000 nights of shelter and arranged 2,546 placements for more than 5,200 refugees and asylum seekers.

POSITIVE ACTION IN HOUSING LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

Room for Refugees (continued)

During 2025/26, Room for Refugees arranged 163 hosting placements, supporting 233 people, including 193 adults and 40 children, and providing 104,530 recorded nights of shelter. Of the placements, 85 lasted more than 12 months, 21 between six and 12 months, and 57 up to six months. Guests came from 26 countries and were hosted across Scotland, England, Wales and Northern Ireland.

Recorded nights of shelter fell by around 18%, from 127,454 in the previous year. Despite the reduction, the network continued to make accommodation available in communities for people who might otherwise have faced homelessness or destitution.

Hosting offers more than shelter. It can provide stability, dignity and the chance to rebuild a life. Many guests remain in contact with their hosts after placements end, creating lasting relationships that reduce isolation and help people settle into their communities.

Hosts frequently provide support beyond accommodation, including help with hospital visits, baby supplies, food, energy costs and practical day to day needs. Their commitment sustains a Scotland wide network that provides safety, companionship and practical support where statutory provision is limited or unavailable.

Note: Room for Refugees figures have been updated following further data cleaning and feedback from hosts. This allowed incomplete records to be resolved, including confirmation of whether guests arrived, remained in placements or left earlier than first recorded. Previous year figures presented in this report may therefore be higher than those published last year. This reflects more complete information and the revised presentation of Ukraine hosting activity, not a retrospective change to the underlying work.

Emergency Relief Fund

The Emergency Relief Fund provides immediate practical help to refugees, people seeking asylum and migrants facing severe hardship, homelessness or destitution. Support included families with children, young people, people separated from spouses and children, and people living in temporary or insecure accommodation. Many had little or no income, while others receiving basic benefits still could not afford food, clothing, travel, heating and other essentials.

During 2025/26, £141,409.52 of expenditure was recorded through the Emergency Relief Fund and associated donations activity. This comprised £90,987.50 for food and clothing vouchers, £19,615.09 in Gaza related assistance, £16,789.50 for bus passes and travel, £9,275.09 for crisis volunteer and associated practical support, £3,000 through Pay It Forward, £882.71 for digital technology and connectivity, £500 in an individual crisis grant and £359.63 in energy assistance. These figures together make up the full annual expenditure of £141,409.52.

The largest area of support was food and clothing, helping people with little or no disposable income meet basic daily needs. Travel assistance enabled people to reach Home Office, legal, medical and other essential appointments, while digital and energy support addressed other practical barriers faced by people living in severe hardship.

Gaza related assistance supported recognised Palestinian refugees in the UK trying to help parents, spouses, children and other close relatives affected by genocide, displacement and severe deprivation in Gaza, including contributions to individual family fundraising appeals.

Winter was a particularly pressured period. Between November 2025 and January 2026, £55,098.79 of the annual expenditure above was incurred, including £48,109.63 in identifiable food, clothing and energy assistance. These winter figures are included within the £141,409.52 total and are not additional expenditure.

POSITIVE ACTION IN HOUSING LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

Welfare Rights, Employment and Housing Rights

Fuel poverty remained severe during 2025/26. Scottish Government modelling estimated that by January to March 2026, around 830,000 households in Scotland, 33%, were in fuel poverty, including 430,000, 17%, in extreme fuel poverty. These are modelled estimates rather than observed household counts.

Poverty also continued to fall disproportionately on minority ethnic communities. The latest ethnicity specific Scottish Government evidence available during the year showed relative poverty after housing costs affecting 43% of people from Asian or Asian British backgrounds and 50% of people from Mixed, Black or Black British and Other ethnic groups, compared with 18% of White British people. Estimates for smaller ethnic groups carry greater uncertainty, but the disparity is substantial.

For some migrant families, immigration costs added another heavy burden. During 2025/26, the Immigration Health Surcharge was £1,035 a year for most adults and £776 for children and students. In country family and other leave applications could cost £1,321 per person, while indefinite leave to remain cost £3,029. For families making repeated applications over several years, these charges can run into tens of thousands of pounds, adding to pressure from rent, heating, food and other essentials. Fee waivers are available in some circumstances.

Financial Inclusion Project

The Financial Inclusion Project helps refugees, migrants and minority ethnic communities overcome poverty, access their financial and welfare rights and build greater financial stability. The service provides welfare rights, energy and debt advice alongside budgeting, money guidance and financial literacy support, helping people maximise their income and manage household costs independently.

During 2025/26, demand remained high as households faced continuing pressure from energy, food and housing costs. The multilingual team delivered support in more than ten languages through face to face, telephone, video and Community Advice Desk services. Volunteers from minority ethnic communities also supported outreach and language access.

Service users came from 52 countries. Around 84% were refugees or people seeking asylum. Many faced overlapping barriers including limited English, digital exclusion, unfamiliarity with UK welfare systems and difficulties navigating complex application processes. Support included benefit and grant eligibility checks, welfare rights and energy advice, Priority Services Register applications, carbon monoxide safety advice, individual budgeting support and financial skills workshops.

Key Results 2025/26

- **912 households** were supported, an increase of **28%** from 715 in 2024/25. Their households included **2,289** beneficiaries, comprising 1,411 adults and 868 children, around 30% more beneficiaries than in the previous year.
- The project secured **£880,188** for clients through benefits, tax credits, grants and other financial gains, an increase of **68%** from £523,729 in the previous year.
- **635 households, 70%, received energy advice**, including support with bills, discounts, Priority Services Register registration and carbon monoxide safety.
- **575 households recorded a financial gain**, compared with 300 in the previous year.

Migrants Rights

The Migrants Rights Project helps families and individuals from newer migrant communities access proof of immigration status, understand their housing and welfare rights, maximise income and build longer term financial stability. The charity provides multilingual advice, information and representation, helping people navigate increasingly digital immigration and welfare systems and maintain access to their rights and entitlements.

A multilingual team of three delivered the project during 2025/26, providing face to face appointments at the charity's city centre office and outreach in Govanhill, where appointments were often booked several weeks in advance, alongside support through WhatsApp, telephone and video calls.

Romanian nationals remained the largest client group, reflecting the project's longstanding work with the Romanian Roma community in Govanhill. Many families were living on low incomes in expensive or poor quality private rented housing, with rising rents and household costs placing further pressure on already limited budgets. The project also supported people from a wide range of other countries and immigration backgrounds.

POSITIVE ACTION IN HOUSING LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

Migrants Rights (continued)

As immigration and welfare systems have become increasingly digital, a significant part of the project involved helping people with limited English, literacy or digital skills access and maintain their UK Visas and Immigration accounts. Following the expiry of Biometric Residence Permits at the end of 2024, demand shifted from large scale BRP to eVisa transition work towards resolving UKVI account problems, updating personal details and helping people newly granted status access their digital proof of immigration status.

Key Results 2025/26

- **313 service users** were assisted, benefiting **971 people**, including 494 adults and 477 children. This represented a reduction of around **32% in service users** compared with 2024/25.
- The project secured **£313,383 for clients** through Universal Credit, Child Benefit, Scottish Social Security payments, charitable grants and related entitlements.
- **354 people** were supported to access or maintain online proof of immigration status through UKVI accounts and eVisas.
- **130 beneficiaries** received help with tenancy problems including eviction, harassment, disrepair and overcrowding through the housing advice service funded by Safe Deposits Scotland.

The reduction in activity reflected a change in the pattern of demand during the year. Large scale BRP to eVisa transition work reduced following the December 2024 expiry deadline, while the project increasingly focused on more complex welfare, housing and digital status casework. Reduced Romanian language capacity also affected the volume of work that could be undertaken with the project's main Romanian Roma client group. Despite this, demand for specialist multilingual advice remained high, particularly where people faced overlapping language, digital, welfare and housing barriers.

Volunteering

Volunteers are an important part of the charity's frontline work. During 2025/26, 19 office-based volunteers, eight remote volunteers and 160 host families contributed their time and skills. They supported reception, housing applications, bank account access, resettlement, SIM card distribution, administration and Room for Refugees host assessments, extending the charity's capacity and allowing specialist staff to concentrate on more complex casework and advocacy.

Volunteering also provided opportunities for people to build confidence, improve English, gain practical experience and contribute to their communities. One volunteer described it simply: *"It's rewarding to know that I've been able to make a positive difference to someone's day."*

Advocacy and Campaigns

The charity's Advocacy and Campaigns work continued to amplify the voices and experiences of Black and minority ethnic, refugee and migrant communities during a period of increasingly hostile public debate. Campaigning during 2025/26 focused particularly on safe routes and family reunion for Palestinian family members from Gaza, the consequences of hostile immigration policies, poor housing and homelessness, and the racialised narratives increasingly used to lay the blame on refugees and migrants for pressures on housing, public services and household incomes.

The rise in far right activity, racist abuse and hostile online discourse also affected the environment in which the charity could campaign. Public advocacy increasingly had to be balanced against the safety of staff, volunteers and service users. The charity therefore became more selective about how and where it campaigned publicly, placing greater emphasis on direct engagement with parliamentarians, funders, journalists, partner organisations and community networks, while reducing exposure to platforms and situations where abuse or intimidation presented an unnecessary risk. This was not a withdrawal from campaigning, but an adaptation to a more threatening environment.

The charity continued to challenge scapegoating and misinformation, including claims that refugees were responsible for the housing crisis. Its position remained that housing shortages, poverty and pressure on public services require structural solutions, not racialised blame. Campaigning sought to bring attention back to the need for social housing, adequate incomes, safe migration routes and public policies that allow people to rebuild their lives and contribute to their communities.

POSITIVE ACTION IN HOUSING LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

FINANCIAL REVIEW

Financial Position

In the financial year 2025-26, the charity had an income of £1,171,729, compared with £1,056,393 in the previous financial year, and expenditure of £1,049,347, compared with £1,007,361 the year before. This resulted in net incoming resources for the year of £128,637 (after investments gains), compared with £49,032 in 2024-25, reflecting continued careful management of costs against a backdrop of reduced overall income.

As at 31 March 2026, the charity's free reserves, being those funds not tied up in fixed assets, or funds designated or restricted for a specific purpose, stood at £684,699, broadly consistent with £556,246 the previous year. This increase in free reserves, reflects the Trustees' continued discipline in balancing expenditure against available resources.

Reserves Policy

The charity's reserves policy is to maintain unrestricted reserves sufficient to finance at least 12 months of core running costs. This forms part of a wider long term financial resilience strategy focused on protecting the charity's core mission and directing resources towards frontline housing, homelessness, welfare rights and humanitarian support.

Trustees recognise that increased competition for funding, hybrid working, digitalisation and the rapid development of AI are changing how charities and other office-based organisations operate. Buildings and staffing are the charity's largest fixed costs and therefore require regular review to ensure that resources remain proportionate to need and are being used effectively. The strategy is not simply to reduce expenditure, but to maintain a sustainable organisation that can continue delivering its core work, retain specialist expertise and adapt as methods of service delivery change.

Maintaining adequate reserves gives trustees the time and flexibility to respond to changes in funding in a planned way, rather than through abrupt reductions in services. The policy also takes account of the funds required to meet the charity's obligations should it ever become necessary to wind up the organisation, including commitments to staff, beneficiaries and creditors.

Plans for future periods

The Trustees will continue to focus the charity's resources on preventing homelessness, poverty and destitution and protecting the rights of refugees, people seeking asylum, migrants and minority ethnic communities. In a more competitive funding environment, the charity will continue to strengthen its financial resilience, diversify income and keep major costs under review.

The charity will continue adapting how it uses premises, staffing and technology while protecting the specialist advice, advocacy and human support on which service users depend. The aim is to remain sustainable, protect the charity's independence and reserves, and direct as much resource as possible towards its core work.

Structure, governance and management

Positive Action in Housing is a company limited by guarantee and is governed by its Memorandum and Articles of Association.

Recruitment and appointment of trustees

Trustees are appointed by election on an annual basis, with one third of the Board standing down in rotation each year. This system ensures a regular refresh of skills and perspectives on the Board while maintaining continuity of experience and institutional knowledge.

Organisational structure

The Board of Trustees is responsible for setting the strategic direction and policy of the charity. Day to day operational decisions are delegated to staff, allowing the organisation to respond efficiently to the needs of the people it supports while remaining accountable to the Trustees for the execution of Board approved policy.

Risk management

The Trustees regularly review the major risks facing the charity, including financial, operational, safeguarding, personnel, regulatory, reputational, cybersecurity and data protection risks. Systems are in place to identify, monitor and respond to these risks.

POSITIVE ACTION IN HOUSING LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

Risk management (continued)

The Finance Subcommittee monitors fundraising and financial performance, while the Personnel Subcommittee oversees staffing and employment matters. A Safeguarding Working Group meets twice a year and reports directly to the Trustees on safeguarding, health and safety, cybersecurity, GDPR and complaints.

After the year end, the charity reviewed its safety and business continuity arrangements in response to threatening communications and the wider increase in racist hostility. Appropriate precautionary measures were taken, while frontline services and advocacy continued.

Auditor

In accordance with the company's articles, a resolution proposing that Azets Audit Services be reappointed as auditor of the company will be put at a General Meeting.

Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees' report was approved by the Board of Trustees.

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Trustee

Ms L C Brown

Date: 16 September 2026

Linda Brown



SIGNED VIA ILOVEPDF

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POSITIVE ACTION IN HOUSING LIMITED

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2026

The trustees, who are also the directors of Positive Action In Housing Limited for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

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;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity 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 and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. 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.

POSITIVE ACTION IN HOUSING LIMITED

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF POSITIVE ACTION IN HOUSING LIMITED

Opinion

We have audited the financial statements of Positive Action In Housing Limited (the 'charity') for the year ended 31 March 2026 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2026 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

POSITIVE ACTION IN HOUSING LIMITED

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF POSITIVE ACTION IN HOUSING LIMITED

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 requires us to report to you if, in our opinion:

- proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with the Acts and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

POSITIVE ACTION IN HOUSING LIMITED

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF POSITIVE ACTION IN HOUSING LIMITED

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and to the charitable company's trustees, as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company, the charitable company's members as a body and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

William Vernall BA CA
(Senior Statutory Auditor)
For and behalf of Azets Audit Services, Statutory Auditor
Chartered Accountant
Titanium 1
King's Inch Place
Renfrew
Glasgow
PA4 8WF

William Vernall



SIGNED VIA ILOVEPDF

D6355E6B-E054-4317-ABC8-1EB4308B1D7E

Date: 16 September 2026

POSITIVE ACTION IN HOUSING LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2026

Current financial year		Unrestricted funds general 2026 £	Unrestricted funds designated 2026 £	Restricted funds 2026 £	Total 2026 £	Total 2025 £
	Notes					
Income and endowments from:						
Donations and legacies	3	243,254	-	107,021	350,275	290,891
Charitable activities	4	-	-	754,198	754,198	685,394
Other trading activities	5	14,692	-	-	14,692	11,095
Investments	6	44,252	-	-	44,252	55,710
Other income	7	8,312	-	-	8,312	13,303
Total income		310,510	-	861,219	1,171,729	1,056,393
Expenditure on:						
Raising funds	8	9,130	-	-	9,130	10,690
Charitable activities	9	277,784	-	762,433	1,040,217	996,671
Total expenditure		286,914	-	762,433	1,049,347	1,007,361
Net gains/(losses) on investments	15	6,255	-	-	6,255	-
Net income		29,851	-	98,786	128,637	49,032
Transfers between funds		83,041	(63,041)	(20,000)	-	-
Net movement in funds	12	112,892	(63,041)	78,786	128,637	49,032
Reconciliation of funds:						
Fund balances at 1 April 2025		571,807	405,196	358,234	1,335,237	1,286,205
Fund balances at 31 March 2026		684,699	342,155	437,020	1,463,874	1,335,237

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

POSITIVE ACTION IN HOUSING LIMITED

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2026

Prior financial year		Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £
	Notes				
Income and endowments from:					
Donations and legacies	3	194,625	-	96,266	290,891
Charitable activities	4	-	-	685,394	685,394
Other trading activities	5	11,095	-	-	11,095
Investments	6	55,710	-	-	55,710
Other income	7	13,303	-	-	13,303
Total income		<u>274,733</u>	<u>-</u>	<u>781,660</u>	<u>1,056,393</u>
Expenditure on:					
Raising funds	8	10,690	-	-	10,690
Charitable activities	9	80,820	-	915,851	996,671
Total expenditure		<u>91,510</u>	<u>-</u>	<u>915,851</u>	<u>1,007,361</u>
Net income/(expenditure)		183,223	-	(134,191)	49,032
Transfers between funds		(81,163)	81,163	-	-
Net movement in funds	12	102,060	81,163	(134,191)	49,032
Reconciliation of funds:					
Fund balances at 1 April 2024		469,747	324,033	492,425	1,286,205
Fund balances at 31 March 2025		<u>571,807</u>	<u>405,196</u>	<u>358,234</u>	<u>1,335,237</u>

POSITIVE ACTION IN HOUSING LIMITED

BALANCE SHEET

AS AT 31 MARCH 2026

	Notes	2026 £	£	2025 £	£
Fixed assets					
Tangible assets	17		-		15,561
Investments	18		432,691		100,001
			<u>432,691</u>		<u>115,562</u>
Current assets					
Debtors	19	64,049		53,211	
Investments	20	1,118,071		1,311,026	
Cash at bank and in hand		111,456		112,808	
		<u>1,293,576</u>		<u>1,477,045</u>	
Creditors: amounts falling due within one year	21	(262,393)		(257,370)	
		<u></u>		<u></u>	
Net current assets			1,031,183		1,219,675
			<u></u>		<u></u>
Total assets less current liabilities			1,463,874		1,335,237
			<u></u>		<u></u>
The funds of the charity					
Restricted income funds	24	437,020		358,234	
Unrestricted funds - general	26	684,699		571,807	
Unrestricted funds - designated	25	342,155		405,196	
		<u>1,463,874</u>		<u>1,335,237</u>	

The financial statements were approved by the trustees on 16 September 2026

.....
Prof. R Smith
Trustee

Professor Rachel Smith
01/10/2026
SIGNED VIA ILOVEPDF
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Company registration number SC158867 (Scotland)

POSITIVE ACTION IN HOUSING LIMITED

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2026

	Notes	2026 £	£	2025 £	£
Cash flows from operating activities					
Cash generated from operations	29		87,876		170,453
Investing activities					
Purchase of tangible fixed assets		-		(13,741)	
Purchase of investments		(587,582)		(100,001)	
Purchase/(disposal) of current asset investments		454,102		(104,786)	
Investment income received		44,252		55,710	
Net cash used in investing activities			(89,228)		(162,818)
Net cash generated from financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(1,352)		7,635
Cash and cash equivalents at beginning of year			112,808		105,173
Cash and cash equivalents at end of year			111,456		112,808

POSITIVE ACTION IN HOUSING LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

1 Accounting policies

Charity information

Positive Action In Housing Limited is a private company limited by guarantee incorporated in Scotland. The registered office is James Miller House, 6th Floor, 98 West George Street, Glasgow, Lanarkshire, G2 1PJ, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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 (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, with the exception of fixed assets investments which are measured at market value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

In the event that income is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

POSITIVE ACTION IN HOUSING LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

1 Accounting policies

(Continued)

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.
Other income represents those items not falling into any other heading.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Grants payable are payments made to third parties in the furtherance of the charitable objects of the charity. Single or multi-year grants are accounted for when either the recipient has a reasonable expectation they will receive a grant and the trustees have agreed to pay the grant.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	25% on cost
Computer equipment	25% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

POSITIVE ACTION IN HOUSING LIMITED

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

1 Accounting policies

(Continued)

1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

POSITIVE ACTION IN HOUSING LIMITED

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

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Donations and gifts	70,294	107,021	177,315	62,075	96,266	158,341
Grants	122,164	-	122,164	85,302	-	85,302
Affiliations	50,796	-	50,796	47,248	-	47,248
	<u>243,254</u>	<u>107,021</u>	<u>350,275</u>	<u>194,625</u>	<u>96,266</u>	<u>290,891</u>

4 Income from charitable activities

	Restricted funds 2026 £	Restricted funds 2025 £
Charitable activities		
Performance related grants	<u>754,198</u>	<u>685,394</u>

POSITIVE ACTION IN HOUSING LIMITED

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

4 Income from charitable activities

(Continued)

Performance related grants analysis

	Charitable activities 2026 £	Charitable activities 2025 £
Housing & Homeless (incl. Lifeline Project)	151,460	38,301
Campaigns & Advocacy	-	68,000
Digital Inclusion	-	500
Financial Inclusion	285,792	233,331
Migrant Rights Project	97,805	78,914
Room for Refugees	85,428	95,428
Scottish Government -Ukraine	63,405	82,990
Individual Appeals	23,826	41,448
Glasgow Communities Fund	46,482	46,482
Other	-	-
	<u>754,198</u>	<u>685,394</u>

5 Income from other trading activities

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Wall planner	1,131	1,955
Refer	-	200
Training	4,180	1,130
Annual report	9,381	7,810
Other trading activities	<u>14,692</u>	<u>11,095</u>

6 Income from investments

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Interest receivable	<u>44,252</u>	<u>55,710</u>

POSITIVE ACTION IN HOUSING LIMITED

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

7 Other income

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Other income	8,312	13,303

8 Expenditure on raising funds

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Fundraising and publicity		
Fundraising team	6,436	5,753
Investment management	2,694	4,937
Total costs	9,130	10,690

POSITIVE ACTION IN HOUSING LIMITED

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

9 Expenditure on charitable activities

	Charitable activities 2026 £	Charitable activities 2025 £
Direct costs		
Staff costs	510,246	485,339
Depreciation and impairment	15,561	11,828
Rent, rates and insurance	21,831	23,834
Light, heat and cleaning	3,298	3,621
Printing and promotional costs	7,211	7,101
I.T. costs	38,719	29,038
Stationery and office equipment	3,155	4,466
Project meeting and hospitality costs	5,877	7,192
Repairs and maintenance	1,825	4,613
Subscriptions	12,099	20,261
Training costs	3,861	5,479
Travelling and subsistence	6,075	4,201
Professional and legal costs	24,415	11,917
General expenses	3,694	2,734
Bank charges	1,114	1,077
	<u>658,981</u>	<u>622,701</u>
Grant funding of activities (see note 10)	123,668	134,214
Share of support and governance costs (see note 11)		
Support	235,644	224,448
Governance	21,924	15,308
	<u>1,040,217</u>	<u>996,671</u>
Analysis by fund		
Unrestricted funds - general	277,784	80,820
Restricted funds	762,433	915,851
	<u>1,040,217</u>	<u>996,671</u>

10 Grants payable

	Charitable activities 2026 £	Charitable activities 2025 £
Grants to individuals	<u>123,668</u>	<u>134,214</u>

The charity provides crisis grants and support to individuals in need. The grants take the form of vouchers for food and clothing, energy grants, digital technology support and other measures as required. In addition the charity has raised funds through appeals (Ukraine War Support, Syria/Turkey Earthquake and individual appeals) and remitted to the beneficiaries.

POSITIVE ACTION IN HOUSING LIMITED

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

11 Support costs allocated to activities

		2026 £	2025 £
	Basis of allocation		
Staff costs	<i>Project size</i>	205,125	194,743
Office running costs	<i>Project size</i>	30,519	29,705
Governance costs		21,924	15,308
		<u>257,568</u>	<u>239,756</u>
Analysed between:			
Charitable activities		<u>257,568</u>	<u>239,756</u>

		2026 £	2025 £
Governance costs comprise:			
Audit fees		12,138	10,095
Professional fees		6,903	2,792
AGM and trustees' meetings		2,883	2,421
		<u>21,924</u>	<u>15,308</u>

12 Net movement in funds

	2026 £	2025 £
The net movement in funds is stated after charging/(crediting):		
Fees payable to the charity's auditor:		
- for the audit of the charity's financial statements	9,138	7,323
- for other financial services	3,000	2,772
Depreciation of owned tangible fixed assets	<u>15,561</u>	<u>11,828</u>

13 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

Trustees expenses

Trustees' expenses paid for the year ended 31 March 2026 totalled £81 (2025 - £32). During the year the trustees made donations of £165 (2025 - £240).

14 Employees

The average monthly number of employees during the year was 22 (2025 - 22).

POSITIVE ACTION IN HOUSING LIMITED

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

14 Employees

(Continued)

Employment costs	2026 £	2025 £
Wages and salaries	616,002	567,850
Social security costs	54,918	46,335
Other pension costs	44,451	65,897
	<u>715,371</u>	<u>680,082</u>

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2026 Number	2025 Number
£70,001-£80,000	<u>1</u>	<u>1</u>

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2026 £	2025 £
Aggregate compensation	<u>201,275</u>	<u>238,767</u>

The key management personnel of the Charity comprise the Chief Executive Officer, the Projects Manager and the Office Manager. Employee benefits include salaries, allowances, and employer pension contributions.

15 Gains and losses on investments

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Gains/(losses) arising on:		
Revaluation of investments	5,769	-
Sale of investments	486	-
	<u>6,255</u>	<u>-</u>

16 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

POSITIVE ACTION IN HOUSING LIMITED

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

17 Tangible fixed assets

	Fixtures and fittings £	Computer equipment £	Total £
Cost			
At 1 April 2025	20,468	68,803	89,271
At 31 March 2026	20,468	68,803	89,271
Depreciation and impairment			
At 1 April 2025	16,908	56,802	73,710
Depreciation charged in the year	3,560	12,001	15,561
At 31 March 2026	20,468	68,803	89,271
Carrying amount			
At 31 March 2026	-	-	-
At 31 March 2025	3,560	12,001	15,561

18 Fixed asset investments

	Listed investments £	Cash in portfolio £	Total £
Cost or valuation			
At 1 April 2025	-	100,001	100,001
Additions	587,582	-	587,582
Valuation changes	5,769	-	5,769
Movements for the year	-	(99,865)	(99,865)
Disposals	(160,796)	-	(160,796)
At 31 March 2026	432,555	136	432,691
Carrying amount			
At 31 March 2026	432,555	136	432,691
At 31 March 2025	-	100,001	100,001

Historical cost of the investments at 31 March 2026 is £426,992 (2025 - £nil).

19 Debtors

	2026 £	2025 £
Amounts falling due within one year:		
Debtors	29,243	10,395
Prepayments and accrued income	34,806	42,816
	64,049	53,211

POSITIVE ACTION IN HOUSING LIMITED

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

20 Current asset investments

	2026 £	2025 £
Cash held in short term deposits	1,118,071	1,311,026

21 Creditors: amounts falling due within one year

	Notes	2026 £	2025 £
Other taxation and social security		11,064	12,523
Deferred income	22	224,648	215,312
Other creditors		11,589	11,590
Accruals		15,092	17,945
		262,393	257,370

22 Deferred income

	2026 £	2025 £
Other deferred income	224,648	215,312

Deferred income comprises of affiliation fees and grants (such as the Oak Foundation, National Lottery) received in advance:

	2026 £	2025 £
Deferred income is included within:		
Current liabilities	224,648	215,312
Movements in the year:		
Deferred income at 1 April 2025	215,312	42,964
Released from previous periods	(215,312)	(42,964)
Resources deferred in the year	224,648	215,312
Deferred income at 31 March 2026	224,648	215,312

23 Retirement benefit schemes

	2026 £	2025 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	44,451	65,897

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

POSITIVE ACTION IN HOUSING LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

24 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2025 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2026 £
Housing & Homeless/Lifeline	146,531	151,460	(110,191)	(8,000)	179,800
Financial Inclusion Project	36,447	285,792	(218,049)	(4,000)	100,190
Migrant Rights Project	14,051	97,805	(107,856)	(4,000)	-
Campaigns & Advocacy	13,261	-	-	-	13,261
Digital Inclusion	6,333	-	-	-	6,333
Room for Refugees	7,397	151,454	(138,445)	(4,000)	16,406
Emergency Relief Fund	134,214	128,226	(141,410)	-	121,030
Glasgow Communities Fund	-	46,482	(46,482)	-	-
	<u>358,234</u>	<u>861,219</u>	<u>(762,433)</u>	<u>(20,000)</u>	<u>437,020</u>

Previous year:	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
Housing & Homeless/Lifeline	314,638	41,800	(209,907)	-	146,531
Financial Inclusion Project	31,489	233,332	(228,374)	-	36,447
Migrant Rights Project	21,448	78,914	(86,311)	-	14,051
Campaigns & Advocacy	43,000	68,000	(97,739)	-	13,261
Digital Inclusion	5,833	500	-	-	6,333
National Lottery Community Fund	54,060	-	(54,060)	-	-
Room for Refugees	21,957	10,000	(24,560)	-	7,397
Scottish Government - Ukraine	-	82,990	(82,990)	-	-
Ukraine Refugees Appeal	-	85,428	(85,428)	-	-
Emergency Relief Fund	-	134,214	-	-	134,214
Glasgow Communities Fund	-	46,482	(46,482)	-	-
	<u>492,425</u>	<u>781,660</u>	<u>(915,851)</u>	<u>-</u>	<u>358,234</u>

POSITIVE ACTION IN HOUSING LIMITED

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

24 Restricted funds

(Continued)

Housing & Homelessness (including Lifeline Project)

The Housing & Homelessness Service offers multilingual advice, information, and casework support to BME, refugee and migrant communities facing poverty and homelessness/housing problems so that they may better access safe affordable housing. This fund also includes funding received from Trusts and other contributors towards the running costs of the Lifeline Project providing support to destitute asylum seekers in Glasgow.

Financial Inclusion Project

This project represents grants received from Trusts, Foundations and other contributors to go towards the money skills project aimed at reducing poverty amongst refugee and migrant communities living in Glasgow.

Migrants Rights Project

Funds received from Trusts and Foundations to deliver information, advice and advocacy on welfare rights, housing, and homelessness to EU nationals.

Campaigns and Advocacy

Funding has been provided to cover specific campaigns and advocacy project costs, to enable the charity to continue building our campaigning and strategic voice against the government's hostile policies towards refugees and asylum seekers.

Digital Inclusion

Funding has been from SCVO to provide digital devices on a long-term loan basis to digitally illiterate clients, enabling further digital empowerment and increased access to vital services, job opportunities, and further education; Funding has also been received from Awards for All to provide digital devices, group skills workshops, and 1-1 personalised support to digitally illiterate refugees, asylum seekers, migrants, and BME communities in Glasgow.

National Lottery Community Fund - Improving Lives Fund

Funding has been received to provide accessible, multilingual information, support and advice to Romanian Roma and other EU migrants in Glasgow.

Room for Refugees

Our Room for Refugees scheme was set up in response to the global refugee crisis establishing a network of committed volunteer hosts and providing stable shelter to destitute people.

Ukraine Refugee Appeal

Appeal to help Ukrainian refugees rebuild their lives in the U.K. Funds raised are allocated on a case-by-case basis to support those in need.

The Emergency Relief Fund

The Emergency Relief Fund helps refugees, asylum seekers, and people from migrant communities who are facing severe hardship due to poverty or homelessness. Public donations support this vital work, and our registered partners can also refer individuals in need to us.

Glasgow Communities Fund

This funds the partial salaries of 2 full-time staff members and 1 part-time staff member on the Housing and Homelessness team.

POSITIVE ACTION IN HOUSING LIMITED

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

25 Unrestricted funds - designated

Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose.

	At 1 April 2025 £	Transfers £	At 31 March 2026 £
Fixed obligation fund	230,196	(63,041)	167,155
Digital resource fund	75,000	-	75,000
General purposes fund	100,000	-	100,000
	<u>405,196</u>	<u>(63,041)</u>	<u>342,155</u>
Previous year:	At 1 April 2024 £	Transfers £	At 31 March 2025 £
Fixed obligation fund	249,033	(18,837)	230,196
Digital resource fund	75,000	-	75,000
General purposes fund	-	100,000	100,000
	<u>324,033</u>	<u>81,163</u>	<u>405,196</u>

Fixed obligation fund

This fund is established to fund the liabilities of the charity should it be necessary to wind up the organisation.

Digital Resource Fund

This fund has been established to resource the upgrading of digital services throughout the organisation.

General Purposes Fund

Funds set aside for general usage including anticipated rent increases, property maintenance, IT improvements, redundancies and assistance for Palestinians to resettle in Scotland.

26 Unrestricted funds

The General Fund represents the unrestricted funds that the trustees are free to use in accordance with the charitable objects of the charity.

	At 1 April 2025 £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	At 31 March 2026 £
General funds	<u>571,807</u>	<u>310,510</u>	<u>(286,914)</u>	<u>83,041</u>	<u>6,255</u>	<u>684,699</u>

POSITIVE ACTION IN HOUSING LIMITED

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

26 Unrestricted funds

(Continued)

Previous year:	At 1 April 2024	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 March 2025
	£	£	£	£	£	£
General funds	469,747	274,733	(91,510)	(81,163)	-	571,807

27 Analysis of net assets between funds

	Unrestricted funds general 2026 £	Unrestricted funds designated 2026 £	Restricted funds 2026 £	Total 2026 £
At 31 March 2026:				
Investments	432,691	-	-	432,691
Current assets/(liabilities)	252,008	342,155	437,020	1,031,183
	684,699	342,155	437,020	1,463,874
	Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:				
Tangible assets	15,561	-	-	15,561
Investments	100,001	-	-	100,001
Current assets/(liabilities)	456,245	405,196	358,234	1,219,675
	571,807	405,196	358,234	1,335,237

28 Related party transactions

There were no disclosable related party transactions during the year (2025 - none).

POSITIVE ACTION IN HOUSING LIMITED

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

29	Cash generated from operations	2026 £	2025 £
	Surplus for the year	128,637	49,032
	Adjustments for:		
	Investment income recognised in statement of financial activities	(44,252)	(55,710)
	Gain on disposal of investments	(486)	-
	Fair value gains and losses on investments	(5,769)	-
	Depreciation and impairment of tangible fixed assets	15,561	11,828
	Movements in working capital:		
	(Increase) in debtors	(10,838)	(6,991)
	(Decrease) in creditors	(4,313)	(54)
	Increase in deferred income	9,336	172,348
	Cash generated from operations	87,876	170,453

30 Analysis of changes in net funds

The charity had no material debt during the year.