Company registration number 08389279 (England and Wales)

Charity registration number 1156320 (England and Wales)

HEALTHWATCH REDBRIDGE

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

HEALTHWATCH REDBRIDGE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mrs Gloria Ifeyinwa Onwubiko Ms Gita Kumari Malhotra Mrs Afreen Jahan Mr Jerusan Jehanathan Mr Shahid Majid Mr David John Lee	 (Appointed 15 May 2025)
Country of incorporation	United Kingdom (England and Wales)	08389279
Charity registration	England and Wales	1156320
Registered office	Healthwatch Redbridge Redbridge Institute Gaysham Avenue Ilford Essex United Kingdom IG2 6TD	
Auditor	Reddy Siddiqui LLP 183-189 The Vale Acton London United Kingdom W3 7RW	

HEALTHWATCH REDBRIDGE

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HEALTHWATCH REDBRIDGE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2026

The trustees present their report and financial statements for the year ended 31 March 2026.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)".

Objectives and activities

The activities are to advance health by providing relief to those in need, by reason of youth, age, ill-health, disability or financial hardship by:

- continuing to develop our training offers in areas such as Mental Health First Aid.
- ensuring patients, users and carers with communication support needs have information provided in an accessible format so that they can read it, listen to it or have someone support them to understand it before they make decisions about their care.
- supporting independent advocacy within maternity and neonatal services through a pilot Health and social care services working better together.
- creating a Women's Health project to understand the experiences of local women from diverse communities.
- increasing our Community Network of local statutory and Voluntary organisations which has enabled us to support involvement from underrepresented groups.

The policies adopted in furtherance of these objectives are:

- developing a communications strategy that has enabled us to increase our social media presence and to begin to identify new and powerful ways to interact with our members, stakeholders and partners
- reviewing our strategic priorities to identify and recruit staff to new roles, allowing us to better support local people
- creating a new training course to support health and social care staff to champion the Accessible Information Standard.

We continue to review our policies and practices to ensure they relate to our objectives and activities during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

As Chair of Healthwatch Redbridge, I am pleased to introduce our Trustees' Report for 2025–2026. This has been another year of significant change across health and care, with a continued shift towards neighbourhood health, more integrated services and a stronger focus on tackling health inequalities.

During the year, we welcomed David Lee to our Board as a new trustee, bringing valuable knowledge and governance experience.
Throughout 2025-2026, we continued to raise the voices of residents and communities across Redbridge, particularly those whose experiences are not always visible in system-wide discussions. People shared examples of responsive care, but also persistent barriers around access, communication, inclusion and discrimination.

These accounts underline the gap that can remain between policy ambition and everyday experience. Health equity cannot be assumed; it must be shown in how people are treated, how consistently services respond, and whether reasonable adjustments, clarity and respect are delivered in practice.

Our independent insight continues to help commissioners, providers and partners understand the realities of people's lives, highlight hidden barriers and support improvement. Our role is to challenge where needed, work collaboratively where possible, and ensure local voices influence how services are planned and delivered.

Key areas of work included women's health, where we gathered views on breast screening and menopause support; access to GP registration for newly arrived patients; and the care of older people, including concerns about communication and discharge planning identified through ward visits and community engagement.

Our approach remains balanced: independent enough to challenge and hold systems to account, and collaborative enough to build practical solutions with NHS, social care and voluntary sector partners. Our independence remains central to strengthening the voices of local people.

We are grateful to the residents and communities of Redbridge who trusted us with their stories, and to our dedicated staff, volunteers, trustees and partners for their continued commitment. Their contributions enable us to highlight gaps, promote better care and influence change.

The future of Healthwatch remains fragile and uncertain, but Healthwatch Redbridge continues to work at pace and with determination. We will remain focused on ensuring residents' voices shape, challenge and improve services, especially where inequalities in access, experience or outcomes persist.

Looking ahead, new models of care, digital access and neighbourhood-based approaches must work for everyone, regardless of age, background or circumstance. Listening alone is not enough: people need to see that their voices lead to understanding, influence and change.

Setting our work priorities for 2025/26

We continue to play an important and crucial role in bringing local communities, providers and services together through the sustained development of the HWR Redbridge Community Network. The network has grown to 48 organisations and is continuing to rise.

Each year, we establish our work programme based on a review of issues we are made aware of during the year. This year, our board approved several projects including:

Training and development

- We have been influential in developing impactful training workshops and creating additional accessible resources for our organisation, local stakeholder organisations and other local Healthwatch:
- Accessible Information Standards (AIS) training: We developed and delivered a training workshop delivering AIS Champions training to St Francis Hospice staff.

- Mental Health First Aid training: This year, we have trained over 64 new Mental Health First Aiders. The recognised qualification has supported not only the community and voluntary sector, but also health and social care providers, to support their workforce and members by being able to offer mental health support to people they work with. Our training is consistently oversubscribed.

Maternity and Neonatal Services

- In 2023, HWR was commissioned by NHS NEL to support the NHS England-funded Maternity and Neonatal Independent Senior Advocate pilot across north east London. The pilot ended in March 2026. Women and families benefited from independent support while navigating difficult maternity and neonatal experiences, and the project helped ensure their voices were heard, informed training for NHS Trusts and demonstrated the value of advocacy. The need for this support has been clearly evidenced, and we would like to see the service embedded in the support offered to women across north east London.
- We also supported families' involvement in the recent Independent National Maternity and Neonatal Review, ensuring their experiences and voices were fed directly into the review.

Women's Health Project

- We spoke with local women from diverse communities to understand their experiences when accessing specific health services. They provided a range of insights about their use of cervical and breast screening, and the issue of appropriate menopause and peri-menopause support within the local area. This feedback led to the development of a local health guide.

Improving Services for Older People

- We set out to understand older people's experiences along the hospital-to-home pathway. We spoke with patients and relatives on wards at Whipps Cross Hospital and in community settings. We have continued this year to reach out to care home managers to understand the hospital discharge pathway for patients entering or returning to residential and nursing homes.

Healthwatch Community Network

- We continue to strengthen partnerships and create networking opportunities for local community and voluntary sector organisations. Our annual marketplace event featured more than 20 stalls and attracted over 200 members of the public.

Community Cash Fund

- Joining the Healthwatch Community Network also provided an opportunity for organisations to bid for small grants through our Community Cash Fund. We had three successful applications that enabled us to support issues around health inequalities in underrepresented groups.
- Empowering Independence: Digital skills for people with sensory loss. Sensory Specialists Ltd delivered six months of tailored digital training through workshops and home visits.
- Supporting hidden carers in migrant communities: Redbridge Carers Support Service.
- Listening to seldom-heard voices: The Togetherness Café in Redbridge.

Financial review

We regularly review our finances to ensure full compliance with organisational requirements and to meet the needs of members and non-members throughout the year. The charity's policy is to maintain undesignated unrestricted funds equivalent to three to six months' expenditure.

The trustees consider this level of reserves sufficient to sustain the charity's current activities following a significant reduction in funding while options for raising additional funds are explored. This level was maintained throughout the year.

Our principle income continues to come from the contract to deliver Healthwatch services in the London Borough of Redbridge. The charity also received significant funding from NHS NEL for the maternity advocacy project and from the Redbridge Place Based Partnership Board for health inequalities projects, alongside smaller commissions from organisations including Local Voice.

At the start of each financial year, the trustees review the risks associated with the charity's activities and take steps to mitigate them where possible. They have assessed the major risks facing the charity and are satisfied that appropriate controls are in place.

Structure, governance and management

The charity is a company limited by guarantee and was registered with the Charity Commission for England and Wales on 5th February 2013.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mrs Gloria Ifeyinwa Onwubiko	
Ms Gita Kumari Malhotra	
Mr David James Lyon	(Resigned 28 May 2025)
Mrs Afreen Jahan	
Mr Jerusan Jehanathan	
Mr Shahid Majid	
Ms Lisa Mina	(Resigned 14 September 2025)
Mr David John Lee	(Appointed 15 May 2025)

Ms Gita Kumari Malhotra is the Chair of the charity.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up, as stated in the dissolution clause of the memorandum and articles of association adopted on 5th February 2013. Since 2018, trustees are appointed by application, interview, and election to post.

Healthwatch Redbridge has a board of trustees comprising of members from a wide range of backgrounds. The trustees meet regularly. Day to day responsibility is currently delegated to the Chief Executive Officer, Ms Cathy Turland.

The Trustees do not consider there to be any related party matters requiring disclosure.

Our risk register aligns with our board priorities with a focus on the development of our long-term business plan. We have reviewed our governance arrangements this year to identify options to ensure we are managed appropriately for the size of our organisation.

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

FOR THE YEAR ENDED 31 MARCH 2026

Employee Involvement

Applications for employment by disabled persons are always fully considered, bearing in mind the aptitudes of the applicant concerned. In the event of members of staff becoming disabled, every effort is made to ensure that their employment within the charity continues and that the appropriate training is arranged. It is the policy of the charity that the training, career development and promotion of disabled persons is equitable to that of other employees.

The charity's policy is to consult and discuss with employees, through unions, staff meetings, matters likely to affect employees' interests.

Information of matters of concern to employees is given through information bulletins and reports which seek to achieve a common awareness on the part of all employees of the financial and economic factors affecting the group's performance.

Auditor
In accordance with the company's articles, a resolution proposing that Reddy Siddiqui LLP be reappointed as auditor of the company will be put at a General Meeting.

Disclosure of information to auditor
In accordance with Section 418(2) of the Companies Act 2006, each trustee in office at the date the Trustees' Report is approved confirms that:

- so far as the trustees' are aware there is no relevant audit information of which the charity's auditor is unaware; and
- He/She has taken all the steps that he/she ought to have taken as a trustee in order to make himself or herself aware of any relevant audit information and to establish that the charity's auditor is aware of that information

The report of the trustees has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006

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

Ms Gita Kumari Malhotra
Chair of Trustees

21 October 2026

HEALTHWATCH REDBRIDGE

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2026

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

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

In preparing these financial statements, the trustees are required to:
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- 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 operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. 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.

HEALTHWATCH REDBRIDGE

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF HEALTHWATCH REDBRIDGE

Opinion

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

In our opinion, the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and

- the directors' report included within the trustees' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

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

Responsibilities of trustees

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

Auditor's responsibilities for the audit of the financial statements

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.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

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

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF HEALTHWATCH REDBRIDGE

Use of our report

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

Seema Siddiqui (Senior Statutory Auditor)
for and on behalf of Reddy Siddiqui LLP

21 October 2026

Chartered Accountants
Statutory Auditor

183-189 The Vale
Acton
London
United Kingdom
W3 7RW

HEALTHWATCH REDBRIDGE

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Income from:							
Donations and legacies	3	350	233,100	233,450	9,800	232,400	242,200
Investments	4	2,801	-	2,801	3,969	-	3,969
Total income		3,151	233,100	236,251	13,769	232,400	246,169
Expenditure on:							
Raising funds	5	-	250	250	-	1,010	1,010
Charitable activities	6	-	265,877	265,877	-	275,591	275,591
Total expenditure		-	266,127	266,127	-	276,601	276,601
Net income/(expenditure) and movement in funds		3,151	(33,027)	(29,876)	13,769	(44,201)	(30,432)
Reconciliation of funds:							
Fund balances at 1 April 2025		146,707	60,334	207,041	132,938	104,535	237,473
Fund balances at 31 March 2026		149,858	27,307	177,165	146,707	60,334	207,041

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

HEALTHWATCH REDBRIDGE

BALANCE SHEET

AS AT 31 MARCH 2026

	Notes	2026 £	£	2025 £	£
Fixed assets					
Tangible assets	**12**		3,007		4,511
Current assets					
Debtors	**13**	1,701		5,979	
Cash at bank and in hand		190,213		215,251	
		191,914		221,230	
Creditors: amounts falling due within one year	**14**	(17,756)		(18,700)	
Net current assets			174,158		202,530
Total assets less current liabilities			177,165		207,041
The funds of the charity					
Restricted income funds	**15**		27,307		60,334
Unrestricted funds	**16**		149,858		146,707
			177,165		207,041

The financial statements were approved by the trustees on 21 October 2026

Ms Gita Kumari Malhotra
Chair of Trustees

1 Accounting policies

Charity information

HEALTHWATCH REDBRIDGE is a private company limited by guarantee incorporated in England and Wales. The registered office is Healthwatch Redbridge, Redbridge Institute, Gaysham Avenue, Ilford, Essex, IG2 6TD, United Kingdom.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

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

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

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

1.3 Charitable funds

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

Restricted funds are subject to specific conditions by donors as to how they may be used. The purpose and uses of the restricted funds are set out in the notes to the accounts.

Unrestricted funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

1.4 Income

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

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

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

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure

Liabilities are recognized as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Raising funds

Raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes costs of all fundraising activities, events and non-charitable trading.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both the direct pay and non-pay costs and support costs relating to those activities.

Governance costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity, and include its audit fees and costs linked to the strategic management of the charity including trustee expenses.

Allocation and apportionment of costs

Support costs include administrative office functions and premises costs. These have been allocated to activity cost categories on a basis consistent with the use of resources: allocating premises costs on floor areas, staff costs by the time spent and other costs on a measure of usage.

1.6 Tangible fixed assets

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

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

Computers	25%

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

1.7 Impairment of fixed assets

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

1.8 Cash and cash equivalents

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

1 Accounting policies **(Continued)**

1.9 Financial instruments

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

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

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

Basic financial assets

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

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.10 Employee benefits

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

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

2 Critical accounting estimates and judgements

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

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

3 Income from donations and legacies

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Donations and gifts	350	-	350	9,800	-	9,800
Grants	-	233,100	233,100	-	232,400	232,400
	350	233,100	233,450	9,800	232,400	242,200
Grants						
London Borough of Redbridge	-	116,400	116,400	-	122,400	122,400
HIP	-	16,700	16,700	-	10,000	10,000
Maternity Project	-	100,000	100,000	-	100,000	100,000
	-	233,100	233,100	-	232,400	232,400

4 Income from investments

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Interest receivable	2,801	3,969

5 Expenditure on raising funds

	Restricted funds 2026 £	Restricted funds 2025 £
Fundraising and publicity		
Advertising	250	1,010

6 Expenditure on charitable activities

	Charitable Expenditure 2026 £	Charitable Expenditure 2025 £
Direct costs		
Staff costs	193,135	182,819
Insurance	603	319
Postage, printing & stationeries	2,532	3,343
Telephone & Fax	493	-
Travelling	2,041	3,634
Consultancy	7,220	5,696
Sundry Expenses	6,589	8,687
Staff Training	19,617	31,060
Computer Expenses	4,498	5,006
Legal and professional	74	34
	236,802	240,598
Share of support and governance costs (see note 7)		
Support	25,980	31,898
Governance	3,095	3,095
	265,877	275,591
Analysis by fund		
Restricted funds	265,877	275,591

7 Support costs allocated to activities

	2026 £	2025 £
Depreciation	1,504	1,504
Premises	18,248	23,984
Accountancy Fee	6,228	6,410
Governance costs	3,095	3,095
	29,075	34,993
Analysed between:		
Charitable Expenditure	29,075	34,993

8 Net movement in funds

	2026 £	2025 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	3,095	3,095
Depreciation of owned tangible fixed assets	1,504	1,504

9 Trustees

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

10 Employees

The average monthly number of employees during the year was:

	2026 Number	2025 Number
	6	6

Employment costs	2026 £	2025 £
Wages and salaries	193,135	182,819

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

There were no remuneration payment to any Key Management Personnel for YE 31.03.2026

11 Taxation

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

12 Tangible fixed assets

	Computers £
Cost	
At 1 April 2025	6,015
At 31 March 2026	6,015
Depreciation and impairment	
At 1 April 2025	1,504
Depreciation charged in the year	1,504
At 31 March 2026	3,008
Carrying amount	
At 31 March 2026	3,007
At 31 March 2025	4,511

13 Debtors

Amounts falling due within one year:	2026 £	2025 £
Other debtors	1,701	1,699
Prepayments and accrued income	-	4,280
	1,701	5,979

14 Creditors: amounts falling due within one year

	2026 £	2025 £
Other taxation and social security	4,153	4,275
Trade creditors	4,122	10,246
Other creditors	1,800	1,084
Accruals and deferred income	7,681	3,095
	17,756	18,700

15 Restricted funds

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

	At 1 April 2025 £	Incoming resources £	Resources expended £	At 31 March 2026 £
	60,334	233,100	(266,127)	27,307

Previous year:	At 1 April 2024 £	Incoming resources £	Resources expended £	At 31 March 2025 £
	104,535	232,400	(276,601)	60,334

16 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2025 £	Incoming resources £	At 31 March 2026 £
General funds	146,707	3,151	149,858

16 Unrestricted funds (Continued)

Previous year:	At 1 April 2024 £	Incoming resources £	At 31 March 2025 £
General funds	132,938	13,769	146,707

17 Analysis of net assets between funds

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £
At 31 March 2026:			
Tangible assets	3,007	-	3,007
Current assets/(liabilities)	146,851	27,307	174,158
	149,858	27,307	177,165

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:			
Tangible assets	4,511	-	4,511
Current assets/(liabilities)	142,196	60,334	202,530
	146,707	60,334	207,041

18 Related party transactions

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