

Charity number: 1119136  
Company number: 05914932

**Havelock Family Centre**  
**(A company limited by guarantee)**  
**Trustees' report and financial statements**  
**For the year ended 31 March 2025**

**Havelock Family Centre**  
**(A company limited by guarantee)**

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**For the year ended 31 March 2025**

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**Havelock Family Centre  
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**Legal and administrative information**

**For the year ended 31 March 2025**

<b>Charity number</b>	1119136
<b>Company registration number</b>	05914932
<b>Registered office / Business address</b>	Aleka House 10B Havelock Road Southall Middlesex UB2 4PD
<b>Trustees (directors)</b>	Mahmooda Khan Dr Radhakrishna Pillai Ramesh Kukar Swaran Singh Kang
<b>Secretary</b>	Mahmooda Khan
<b>Independent examiner</b>	Arvind Joshi, FCA, CTA, DCHA Levy + Partners Limited Chartered Accountants 7-8 Ritz Parade Western Avenue London W5 3RA
<b>Bankers</b>	Co-op Bank Plc Business Direct P O Box 250 Skelmersdale WN86WT

**Havelock Family Centre**  
**(A company limited by guarantee)**

**Report of the trustees (incorporating the directors' report)**

**For the year ended 31 March 2025**

The trustees, who also serve as directors of the charity for the purposes of the Companies Act 2006, present their report together with the financial statements of Havelock Family Centre(HFC) for the year ended 31 March 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) FRS102, effective from 1 January 2015.

The financial statements comply with the requirements of the Charities Act 2011, the Companies Act 2006, the charity's Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP).

**Structure, governance and management**

Havelock Family Centre (HFC) is a charitable company, incorporated on 23 August 2006 and re-registered as a charity in May 2007. The charity operates under its Memorandum and Articles of Association. In the event of the charity being wound up, members are obligated to contribute an amount not exceeding £20.

The trustees are committed to ensuring transparency and accountability in all aspects of the charity's operations. The board of trustees is responsible for setting strategic direction, overseeing policy implementation, and ensuring financial probity. Trustees meet quarterly, or more frequently as necessary.

**Recruitment, Appointment and Induction**

Trustees are elected annually, in accordance with the charity's governing document. All trustees also serve as company directors. New trustees undergo an induction process to familiarise them with the charity's work, governance structure, and statutory responsibilities.

**Objectives and Activities**

The principal charitable objectives of HFC are to:

- Promote charitable purposes for the benefit of the inhabitants of the London Borough of Ealing and surrounding areas, particularly parents and children.
- Relieve poverty, sickness, and distress.
- Preserve and protect health.
- Advance the education of inhabitants.
- Cooperate in providing facilities in the interests of social welfare to improve the quality of life for residents.

These objectives are achieved through professional support services, preventative work, crisis intervention, and exploring new ways of working to support disadvantaged families.

**Risk Management**

The Board of Trustees has assessed the charity's strategic, business, and operational risks. Appropriate operational, legal, and financial systems are in place, enabling regular reporting and risk mitigation.

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**Report of the trustees (incorporating the directors' report)**

**For the year ended 31 March 2025**

**Achievements and performance**

In 2024/25, the Board of Trustees continued to oversee operations, ensuring:

- Ongoing compliance with Charity Commission guidance to fulfil the charity's purposes for public benefit, including providing training for trustees, staff, and volunteers.
- Robust financial management systems with appropriate internal controls.
- The appointment of Levy & Partners Ltd as Chartered Accountants to advise on best practices and regulatory compliance.
- Regular review and updating of management policies, including financial record-keeping and GDPR compliance.
- Development of terms and conditions for external organisations using the charity's premises.
- Adherence to health and safety regulations to ensure the proper upkeep of the building and equipment.

The activities during 2024-2025 were shaped by emerging trends. Below is an overview of key projects and their outcomes.

**1. Advice Service Trends and Key Issues Identified Over the Year**

During the year 2024/25, the Centre continued to deliver vital advice services as a core partner in the Ealing Advice Service (EAS) consortium. This work directly supported our charitable objectives by assisting individuals and families to access housing, welfare, and immigration-related support-improving lives and reducing hardship in our local community.

Southall remained the area with the highest proportion of EAS users, including a significant number of non-English speakers and residents from the Middle East, Afghanistan, Africa, India, and Pakistan. This reflects both the diversity of the local population and the persistent demand for accessible, culturally sensitive support.

**Key Achievements and Trends**

- Sustained high demand for advice across welfare benefits, housing, and immigration.
- A notable rise in enquiries for Personal Independence Payment (PIP), Universal Credit, Housing Benefit, and community care, with the latter reaching a four-year high-primarily related to care contributions, financial assessments, and arrears.
- Homelessness cases approached 150 per quarter, placing significant pressure on resources. Housing advisers were redeployed to manage eviction-related issues, resulting in a backlog of 145 unallocated Locata (social housing register) cases.
- Immigration enquiries doubled over the past four years, including cases related to asylum, Home Office accommodation, biometric residence permits, and visas. High demand for pro bono support led to increased referrals.
- The majority of service users came from Southall, Acton, and Ealing Central, with particular focus on evictions, temporary housing, and support for families with children with Special Educational Needs (SEN), newly recognised refugees, and elderly residents.
- The EAS waiting list grew to 309, including 164 housing register enquiries. To manage capacity, referrals for lower-priority cases (e.g., non-urgent disrepair or grants) were temporarily paused. These restrictions were reviewed quarterly with partners and commissioners.

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**For the year ended 31 March 2025**

**Centre-Specific Trends**

- Clients experienced delays of up to 12 months for Pension Credit decisions due to the Habitual Residence Test (HRT), particularly in cases involving recent travel, unclear living arrangements, or limited documentation.
- Support was provided to individuals recently granted immigration status but still ineligible for benefits or housing due to residency rules. Many sought advice to supplement income while employed in low-paid work.
- Safeguarding concerns identified during advice sessions were escalated as appropriate, with referrals made to Ealing Adult Services to ensure vulnerable clients received the protection and care they needed.

**Financial Impact and Outcomes**

From April 2024 to March 2025, the EAS consortium, comprising 11 partner organisations, collectively achieved financial outcomes totalling £5,009,630. HFC's contribution amounted to £1,072,316, marking an increase of £200,562 from the previous year's total of £871,754. It is important to note that this figure does not yet reflect the full extent of financial gains for the period, as a number of cases remain pending and expected to yield further outcomes.

HFC saw a notable rise in travel concession support, assisting older and disabled individuals with applications and renewals for concessionary travel. A total of 34 clients received annual Oyster Cards, Disability Freedom Passes, or Older Person's Freedom Passes, representing a combined value of £103,904 (£3,056 per person).

Beyond travel passes, HFC supported access to 94 Blue Badges, 14 Taxi cards, and Dial-a-Ride services-enhancing mobility for those with limited transport options. While it is difficult to assign a precise financial value to these additional services, their contribution to clients' independence and wellbeing is significant. This support has significantly improved access to essential services and enabled greater participation in community and social activities that would otherwise have been inaccessible. Notably, HFC also achieved two successful outcomes in applications for disabled parking bays, further enhancing local accessibility.

**Client Outcomes and Impact**

Feedback gathered from a random sample of 215 service users provides valuable insight into the effectiveness and impact of HFC's support services. The majority of clients reported notable improvements in their personal circumstances following our interventions.

Clients commonly experienced increased financial stability, with many securing additional welfare benefits as a result of targeted support and advocacy. Almost all respondents reported an overall improvement in their situation, citing reduced stress and a greater sense of wellbeing.

A significant number of clients expressed increased confidence when engaging with professionals, such as social workers or housing officers. This empowerment has enabled them to participate more actively in decisions affecting their lives and families. However, a recurring challenge remains around digital exclusion and language barriers. None of the respondents felt more independent in completing online forms or written applications, underscoring a continuing need for practical support in these areas. This feedback highlights the importance of maintaining in-person, linguistically and digitally accessible services for marginalised and non-English-speaking communities.

Overall, the outcomes reflect HFC's positive contribution to reducing stress, enhancing confidence, and improving the material and emotional wellbeing of the individuals and families we support.

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**Report of the trustees (incorporating the directors' report)**

**For the year ended 31 March 2025**

**Public Benefit and Outcomes**

HFC's advice work delivered a measurable impact for vulnerable residents navigating complex systems while facing financial insecurity, poor housing, or immigration difficulties. By offering accessible, high-quality advice and making appropriate referrals to safeguarding and statutory services, we ensured that our work continued to deliver meaningful public benefit in line with our charitable purposes.

Quality Mark: HFC's performance was recognised as one of the highest within the EAS consortium. Commended by the Project Co-ordinator, HFC delivered the highest individual financial outcomes, effectively managed complex cases, and maintained clear and timely communication on client matters. The multilingual capabilities of our staff and volunteers were noted as essential in ensuring accessible, high-quality advice. HFC's proactive approach to client welfare and strong collaboration with consortium partners highlight its vital role in supporting Ealing's most vulnerable residents and contributing to the overall success of the service.

**2. Family Support Services**

**Child Contact/ Family Support**

HFC continued to play a vital role in supporting families navigating separation and child contact challenges. While enquiries from non-resident parents seeking to re-establish contact with their children increased, the overall number of formal referrals declined. This trend is partly due to one party's reluctance to engage in resolving disputes, often influenced by extended family dynamics. Many absent fathers, particularly those without legal representation, turned to HFC for advice on resuming contact with their children.

Throughout the year, HFC delivered confidential, intensive one-to-one family support and co-parenting guidance to 33 families, positively impacting 60 children. These interventions provided a structured and culturally sensitive space to strengthen co-parenting skills, especially in mixed-heritage and intercultural family contexts. Sessions typically ranged from weekly to fortnightly, with two-hour engagements over a six-month period tailored to the needs of each family.

In response to a growing need, HFC also delivered targeted parenting skills workshops for parents struggling to impose appropriate boundaries with their children. These workshops focused on building confidence, improving communication, and promoting consistent parenting practices. They proved particularly valuable for parents experiencing high levels of stress or conflict, offering practical tools to foster healthier family dynamics and more secure parent-child relationships.

Support was also extended to five separating couples from newly arrived migrant communities in the UK. Many of these families faced significant barriers in understanding their legal rights, particularly regarding custody and visitation. HFC offered guidance that enabled parents to maintain meaningful relationships with their children, despite the emotional and logistical difficulties of separation. This support helped reduce stress and uncertainty, contributing to better emotional and social outcomes for parents and children alike.

An additional area of need involved immigration concerns-particularly among individuals on spousal visas-where separation could potentially impact residency status. HFC provided tailored advice to help families understand the legal implications of their circumstances and make informed decisions, reducing the risk of unintended legal consequences. Through this targeted intervention, HFC addressed a crucial service gap by equipping migrant families with the knowledge and support necessary to navigate complex legal and emotional landscapes. This work has strengthened family resilience and stability, helping to secure better outcomes for both parents and children.

Quality Mark: HFC is proud to have successfully renewed its accreditation with the National Association of Child Contact Centres (NACCC), reaffirming its commitment to high standards and best practices in family support. This accreditation, held since 2004, reflects our ongoing dedication to delivering safe, effective, and inclusive services for families in need.

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**For the year ended 31 March 2025**

**3. Health and Wellbeing Initiatives**

**Exercise Sessions**

Twice-weekly exercise sessions have been successfully maintained, with participant attendance closely monitored. To maximize the benefits, individuals with frequent absences were screened to ensure that spaces were allocated to those most likely to benefit from regular participation. Current participants were re-registered, and their needs reassessed to improve the programme's overall effectiveness.

Most participants preferred chair-based exercises over yoga mat activities, primarily due to the common musculoskeletal conditions. This adjustment made the sessions more accessible and beneficial, offering tailored exercise options that accommodated physical limitations.

The programme has continued with 72 individuals re-registered and an average attendance of 27 participants per session, reaffirming its success in promoting health and well-being. Feedback was overwhelmingly positive, with 95% of attendees reporting improvements in mobility, strength, and overall quality of life. Participants also expressed greater confidence in staying active and managing their physical health.

**Cancer Awareness Sessions**

Through our advice work, we noted a growing number of men being diagnosed with prostate cancer. In response, we organised targeted awareness sessions, primarily for men aged 50 and above, to provide essential information about this disease.

Prostate cancer is the second most common cancer among men, and early detection plays a crucial role in improving treatment outcomes. The sessions aimed to educate men about prostate cancer, its risk factors, symptoms, and available screening methods. By raising awareness, reducing stigma, and encouraging regular screening, we sought to empower men to take proactive steps in managing their health.

To ensure accessibility, translation services were provided in Punjabi and Hindi. One attendee undergoing treatment for prostate cancer shared his experience and was subsequently linked to Macmillan support services. Another participant, who had previously received high prostate-specific antigen markers but had not followed up, scheduled a medical appointment after attending the session.

On average eighteen-twenty participants attended fortnightly awareness sessions which encouraged open discussions. Over 75% of participants said the sessions helped reduce stigma around prostate cancer. The interactive format provided a platform for sharing concerns, asking questions, and discussing lifestyle changes to lower cancer risk.

**Cancer awareness coffee mornings**

Monthly drop-in coffee mornings created a supportive environment for people affected by cancer. These sessions offered opportunities for one-to-one conversations with patients, families and carers, while training community members as cancer champions. The open dialogue and exchange of experiences helped raise awareness and empower attendees to make informed health decisions.

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**For the year ended 31 March 2025**

**Cardiac Rehabilitation Support (2024-25)**

Health data for 2024-25 highlights concerning disparities in cardiovascular outcomes among Southall residents, who are significantly more likely to experience heart and circulatory conditions than others in the borough. Specifically:

- Approximately 2,640 individuals have been diagnosed with atrial fibrillation.
- Around 7,680 people are living with coronary heart disease.
- An estimated 38,400 residents have high blood pressure.
- Approximately 2,280 individuals are stroke survivors.

To address this, Cardiac Rehabilitation Service, commissioned by Ealing CCG, provided weekly patient assessments at our centre. Between April 2024 and March 2025, 196 individuals were assessed on-site. This collaboration not only improved access to care but also generated valuable income for the organisation through room hire.

Service users consistently reported high levels of satisfaction, noting that the local availability of services reduced stress and logistical burdens associated with attending appointments. This initiative contributed to better health engagement, earlier intervention, and improved patient confidence in managing long-term conditions.

**4. Community Engagement and Wellbeing Initiatives**

Through our Southall Connect project, we delivered a range of targeted activities designed to reduce social isolation, improve mental well-being, and encourage community participation-particularly among hard-to-reach and vulnerable groups. These initiatives helped foster stronger social networks and a deeper sense of belonging among service users.

**Multi-Cultural Events**

HFC hosted a series of cultural events throughout the year, including Vaisakhi, Eid, Diwali, Teeyan, and Christmas. These celebrations brought together individuals from diverse backgrounds, promoting integration, mutual respect, and a shared sense of community. With approximately 28-30 attendees per event, each occasion provided an inclusive platform for participants to engage with different cultural traditions through music, food, and conversation.

A new addition this year was the introduction of the Teeyan festival, which celebrates the cultural contributions of Punjabi women and fosters intergenerational and cross-cultural dialogue. Initiated by a service user, this event demonstrated the Centre's commitment to community-led initiatives and the celebration of diversity.

Collectively, these events strengthened community cohesion, encouraged social interaction, and helped reduce isolation, particularly among marginalised and older individuals.

**Knit & Natter Project**

The weekly Knit & Natter sessions continued to provide a creative and supportive space for participants to engage in knitting, crocheting, and sewing. These informal gatherings promoted emotional well-being, reduced social isolation, and foster peer support, particularly among older women and individuals with long-term health conditions. A warm, welcoming environment, enhanced by shared food and conversation, helped create a strong sense of community.

This year, the group focused on producing over 100 baby blankets and beanie hats, using baby-friendly yarn, for premature infants at Hillingdon Hospital. The hospital staff welcomed the donation, recognising the time, care, and skill involved. Members expressed pride in contributing to a meaningful local cause and found renewed purpose through the project. One participant, living with schizophrenia and depressive disorder, initially joined the group as a quiet, hesitant observer. Through regular involvement in the Knit & Natter sessions and additional support activities, she became more confident, communicative, and socially engaged. Her journey reflects the group's wider impact-building confidence, encouraging participation, and fostering a deeper sense of belonging through creative, peer-supported engagement.

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**For the year ended 31 March 2025**

**Norwood Green Village Fete**

Following the previous breast cancer awareness workshop held in August 2023, our volunteer Champion and member of the Knit and Natter group organized a fundraising stall at the Norwood Green Park Fair in July 2024. The knitted bookmarks made by our members raised £250 which was donated to Macmillan Cancer Support to assist those affected by cancer.

**Heathrow Easterly Operations - Community Information Day**

HFC hosted a six-hour Open Day in partnership with Heathrow to inform residents about proposed changes to Easterly aircraft departures from the northern runway, following the end of the Cranford Agreement. The event aimed to ensure residents had access to clear, timely information about how these changes might impact them in terms of noise distribution and flight paths.

While attendance was modest, the session provided an important opportunity for local people to engage directly with technical representatives, ask questions, and voice concerns. HFC provided a trusted, accessible space for the event and noted that residents were more focused on local day-to-day issues, highlighting the need for tailored outreach efforts, including multilingual communication, for effective engagement.

Hosting this event reflected HFC's ongoing role as a community connector and advocate, helping ensuring residents are informed and included in wider infrastructure developments that may affect their well-being.

**5. Adult Learning and Skills Development**

**Basic IT Skills Programme**

Over the reporting period, we delivered introductory IT classes to 30 adults, aged between 35 and 80. These sessions aimed to develop essential digital literacy skills among participants, many of whom had limited or no prior experience with technology. The course helped them build the confidence and the ability to perform everyday digital tasks, a vital skill in today's increasingly online world.

Participants were grouped by ability across three cohorts. Group 1 consisted of complete beginners who progressed from learning how to turn on a computer to typing and navigating simple programs. Their enthusiasm and progress set a positive precedent for continued digital engagement. Group 2 completed a 12-week programme covering online shopping, basic web navigation, and word processing tools. Due to strong demand, additional sessions were introduced to explore practical digital tasks in greater depth. Group 3 focused on producing and managing documents, building on the skills developed in earlier cohorts.

The classes consistently received positive feedback for their clear and patient teaching style as well as the structured balance between instruction and hands on practice. Beyond gaining technical skills, participants reported increased confidence, independence, and a willingness to continue learning. Several expressed interest in more advanced digital courses, showing that the programme served as a valuable springboard for ongoing digital learning.

This initiative demonstrated the value of accessible digital education for older adults. It played a key role in reducing digital exclusion and supporting greater social participation, particularly in communication, accessing services, and ensuring online safety.

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**For the year ended 31 March 2025**

**Financial Literacy workshops**

During the year, we delivered ten two-hour financial literacy workshops to 43 participants. Many attendees were dealing with significant financial stress due to rising cost of living. The workshops focused on key themes such as borrowing, saving, spending, and the risks of unmanageable debt-particularly the widespread reliance on credit cards during times of financial pressure.

Participants learned practical techniques to track income and expenditure, helping them break cycles of debt and develop healthier financial habits. A key insight from the sessions was the impact of limited numeracy on financial decision-making. Many struggled to calculate unit prices, which affected their ability to make cost-effective purchases.

In response, we introduced focused mathematical sessions that taught participants how to calculate and compare unit prices in bulk shopping scenarios. These were highly effective - 85% of participants showed marked improvement in assessing value across different product sizes and brands. As a result, attendees reported greater confidence when shopping, improved purchasing decisions, and increased ability to stretch household budgets.

The workshops also led to a behavioural change. Participants described a more thoughtful and deliberate approach to spending, reduced impulse buying and regular expense tracking. Many had begun to prioritise savings. Overall, 78% of participants demonstrated improved budgeting abilities, 85% developed stronger skills in calculating discounts and comparing prices, and 65% reported increased confidence in evaluating financial choices in daily life.

Feedback indicated the sessions were highly relevant and accessible, though some participants with lower numeracy skills faced challenges-highlighting the need for more differentiated support. Nevertheless, the programme was very well received and clearly demonstrated the value of accessible, practical financial education. By equipping individuals with key money management skills, the workshops helped reduce financial stress and build greater financial resilience, enabling participants to navigate economic challenges with increased confidence and independence.

**Disclosure & Barring Service**

HFC continued to operate as a Registered Body with the Disclosure and Barring Service (DBS), completing 122 criminal record checks during the year. This service reinforces the importance of robust vetting procedures and offers an opportunity to engage voluntary organisations in strengthening their due diligence practices. It also supports safer and more responsible recruitment across the sector.

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**Staff and Volunteer Development**

Havelock Family Centre recognises that the quality of its services depends on the commitment, skills, and ongoing development of its staff and volunteers. The charity is dedicated to supporting continuous learning to ensure that team members are equipped to meet the evolving needs of the community.

During the year, staff undertook a range of training to enhance their skills and knowledge. This included safeguarding, welfare benefits, first aid training, and parenting skills development. These learning opportunities have strengthened the team's capacity to provide safe, informed, and effective support to service users.

Volunteers are a vital part of the Centre's operations and play an active role in service delivery and community engagement. To support their development, volunteers received training in safeguarding, domestic violence awareness, and health and safety. This investment in training ensures that volunteers are confident and competent in their roles, while also fostering a safe and supportive environment for all.

The contribution of volunteers extends across many aspects of the Centre's work, from administrative support and outreach to assisting in group sessions and events. Their dedication and enthusiasm significantly enhance the Centre's ability to deliver services and respond to local needs. Without their involvement, many of the charity's activities would not be possible.

**Key Insights and Outcomes**

During the reporting period, the Centre experienced a marked increase in engagement, with attendance and registration rising steadily—largely due to word-of-mouth referrals. This growth reflects the trust and value placed in HFC by the community. Participants consistently cited the Centre's warm, inclusive environment, tailored activities, and safe spaces for social connection as key reasons for their ongoing involvement.

The impact of our work has been significant. Our programmes have directly supported individuals facing social isolation, low confidence, and financial hardship. Through structured learning opportunities, emotional support, and access to practical advice, participants were empowered to take positive steps towards independence and wellbeing.

Many reported feeling more connected, more confident, and better equipped to manage daily life. Notably, 97% of those surveyed reported a measurable improvement in their overall wellbeing as a result of the support received.

Our work has helped individuals rebuild relationships, form support networks, gain essential skills, and access the tools needed to navigate personal and financial challenges more effectively. In an increasingly challenging economic and social landscape, HFC's holistic, person-centred approach continues to provide a critical lifeline. By addressing practical, emotional, and social needs together, we deliver lasting impact—strengthening individual resilience and building a more connected and supportive community.

**6. Strategic Priorities for the Coming Year**

Over the next year, the Centre will maintain its commitment to targeted support across the following key areas:

- **Advice Services:** Expand access to welfare benefits and debt advice to secure financial support for low-income families and address increased demand. Focus will remain on improving navigation of the benefits system and tackling immediate financial pressures.
- **Family Breakdown Support:** Deliver parenting skills programmes to promote cooperative parenting, reduce children's exposure to conflict, and increase self-referrals from families lacking legal representation. Efforts will also focus on improving outreach and accessibility.

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- Digital Skills Development: Provide essential digital skills training, including creating email accounts, managing online security, and using government portals. Support will be offered for progression to self-directed learning to build digital confidence.
- Debt and Financial Resilience: Offer financial capability training to support budgeting, spending prioritisation, and coping with the rising cost of living. One-to-one crisis interventions will be available for those facing urgent financial issues.
- Health and Wellbeing: Deliver community-based talks, workshops, and seminars on key health topics including cancer, heart disease, stroke, and diabetes. These will aim to promote awareness, early detection, and improved health outcomes.
- Social Inclusion: Promote social inclusion through initiatives designed to reduce isolation-especially among older adults, disabled individuals, marginalised communities, and those experiencing economic hardship. Programmes will aim to foster connection and encourage active community participation.

**Financial Review**

In 2017, HFC was awarded £222,000 in capital funding by the London Borough of Ealing towards the refurbishment of Aleka House. This initial award was later matched by additional funding, bringing the total capital funding secured for the redevelopment to £554,514.

Under the terms of the Council's funding agreement, the £222,000 grant is subject to a 15-year contingent liability from the date of project completion. The grant would become repayable if:

- HFC ceases to operate, and the agreement is not assigned to an approved successor organisation.
- The Council determines that the funds have not been used for their intended charitable purposes; or
- The property is sold or transferred (except via a permitted lease or disposal) without the Council's prior written consent.

**Premises Sinking Fund:**

The trustees have designated £30,000 to a premises sinking fund to cover future emergency or structural repairs. This designation is part of the charity's prudent financial planning to safeguard the long-term sustainability of its assets and operations.

The Board of Trustees confirms full compliance with the terms of this agreement, and that no events have occurred that would trigger a repayment.

The trustees have also reviewed HFC's overall financial position and adopted a reserves policy to ensure financial stability. This policy is guided by an assessment of potential risks, including:

- Loss of core funding
- Unforeseen operational or capital costs
- Delays in securing future grants
- Unexpected staffing liabilities
- Increased premises maintenance or compliance-related costs

**Income and Expenditure**

For the period ending 31 March 2025, the charity's income was £108,938, with total expenditure of £143,880. The charity holds a six-month reserve of £51,000.

The reserves policy is reviewed annually to ensure it remains appropriate to identified risks.

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**Independent examiner's report to the trustees of Havelock Family Centre.**

I report to the charity trustees on my examination of the accounts of Havelock Family Centre (a company limited by guarantee) for the year ended 31 March 2025, as set out on pages 2 to 22.

**Responsibilities and basis of report**

As the charity's trustees of the Company (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

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

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

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



**Arvind Joshi, FCA, CTA, DCHA**

**Independent examiner**

Levy + Partners Limited  
Chartered Accountants  
7-8 Ritz Parade  
Western Avenue  
London W5 3RA

Date: 1 July 2025

**Havelock Family Centre**  
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**Statement of financial activities (incorporating the income and expenditure account)**

**For the year ended 31 March 2025**

		Unrestricted funds	Restricted funds	2025 Total	(restated) 2024 Total
	Notes	£	£	£	£
<b>Incoming resources</b>					
Incoming resources from generating funds:					
Voluntary income	2	20,282	88,656	108,938	144,717
Grant received from Ealing Council					
<b>Total incoming resources</b>		<u>20,282</u>	<u>88,656</u>	<u>108,938</u>	<u>144,717</u>
<b>Resources expended</b>					
Charitable activities	3	43,935	97,612	141,547	151,159
Governance costs	4	2,333	-	2,333	1,680
<b>Total resources expended</b>		<u>46,268</u>	<u>97,612</u>	<u>143,880</u>	<u>152,839</u>
<b>Net movement in funds</b>		(25,986)	(8,956)	(34,942)	(8,122)
Total funds brought forward		51,870	672,513	724,383	732,505
Prior year adjustment	10	30,000	-	30,000	-
Restated total funds brought forward		<u>81,870</u>	<u>672,513</u>	<u>754,383</u>	<u>732,505</u>
<b>Total funds carried forward</b>		<u>55,884</u>	<u>663,557</u>	<u>719,441</u>	<u>724,383</u>

The notes on pages 16 to 22 form an integral part of these financial statements.

**Havelock Family Centre**  
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**Balance sheet**

**As at 31 March 2025**

	Notes	£	2025 £	£	(restated) 2024 £	£
<b>Fixed assets</b>						
Tangible assets	11		447,874			469,629
<b>Current assets</b>						
Cash at bank and in hand		277,333			288,743	
		<u>277,333</u>			<u>288,743</u>	
<b>Creditors: amounts falling due within one year</b>	12	(5,766)			(3,989)	
<b>Net current assets</b>			<u>271,567</u>			<u>284,754</u>
<b>Total assets less current liabilities</b>			719,441			754,383
<b>Provisions for liabilities</b>	13		-			(30,000)
<b>Net assets</b>			<u>719,441</u>			<u>724,383</u>
<b>Funds</b>	14					
<b>Restricted income funds:</b>						
Restricted income funds			663,556			672,513
<b>Unrestricted income funds:</b>						
Designated funds			30,000			30,000
Unrestricted income funds			25,885			21,870
<b>Total funds</b>			<u>719,441</u>			<u>724,383</u>

The Balance Sheet continues on the following page.

The notes on pages 16 to 22 form an integral part of these financial statements.

**Havelock Family Centre  
(A company limited by guarantee)**

**Balance sheet (continued)**

**Trustees statements required by the Companies Act 2006  
For the year ended 31 March 2025**

In approving these financial statements as trustees of the company we hereby confirm:

(a) that for the year stated above the company was entitled to the exemption conferred by section 477 of the Companies Act 2006 ;

(b) that no notice has been deposited at the registered office of the company pursuant to section 476 of the Companies Act 2006 requesting that an audit be conducted for the year ended 31 March 2025.

(c) that we acknowledge our responsibilities for:

(1) ensuring that the company keeps proper accounting records which comply with section 386 of the Companies Act 2006, and

(2) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the year then ended in accordance with the requirements of sections 394 and 395, and which otherwise comply with the provisions of the Companies Act relating to financial statements, so far as applicable to the company.

These financial statements are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the board on 1 July 2025 and signed on its behalf by



**Mahmooda Khan  
Trustee**

**The notes on pages 16 to 22 form an integral part of these financial statements.**

**Havelock Family Centre**  
**(A company limited by guarantee)**

**Notes to the financial statements**

**For the year ended 31 March 2025**

**1. Accounting policies**

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

**1.1. Basis of accounting**

The accounts have been prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102"). "Accounting and Reporting by Charities" the statement of Recommended Practice for Charities applying FRS 102, the Charities Act 2011 and UK Generally Accepted Accounting Practice as it applies from 1 January 2015. The charity is a Public Benefit Entity as defined by FRS 102.

**1.2. Incoming resources**

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Gifts donated for resale are included as incoming resources within activities for generating funds when they are sold.

Grants, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable.

**1.3. Resources expended**

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's shop.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

**Havelock Family Centre**  
**(A company limited by guarantee)**

**Notes to the financial statements**

**For the year ended 31 March 2025**

**1.4. Tangible fixed assets and depreciation**

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Following a review by the trustees, we now believe that a more appropriate estimate of the building's useful life is 30 years from the date of refurbishment in 2019, rather than the previously estimated 20 years. This revised estimate reflects the building's physical condition, ongoing usage, and the charity's continuing control of the asset.

As a result, the straight-line depreciation period for land and buildings has been amended from 20 years to 30 years effective from the financial year 2025 onwards.

Land and buildings - Straight line over 30 years -land not depreciated  
 Fixtures, fittings and equipment - 25% straight line

**1.5. Defined contribution pension schemes**

The pension costs charged in the financial statements represent the contribution payable by the charity during the year.

**1.6. Going concern**

The financial statements have been prepared on the assumption that the charity is able to carry on business as a going concern, which the trustees consider appropriate having regard to the circumstances.

**2. Voluntary income**

	Unrestricted funds £	Restricted funds £	2025 Total £	(restated) 2024 Total £
LBE Advice	-	29,249	29,249	36,112
LBE Community Connection	-	14,500	14,500	14,500
Tudor Trust	-	42,000	42,000	40,000
NACCC	-	2,500	2,500	2,500
LCF Vanquis Funding	-	-	-	10,000
Membership	240	-	240	-
Voluntary Contributions	15,800	407	16,207	30,904
Referrals	660	-	660	6,895
DBS	3,582	-	3,582	3,806
	<u>20,282</u>	<u>88,656</u>	<u>108,938</u>	<u>144,717</u>

**Havelock Family Centre**  
**(A company limited by guarantee)**

**Notes to the financial statements**

**For the year ended 31 March 2025**

<b>3. Costs of charitable activities</b>	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>2025 Total</b>	<b>2024 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
				<i>(restated)</i>
Direct expenditure	16,448	92,580	109,028	112,891
Support costs	8,232	2,532	10,764	8,117
Depreciation and amortisation	19,255	2,500	21,755	30,151
	<u>43,935</u>	<u>97,612</u>	<u>141,547</u>	<u>151,159</u>
<b>4. Governance costs</b>	<b>Unrestricted funds</b>		<b>2025 Total</b>	<b>2024 Total</b>
	<b>£</b>		<b>£</b>	<b>£</b>
				<i>(restated)</i>
Professional - Accountancy fees		2,333	2,333	1,680
		<u>2,333</u>	<u>2,333</u>	<u>1,680</u>
<b>5. Net outgoing resources for the year</b>			<b>2025</b>	<b>2024</b>
			<b>£</b>	<b>£</b>
				<i>(restated)</i>
Net outgoing resources is stated after charging:				
Depreciation and other amounts written off tangible fixed assets			<u>21,755</u>	<u>30,151</u>

**Havelock Family Centre**  
**(A company limited by guarantee)**

**Notes to the financial statements**

**For the year ended 31 March 2025**

**6. Employees**

<b>Employment costs</b>	<b>2025</b>	<i>(restated)</i> <b>2024</b>
	<b>£</b>	<b>£</b>
Wages and salaries	62,825	61,852
Social security costs	1,233	973
Pension costs	3,052	3,052
	<u>67,110</u>	<u>65,877</u>

No employee received emoluments of more than £60,000 (2024 : None).

**Number of employees**

The average monthly numbers of employees (including the trustees) during the year, calculated on the basis of full time equivalents, was as follows:

	<b>2025</b>	<i>(restated)</i> <b>2024</b>
	<b>Number</b>	<b>Number</b>
Number of employee	<u>2</u>	<u>2</u>

**7. Trustees' Remuneration and Benefits**

The trustees received no remunerations or other benefits during the year (2024: Nil).

No trustees received payment for professional or other services supplied to the charity.

The trustees were able to use services used generally by beneficiaries and members of the charity.

**Trustees' expenses**

No trustees received reimbursements of expenses during the year (2024: Nil).

**8. Pension costs**

The company operates a defined contribution pension scheme in respect of the staff pension. The scheme and its assets are held by independent managers. The pension charge represents contributions due from the company and was as follows:

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Pension charge	<u>3,052</u>	<u>3,052</u>

**Havelock Family Centre**  
**(A company limited by guarantee)**

**Notes to the financial statements**

**For the year ended 31 March 2025**

**9. Taxation**

The charity's activities fall within the exemptions afforded by the provisions of the Section 478 of the Corporation Tax Act 2010. Accordingly, there is no taxation charge in these accounts.

**10. Prior year adjustment**

During the year, the charity has restated the accounts for the previous years, when it came to their notice that the accounts were not properly classified. The trustees request the independent examiner to revise the accounts for the years. This change has been applied retrospectively.

	2025	2024
	£	£
Original provision opening balance	30,000	30,000
<b>Less:</b> adjustments to correct		
Unrestricted designated funds	(30,000)	-
	<u>-</u>	<u>30,000</u>

**11. Tangible fixed assets**

	Land and buildings freehold	Fixtures, fittings and equipment	(restated) Total
	£	£	£
<b>Cost</b>			
At 1 April 2024 and At 31 March 2025	<u>672,513</u>	<u>31,294</u>	<u>703,807</u>
<b>Depreciation</b>			
At 1 April 2024	<u>210,384</u>	23,794	234,178
Charge for the year	19,255	2,500	21,755
At 31 March 2025	<u>229,639</u>	<u>26,294</u>	<u>255,933</u>
<b>Net book values</b>			
At 31 March 2025	<u>442,874</u>	<u>5,000</u>	<u>447,874</u>
At 31 March 2024	<u>462,129</u>	<u>7,500</u>	<u>469,629</u>

Land and Building are held for charity use and includes all costs that are directly related to bringing the asset into respective working conditions. The functional fixed asset has been acquired by grant.

**Havelock Family Centre**  
**(A company limited by guarantee)**

**Notes to the financial statements**

**For the year ended 31 March 2025**

<b>12. Creditors: amounts falling due within one year</b>		<i>(restated)</i>
	<b>2025</b>	<b>2024</b>
	£	£
Other taxes and social security	1,656	-
Accruals and deferred income	4,110	3,989
	<u>5,766</u>	<u>3,989</u>

**13. Provisions for liabilities**

	<b>Other provisions</b>	<i>(restated)</i> <b>Total</b>
At 1 April 2024	(30,000)	(30,000)
Prior year adjustment	30,000	30,000
At 31 March 2025	<u>-</u>	<u>-</u>

**14. Analysis of net assets between funds**

	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<i>(restated)</i> <b>Total funds</b>
	£	£	£
Fund balances at 31 March 2025 as represented by:			
Current assets	55,884	663,556	719,440
	<u>55,884</u>	<u>663,556</u>	<u>719,440</u>

**15. Unrestricted funds**

	<i>(restated)</i> <b>At</b>			<b>At</b>
	<b>1 April 2024</b>	<b>Incoming resources</b>	<b>Outgoing resources</b>	<b>31 March 2025</b>
	£	£	£	£
Unrestricted Funds	<u>81,870</u>	<u>20,282</u>	<u>(46,268)</u>	<u>55,884</u>

**Havelock Family Centre**  
**(A company limited by guarantee)**

**Notes to the financial statements**

**For the year ended 31 March 2025**

<b>16. Restricted funds</b>	<i>(restated)</i>			<b>At 31 March 2025 £</b>
	<b>At 1 April 2024 £</b>	<b>Incoming resources £</b>	<b>Outgoing resources £</b>	
Restricted funds	<u>672,513</u>	<u>88,656</u>	<u>(97,613)</u>	<u>663,556</u>

**17. Related party transactions**

There were no related party transactions.

**18. Company limited by guarantee**

Havelock Family Centre is a company limited by guarantee and accordingly does not have a share capital.

Every member of the company undertakes to contribute such amount as may be required not exceeding £1 to the assets of the charitable company in the event of its being wound up while he or she is a member, or within one year after he or she ceases to be a member.

**Havelock Family Centre**  
**(A company limited by guarantee)**

**Detailed statement of financial activities**

**For the year ended 31 March 2025**

	<b>2025</b>		<b>(restated)</b> <b>2024</b>	
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Incoming resources</b>				
<b>Incoming resources from generating funds:</b>				
LBE Advice		29,249		36,112
LBE Community Connection		14,500		14,500
Tudor Trust		42,000		40,000
NACCC		2,500		2,500
LCF Vanquis Funding		-		10,000
Membership		240		-
Voluntary Contributions		16,207		30,904
Referrals		660		6,895
DBS		3,582		3,806
		<u>108,938</u>		<u>144,717</u>
<b>Total incoming resources from generating funds</b>		<u>108,938</u>		<u>144,717</u>
<b>Total incoming resources</b>		<u><u>108,938</u></u>		<u><u>144,717</u></u>

**Havelock Family Centre**  
**(A company limited by guarantee)**

**Detailed statement of financial activities**

**For the year ended 31 March 2025**

	2025		2024
	£		£
<b>Charitable activities</b>			
<i>Direct expenditure</i>			
Wages & salaries	62,825		61,852
Employer's NIC	1,233		973
Staff costs - Pension costs	3,052		3,052
Printing, postage and stationery	2,222		424
Travel expenses	916		128
Project cost	2,296		7,319
Sessional Staff	28,322		39,143
Advertisement	510		-
Staff & Volunteer DBS	366		-
DBS Services	2,095		-
Refreshments/Sundries	1,117		-
Training	2,591		-
Volunteer costs	1,483		-
	<u>109,028</u>		<u>112,891</u>
<i>Support costs</i>			
Rates & water	613		119
Light & heat	1,804		1,189
Repairs & maintenance	2,415		2,851
Insurance	1,218		1,168
Cleaning	858		1,021
Telephone	1,554		709
General expenses	296		760
Subscriptions	1,656		300
Other Charges	350		-
	<u>10,764</u>		<u>8,117</u>
<i>Depreciation and amortisation</i>			
Amortisation & impairment	19,255		27,651
Fixtures, fitting and equipment Depreciation	2,500		2,500
	<u>21,755</u>		<u>30,151</u>
<b>Total charitable activity expenditure</b>	<u>141,547</u>		<u>151,159</u>
<b>Governance costs</b>			
Professional - Accountancy fees	2,333		1,680
	<u>2,333</u>		<u>1,680</u>
<b>Total governance costs</b>	<u>2,333</u>		<u>1,680</u>
<b>Net incoming/(outgoing) resources for the year</b>	<u>(34,942)</u>		<u>(8,122)</u>