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Financial Statements

for the year ended 31 March 2026

Eleanor Godfrey Crittall Charity
Charity Number: 1069139

Docusign Envelope ID: AF702C70-0F4F-8FCE-813E-896DE2847B28

Eleanor Godfrey Crittall Charity
for the year ended 31 March 2026

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Charity Information

The sole corporate trustee of the charity is The Riverside Group Limited. The corporate trustee is managed by its Board of Directors which consists of non-executive directors. Members of the trust board are not individual trustees under charity law but act as agents on behalf of the corporate trustee and fulfil the trustees' duties in accordance with the charitable objectives. The members of the Board of Directors of the corporate trustee who served during the financial year were as follows:

Terrie Alafat
Paul Dolan
Fenella Edge
Kei-Retta Farrell
Pauline Ford
Nigel Holland
Olwen Lintott
Erfana Mahmood
Sandra Murray
Sam Scott
Mona Shah
Richard Williams

Principal Office
2 Estuary Boulevard
Estuary Commerce Park
Liverpool
L24 8RF

Charity Number
1069139

Registered Auditor
BDO LLP
Eden Building
Irwell Street
Salford
Manchester
M3 5EN

Investment manager
CCLA Investment Management Limited
1 Angel Lane
London
EC4R 3AB

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Report of the Trustee

The trustee presents its report together with the audited financial statements for the year ended 31 March 2026.

Reference and administrative details

The registered number, principal office, and the trustee who held office during the year, up to the date of this report, are detailed on page 3.

Structure, governance, and management

Eleanor Godfrey Crittall Charity is constituted by a Trust Deed and registered with the Charity Commission under charity number 1069139. The charity was formed by a will dated 28 December 1933 and administered by a Charity Commission Scheme dated 28 December 1934.

During the year ended 31 March 2026, Eventide Homes Trust and Donald Bates Charity transferred their net assets and undertakings to Eleanor Godfrey Crittall Charity.

The transfer has been accounted for in the year in which it occurred. Comparative information for the year ended 31 March 2025 has not been restated and continues to reflect the results, assets, liabilities and funds of Eleanor Godfrey Crittall Charity only.

The financial impact of the transfer is disclosed in Note 14 to the financial statements.

The ultimate parent undertaking and controlling party is deemed to be The Riverside Group Limited (TRGL), a company incorporated in England and Wales and registered under the Co-operative and Community Benefit Societies Act 2014 and a registered provider, registered at 2 Estuary Boulevard, Estuary Commerce Park, Liverpool L24 8RF.

The trustee considers that TRGL and its subsidiaries are related by virtue of significant influence.

Trustee

The trustee of the charity, at the date of this report, is listed on page 3.

Trustee recruitment

The sole corporate trustee of the charity is The Riverside Group Limited which is managed by its Board of Directors. Members of the Trust Board are not individual trustees under charity law, but act as agents on behalf of the corporate trustee and fulfil the trustee's duties in accordance with the charitable objectives.

Trustee appointment is made in consultation with The Riverside Group Limited (TRGL) as the charity's major donor. Trustee vacancies, when they arise, are promoted in an appropriate manner to seek a complementary balance of skills and experience in relation to the current board.

Eleanor Godfrey Crittall Charity recognises that an effective Board of Trustees is essential if the charity is to be effective in achieving its objectives. Individual trustees should have sufficient knowledge, both of trusteeship in general and of the charity's activities, to enable them to carry out their role and to represent the charity at meetings and other events
.
Care has been taken to ensure the board has appropriate skills and experience. Eleanor Godfrey Crittall Charity has adopted the board skills audit and whole board appraisal process used by TRGL, which itself has the highest governance rating from its own regulator and adopts NHF Code of Governance 2020.

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Report of the Trustee (continued)

Trustee induction and training

Trustees are offered relevant training as part of their development. They are encouraged to access training opportunities as appropriate and, as a minimum, to read the Charity Commission's guidance, 'The Essential Trustee'.

The Board carries out an annual appraisal of performance and effectiveness in accordance with the adopted Code of Governance which itself has the highest governance rating from its own regulator.

Trustee remuneration

The trustee of Eleanor Godfrey Crittall Charity receives no remuneration for their work. Any expenses incurred by the Trustee are donated by TRGL.

Committees

The Board of The Riverside Group Limited (the trustee of the charity) is supported by the Group Audit and Risk Committee.

Governance of the charity

The trustee of the charity is the Board of The Riverside Group Limited. During the period under review, the board met regularly to review the strategy and performance and to agree operating plans and budgets. The board of The Riverside Group Limited (the trustee of the charity) delegate certain functions to committees operating under specific terms of reference. Minutes of all committee meetings are presented at the following board meeting. Applications for board membership of The Riverside Group Limited (the trustee of the charity) and trusteeship of the charity are generally sought by advertisement.

The trustee delegates the day-to-day management of the charity to the Riverside Executive Director, Care and Support.

Governance costs (including internal audit, trustee expenses, trustee indemnity insurance and costs of producing statutory accounts) are currently borne by The Riverside Group Limited and are not recharged to the charity. The external audit fee is a donated service to Eleanor Godfrey Crittall by The Riverside Group Limited.

Charity Governance Code

The Charity Governance Code is designed as a tool to support continuous improvement. The board, having reviewed the Code's key principles, considers its governance structure and arrangements to be appropriate for the nature of its operations, and as such has decided not to formally adopt the Code. The board does however regularly visit the Code's key principles to ensure that the highest standards of governance are maintained.

Objectives, activities, achievements and performance

The charity owns the properties, 14-28 (even) Burncroft Avenue, situated in the London Borough of Enfield.

The primary objective of the trust, as stated in its governing document, was to manage and maintain the properties for the benefit of the tenants. The activities undertaken by the trust are to further its charitable purposes for the public benefit.

The statement of financial activities for the year is set out on page 13 of the financial statements. The 8 properties were rented to The Riverside Group Limited during the year, who in turn rented them out under social housing agreements acting as the Association. The trustee continues to consider the future activities of the trust to further its charitable purposes for the public benefit.

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Report of the Trustee (continued)

During the year ended 31 March 2026, Eventide Homes Trust and Donald Bates Charity transferred their net assets and charitable undertakings to Eleanor Godfrey Crittall Charity. Eventide Homes Trust was originally established to provide accommodation for older people in Wolverhampton and Donald Bates Charity was established to provide housing for older people in Stoke-on-Trent. Following the disposal of their respective properties in previous years, both charities held residual charitable assets. The trustee determined that those assets could be managed more effectively within a single charitable entity and accordingly completed the transfer of their undertakings to Eleanor Godfrey Crittall Charity during the year.

Public benefit statement

The Trustee has considered the Charity Commission's guidance on public benefit and borne it in mind when shaping and planning our activities.

The trustee has conducted a comprehensive review of the stated objectives of the charity and is satisfied that all of these are capable of being delivered for the public benefit.

They have further reviewed all the activities of the charity tested against the charitable objectives of the charity, firstly to ensure that they fall within its charitable objectives and secondly to test each activity is being delivered in a manner which can be construed as being for the public benefit.

The trustee is satisfied that there are no activities conducted or promoted by the charity that are not open to all people falling within a defined class or category within the broad parameters or objectives of the charity and that each activity falls within the statutory definition of being for the public benefit.

Financial review

During the year, Eventide Homes Trust and Donald Bates Charity transferred their net assets and charitable undertakings to Eleanor Godfrey Crittall Charity. As a result, the charity's asset base and funds increased significantly during the year. Comparative figures have not been restated and therefore relate solely to Eleanor Godfrey Crittall Charity prior to the transfer.

Eventide Homes Trust transferred investments of £117,727 and Debtors of £247,886 meaning the total Net assets transferred was £365,613. Donald Baites Charity transferred Investments and therefore Net assets of £119,216.

For the year ended 31 March 2026, the trust made a surplus of £512,207 (2025: £20,718).

The charity's rental income decreased from £50,276 to £50,245. This income represents the rental income from eight flats.
The value of reserves at 31 March 2026 stands at £1,503,126 split between expendable endowment £60,569 and unrestricted income funds of £1,442,557 (2025: £990,919, expendable endowment £1,622 and unrestricted income funds of £989,297).

The charity holds reserves for its ordinary activities to ensure commitments can be met notwithstanding any unbudgeted essential expenditure and other variable factors.

Investments

The investments, which are shown at market value in the financial statements, are managed by COIF Charities Investment Fund. As per the statements of unit holding as at 31 March 2026 the number of units and value of the investment are 1378.32 and £327,566 respectively.

For the year ended 31 March 2026, the trust made a loss on investment of £12,630 following a loss on investment of £4,509 in the year ended 31 March 2025.

The COIF Charities Investment Fund is an investment fund designed exclusively for charitable funds in England and Wales. The fund has the two specific objectives of providing an above average total return and an above average dividend. The fund is promoted as a socially responsible fund and as such aims to avoid investments in companies whose main business is the manufacture or support of gambling, tobacco or armaments.

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Report of the Trustee (continued)

Going Concern

The accounts have been prepared on a going concern basis. In assessing the charity's ability to continue as a going concern the trustee has considered the principal risks faced by the charity and its long-term viability. After due consideration, the trustee is confident that the charity has adequate resources to continue in operational existence for the foreseeable future. The business plan of the Riverside Group is stress tested to assess the ability of the Group and its subsidiaries, including Eleanor Godfrey Crittall Charity, to withstand financial challenges arising from macro-economic factors.

Eleanor Godfrey Crittall Charity's financial position is strong, and it has a number of mitigating actions available if required to protect operational and financial resources. As such the trustee continues to adopt the going concern basis.

Reserves policy

Monitoring and review of the reserves policy by the trustee is to take place on an annual basis following recommendation by senior officers of The Riverside Group Limited.

The target range for free reserves (unrestricted) is £75,000 to £150,000 and the value of free reserves at 31 March 2026 was £1,442,557. Unrestricted reserves are held for running costs, governance costs and charitable expenditure to cover thirty years.

Statement of risk

The identification of major business risks and the appropriate response is ongoing through a bottom-up risk management process that involves staff across The Riverside Group Limited. Risk maps are ultimately approved by the Board.

Statement of Trustees' responsibilities in respect of the Trustees' Report and the financial statements

The trustee is responsible for preparing the Trustee Report and the financial statements in accordance with applicable law and regulations.

The law applicable to charities in England and Wales requires the Trustee to prepare financial statements for each financial year. Under that law the Trustee has elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under that law the Trustee must not approve the financial statements unless they are satisfied that they 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 Charity for that period.

In preparing these financial statements, the trustee is required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustee is responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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 Charities Act 2011. 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.

The trustee is responsible for the maintenance and integrity of the charity and financial information on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

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Report of the Trustee (continued)

Disclosure of information to auditor

The current trustee has taken all the steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information. The trustee is not aware of any relevant audit information of which the auditors are unaware.

Approval

The report was approved on 1 October 2026 and signed on its behalf by:

DocuSigned by:
Terrie Alafat
21FC95EC9CE0486...

The Riverside Group Limited – represented by Terrie Alafat
Trustee

01.10.2026

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Report of the Independent Auditor
to the Trustee of Eleanor Godfrey Crittall Charity

Report on the audit of the financial statements

Opinion
In our opinion, the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 March 2026 and of its incoming resources and application of resources 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 Charities Act 2011.

We have audited the financial statements of Eleanor Godfrey Crittall Charity ("the Charity") for the year ended 31 March 2026 which comprise the statement of financial activities, balance sheet, statement of cashflows and notes to the financial statements, including a summary of 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).

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 believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence

We remain independent of the Charity in accordance with the ethical requirements 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.

Conclusions related 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. However, because not all future events or conditions can be predicted, this statement is not a guarantee as to the Charity's ability to continue as a going concern.

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 Trustees are responsible for the other information. The other information comprises the information included in the Financial Statements, other than the financial statements and our auditor's report thereon. 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

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Report of the Independent Auditor
to the Trustee of Eleanor Godfrey Crittall Charity

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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is 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.

Matters on which we are required to report by exception
We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion;

- the information given in the Trustees' Report for the financial year for which the financial statements are prepared is inconsistent in any material respect with the financial statements; or
- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees 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 Charity 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 145 of the Charities Act 2011 and report in accordance with the Act 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.

However, the primary responsibility for the prevention and detection of fraud rests with both those charged with governance of the Charity and management.

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Report of the Independent Auditor
to the Trustee of Eleanor Godfrey Crittall Charity

Extent to which the audit was 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, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Non-compliance with laws and regulations

Based on:
- Our understanding of the Charity and the sector in which it operates;
- Discussion with management and those charged with governance; and
- Obtaining and understanding of the Charity's policies and procedures regarding compliance with laws and regulations;

We considered the significant laws and regulations to be the applicable accounting framework (Charities SORP 2019, FRS102 and Charities Act 2011).

Our procedures in respect of the above included:
- Enquiries of management whether there were any litigations and claims;
- Review of minutes of meetings of those charged with governance for any instances of non-compliance with laws and regulations; and
- Review of financial statement disclosures and agreeing to supporting documentation;

Fraud

We assessed the susceptibility of the financial statements to material misstatement, including fraud. Our risk assessment procedures included:
- Enquiries with management and those charged with governance regarding any known or suspected instances of fraud;
- Obtaining an understanding of the Charity's policies and procedures relating to:
  - Detecting and responding to the risks of fraud; and
  - Internal controls established to mitigate risks related to fraud.
- Discussion amongst the engagement team as to how and where fraud might occur in the financial statements; and
- Performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;

Based on our risk assessment, we considered the areas most susceptible to fraud to be management override of controls through inappropriate journal entries to manipulate financial results specifically over service charge and rental income from lettings.

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Report of the Independent Auditor

to the Trustee of Eleanor Godfrey Crittall Charity

Our procedures in respect of the above included:

- Testing a sample of journal entries throughout the year, which met a defined risk criteria, by agreeing to supporting documentation;
- Assessed and recalculated the year income that is expected and comparing this to income recognised.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members who were all deemed to have appropriate competence and capabilities and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

Our audit procedures were designed to respond to risks of material misstatement in the financial statements, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery, misrepresentations or through collusion. There are inherent limitations in the audit procedures performed and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we are to become aware of it.

A further description of our responsibilities for the audit of the financial statements is located at the Financial Reporting Council's ("FRC's") website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the Charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the Charity's 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 Charity and the Charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

DocuSigned by:
Sarah Anderson
911B7AE40D374FC...

BDO LLP, statutory auditor
Leeds, UK
01 October 2026

BDO LLP is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

BDO LLP is a limited liability partnership registered in England and Wales (with registered number OC305127).

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Eleanor Godfrey Crittall Charity
for the year ended 31 March 2026

Statement of Financial Activities
for the year ended 31 March 2026

		Unrestricted funds 2026	Total funds 2026	Total funds 2025
		£	£	£
Income from:				
Donations and legacies	2	11,000	11,000	11,000
Charitable activities	3	50,245	50,245	50,276
Transfer of net assets from other charities	14	484,829	484,829	-
Total income		**546,074**	**546,074**	**61,276**
Expenditure on:				
Charitable activities	4	(10,213)	(10,213)	(25,025)
Other costs	4	(11,024)	(11,024)	(11,024)
Total expenditure		**(21,237)**	**(21,237)**	**(36,049)**
Net income		**524,837**	**524,837**	**25,227**
Gains/(losses) on investments	8	(12,630)	(12,630)	(4,509)
Transfers between funds		-	-	-
Net movement in funds		**512,207**	**512,207**	**20,718**
Reconciliation of funds:				
Total funds brought forward	10	990,919	990,919	970,201
Total funds carried forward	10	**1,503,126**	**1,503,126**	**990,919**

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The notes on pages 16 to 24 form part of these financial statements.

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Balance Sheet
as at 31 March 2026

	Note	2026 £	2025 £
Fixed assets			
Tangible assets	7	1,916	1,940
Investments	8	327,566	222,468
		329,482	**224,408**
Current assets			
Debtors	9	1,173,644	766,511
Net current assets		**1,173,644**	**766,511**
Net assets		**1,503,126**	**990,919**
Funds			
Unrestricted- general	10	1,442,557	989,297
Unrestricted- designated	10	60,569	1,622
Total funds		**1,503,126**	**990,919**

The notes on pages 16 to 24 form part of these financial statements.

The financial statements were approved by the trustees and authorised for issue on 1 October 2026, and were signed on their behalf by:

DocuSigned by:
Terrie Alafat
21FC95EC9CE0486...

The Riverside Group Limited – represented by Terrie Alafat
Trustee

01.10.2026

Charity Number: 1069139

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Eleanor Godfrey Crittall Charity
for the year ended 31 March 2026

Statement of Cashflows

For the year ended 31 March 2026

	2026	2025
	£	£
Net income (as per the statement of financial activities)	512,207	20,718
Adjustments for;		
Depreciation	24	24
Losses/(gains) on investments	12,630	4,509
Net assets transferred from other charities	(484,829)	-
Decrease/(increase) in debtors	(40,032)	(25,251)
Net cash used in by operating activities	**-**	**-**
Cashflows from financing activities;		
Net cash provided by financing activities	**-**	**-**
Cashflows from investing activities;		
Net cash provided by investing activities	**-**	**-**
Change in cash and cash equivalents in the year		
Cash and cash equivalents at beginning of year	**-**	**-**
Cash and cash equivalents at end of year	**-**	**-**

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Notes to the financial statements

1 Principal accounting policies

The principal accounting policies, all of which have applied consistently throughout the year, are set out below.

Legal status

Eleanor Godfrey Crittall Charity is a registered charity (Reg No. 1069139) in England and Wales. The charity is a wholly owned subsidiary of The Riverside Group Limited (TRGL).

Basis of preparation

The financial statements have been prepared under the historical cost convention, as modified by the revaluation of investments at market value.

Eleanor Godfrey Crittall Charity meets the definition of a public benefit entity under FRS 102.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) and Financial Reporting Standard applicable in UK and Republic of Ireland (FRS 102).

The preparation of financial statements requires the use of certain critical accounting estimates. It also requires management to exercise judgement in applying the accounting policies.

The charity's functional and presentational currency is pounds sterling.

The following principal accounting policies have been applied:

Going concern

The accounts have been prepared on a going concern basis. In assessing the charity's ability to continue as a going concern the trustee has considered the principal risks faced by the charity and its long-term viability. After due consideration, the trustee is confident that the charity has adequate resources to continue in operational existence for the foreseeable future. The business plan of the Riverside Group is stress tested to assess the ability of the Group and its subsidiaries, including Eleanor Godfrey Crittall Charity, to withstand financial challenges arising from macro-economic factors.

Eleanor Godfrey Crittall Charity's financial position is strong, and it has a number of mitigating actions available if required to protect operational and financial resources. As such the Trustee continues to adopt the going concern basis.

Judgements and key sources of estimation uncertainty

The trustee has not had to exercise any significant judgement in applying the charity's accounting policies.

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported for assets and liabilities as at the statement of financial position date and the amounts reported for revenues and expenses during the year. However, the nature of estimation means that actual outcomes could differ from those estimates.

Due to the nature of the operations of Eleanor Godfrey Crittall Charity, there is limited judgment or estimation involved in preparing these financial statements.

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Notes to the financial statements (continued)

1 Principal accounting policies (continued)

Income

Income comprised rental income receivable for the use of premises which is accounted for in the period in which the service is provided. Additionally, a donated service from The Riverside Group Limited, at an amount equal to the governance cost for the external audit fee payable in the year.

Investment income is recognised on a receivable basis.

Expenditure

All expenditure is accounted for on the accruals basis and is recognised when incurred, in particular, the expenditure of charitable activities represents all costs of the charity except those apportioned to governance.

Governance costs

Governance costs (including internal audit, trustee expenses, trustee indemnity insurance and costs of producing statutory accounts) are currently borne by The Riverside Group Limited and are not recharged to the charity. The external audit fee is a donated service to Eleanor Godfrey Crittall by The Riverside Group Limited, this is donated at an amount equivalent to the open market value of the service.

Support Costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back-office costs, finance, and governance costs which support the charity's activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities. The basis on which support costs have been allocated is set out in note 4a.

Taxation

The charity is a registered charity and as such, is entitled to certain tax exemptions on income and profits from investments, and surpluses on any charitable activities carried on in furtherance of the charity's primary objectives, if these profits and surpluses are applied solely for charitable purposes.

Tangible fixed assets

Tangible fixed assets are stated at cost. Land is not depreciated.

The difference between the cost and realisable value of the housing properties is depreciated over 100 years.

Fixed Asset Investments

The CCLA COIF Charities Investment Fund is an investment fund designed exclusively for charitable funds in England and Wales. The investments have been classified as fixed asset investments as the Charity intends to hold them on a continuing basis and are remeasured to market value at each balance sheet date. Gains and losses on remeasurement are recognised in the Statement of Financial Activities for the period.

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Notes to the Financial Statements (continued)

1 Principal accounting policies (continued)

Debtors

Short term debtors are measured at transaction price, less any impairment.

Financial instruments

Financial liabilities and equity are classified according to the substance of the financial instrument's contractual obligations, rather than its legal form.

Investments are carried in the statement of financial position at fair value with changes in fair value recognised in the statement of financial activities if their fair value can be measured reliably. Otherwise, they are carried as cost less impairment.

Unrestricted funds

All funds are expendable at the discretion of the trustees in furtherance of the objects of the charity and are therefore, considered to be unrestricted. However, trustees are mindful of the wishes of the donors when determining how funds are spent.

The expendable endowment fund is invested to generate unrestricted income for the charity, which can be transferred at the discretion of the trustees.

Restricted funds

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose and the restriction means that the funds can only be used for specific projects or activities.

Impairment
Financial assets are assessed at each reporting date to determine whether there is any objective evidence that a financial asset or group of financial assets is impaired. If there is objective evidence of impairment, an impairment loss is recognised in the statement of comprehensive income immediately.

An impairment loss is measured as follows on the following instruments measured at cost or amortised cost:

- For an instrument measured at amortised cost, the impairment loss is the difference between the asset's carrying amount and the present value of the estimated future cash flows discounted at the asset's original effective interest rate.
- For an instrument measured at cost less impairment, the impairment loss is the difference between the asset's carrying amount and the best estimate of the amount that the entity would receive for the asset if it were to be sold at the reporting date.

Operating leases: Lessor

Where assets are leased to a third party and give rights approximating to ownership (finance leases), the assets are treated as if they have been sold outright. The amount removed from the fixed assets is the net book value on disposal of the asset. The profit on disposal, being the excess of the present value of the minimum lease payments over net book value is credited to profit or loss.

Finance lease payments are analysed between capital and interest components so that the interest element of the payment is credited to profit or loss over the term of the lease and represents a constant proportion of the balance of capital repayments outstanding. The capital part reduces the amounts owed by the lessee.

All other leases are treated as operating leases. Their annual rentals are credited to profit or loss on a straight-line basis over the term of the lease.

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Notes to the Financial Statements (continued)

2 Donations and legacies

	2026 £	2025 £
Unrestricted		
Donated services *	11,000	11,000
	11,000	**11,000**

*The Riverside Group Limited donates services to the charity. See note 4b for details.

3 Charitable income

	2026 £	2025 £
Unrestricted		
Income from Lettings	50,245	50,276
	50,245	**50,276**

4 Charitable expenditure

	2026 £	2025 £
Unrestricted		
Charitable activities - support costs (see note 4a)	10,213	25,025
Other (see note 4b)	11,024	11,024
	21,237	**36,049**

All costs relate to the sole activity of the charity, being the rental of the 8 properties for Social Housing purposes.

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Notes to the Financial Statements (continued)

4a Support costs

	2026 £	2025 £
Unrestricted		
Cleaning	550	635
Other	475	1,174
Repairs and maintenance	8,721	22,714
Utilities	467	502
	10,213	**25,025**

All support costs relate to the sole activity of the charity, being the rental of the 8 properties for Social Housing purposes. Support costs are recharged from The Riverside Group Limited, being costs to reflect rent and service charge related costs associated with the properties held by Eleanor Godfrey Crittall Charity.

4b Other costs

	2026 £	2025 £
Unrestricted		
Governance costs – auditors' remuneration	11,000	11,000
Depreciation	24	24
	11,024	**11,024**

Auditor's remuneration comprises the audit fee. The audit fee of £11,000 (2025: £11,000) was paid by the parent company, The Riverside Group Limited.

5 Employees' emoluments

The charity had no employees in either the current or the prior period.

6 Trustees' expenses and remuneration

There were no payments made to trustees for emoluments or expenses throughout the year ended 31 March 2026 (2025: £nil).

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Notes to the Financial Statements (continued)

7 Tangible fixed assets

The charity held the following land and buildings:

	2026 £	2025 £
Cost		
At 1 April	2,365	2,365
At 31 March	**2,365**	**2,365**
Accumulated depreciation		
At 1 April	(425)	(401)
Charge in the year	(24)	(24)
At 31 March	**(449)**	**(425)**
Net book value at 31 March	**1,916**	**1,940**

The above land and buildings comprise of 8 properties held that are rented to The Riverside Group Limited during the year, who in turn then rented them out under social housing agreements acting as the Association landlord.

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Notes to the Financial Statements (continued)

8 Investments

CCLA COIF Charities Investment Fund

	2026 £	2025 £
Original costs	1,246	1,246
Unrealised gain/(loss) during the year	(12,630)	(4,509)
Unrealised gains brought forward	222,468	225,731
	211,084	**222,468**

Investments are shares in CCLA COIF Charities Investment Fund which have been measured at fair value. The total loss recognised on these investments in the period was £12,630 (2025 – Loss of £4,509) representing the fair value remeasurements shown above and dividends received of £nil (2025 - £nil).

Financial instruments measured at fair value

Where financial instruments are measured in the Balance Sheet at fair value, disclosure of fair value measurements by level is required, in accordance with the following fair value measurement hierarchy:

Level 1 – Quoted prices in active markets for identical assets or liabilities.
Level 2 – Inputs other than quoted prices included within level 1 that are observable for the asset or liability, either directly (from prices) or indirectly (that is derived from prices). Level 3 – Inputs from the asset or liability that are not based on observable market data (that is, unobservable inputs).

Investments measured at fair value through the Statement of Financial Activities comprise investments in Charities Investment Fund Accumulated units. The fair value is determined by reference to their market price.

9 Debtors: amounts falling due within one year

	2026 £	2025 £
Amounts owed by related parties	1,173,644	766,511
	1,**173,644**	**766,511**

Amounts owed by related parties are unsecured, interest free and repayable on demand. See note 13 for further details.

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Notes to the Financial Statements (continued)

10 Funds

	Balance 1 April 2025	Income	Expenditure	Investments gains/(losses)	Transfer Eventide	Transfer Donald Bates	Balance 31 March 2026
Expendable endowment	1,622	-	-	-	26,590	32,357	60,569
Unrestricted income funds	989,297	61,245	(21,237)	(12,630)	339,023	86,859	1,442,557
Total Funds	**990,919**	**61,245**	**(21,237)**	**(12,630)**	**365,613**	**119,216**	**1,503,126**

	Balance 1 April 2024	Income	Expenditure	Transfer Investments gains/(losses)	Balance 31 March 2025
Expendable endowment	1,622	-	-	-	1,622
Unrestricted income funds	968,579	61,276	(36,049)	(4,509)	989,297
Total Funds	**970,201**	**61,276**	**(36,049)**	**(4,509)**	**990,919**

Expendable endowment

The expendable endowment fund is invested to generate unrestricted income for the charity, which can be transferred at the discretion of the trustees.

Included within additions to funds during the year are assets and funds transferred from Eventide Homes Trust and Donald Bates Charity following the merger of those charities into Eleanor Godfrey Crittall Charity.

11 Operating lease: lessor

The charity leases out properties to group companies under non-cancellable operating leases. There is no formal agreement between group companies. There is £nil future minimum lease payments. There are no contingent rents.

12 Ultimate Parent Undertaking and Controlling Party

Control is exercised through corporate trusteeship. The ultimate parent undertaking and controlling party is deemed to be The Riverside Group Limited (TRGL), a company incorporated in England and Wales and registered under the Co-operative and Community Benefit Societies Act 2014 and a registered provider, registered at 2 Estuary Boulevard, Estuary Commerce Park, Liverpool L24 8RF.

The smallest and largest group to consolidate these financial statements is that headed by TRGL. Copies of the TRGL consolidated financial statements can be obtained from its registered office, 2 Estuary Boulevard, Estuary Commerce Park, Liverpool L24 8RF, or from its website www.riverside.org.uk.

The ultimate controlling party of Eleanor Godfrey Crittall Charity is the trustee.

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13 Related party disclosures

The trustee considers that The Riverside Group Limited (TRGL) and its subsidiaries are related by virtue of significant influence.

TRGL donates services to the charity. Auditor's remuneration comprises the audit fee. During the year the charity received £11,000 (2025: £11,000) in donations in kind for these services, with no conditions attached (see note 2).

Support costs of £10,213 (2025: £25,025) were recharged during the year by TRGL to Eleanor Godfrey Crittall Charity (see note 4a).

Rental income of £50,245 (2025: £50,276) was recognised during the year by Eleanor Godfrey Crittall Charity from TRGL (see note 3). All transactions were conducted on an arm's length basis on normal trading terms.

The balance due from TRGL included in debtors at the year-end was £1,173,644 (2025: £766,511). Amounts owed by related parties are interest free and repayable on demand.

No emoluments were paid to the trustees during either the current or the prior period.

14 Transfer of charitable undertakings

During the year ended 31 March 2026, the trustee completed the transfer of the net assets, liabilities and charitable undertakings of Eventide Homes Trust and Donald Bates Charity to Eleanor Godfrey Crittall Charity.

The transfers formed part of Riverside's programme to streamline its charitable structure and ensure that charitable assets are utilised efficiently in furtherance of charitable objectives.

The assets and liabilities transferred have been recognised at their carrying values at the date of transfer.

Comparative information has not been restated as the transfer occurred during the current year. Accordingly, the comparative figures represent the results and financial position of Eleanor Godfrey Crittall Charity prior to the transfer.

	Eventide £	Donald Bates £
Investments transferred	117,727	119,216
Debtors transferred	247,886	**-**
Cash transferred	**-**	**-**
Creditors transferred	**-**	**-**
Net assets transferred	**365,613**	119,216