Unaudited financial statements and trustees' report for the year ending

31st March 2026

1 Trustees' report

The trustees, who are directors for the purposes of company law, present their annual report together with the financial statements of the Company for the year 1st April 2025 to 31 March 2026. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual Report and Financial Statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102)

Vision

For wellbeing support to be available to anyone in Norfolk and Waveney who experiences mental health challenges due to pregnancy loss at any stage, baby loss or pregnancy choices.

Mission

- To create safe spaces where people are welcomed to come as they are, with their grief, concerns, hopes and fears.
- To provide opportunities to remember and to grieve.
- To provide training to counsellors, wellbeing, health and bereavement professionals.
- To ensure that experiences are heard and valued and can influence support in the future.

Values

- **Hope:** is the catalyst for change.
- **Community:** that no one should feel alone.
- **Stories:** that every voice deserves to be heard.
- **Inclusion:** support is for everyone.
- **Time:** time to listen, time to grieve, time to heal.

2 Objectives and activities

The charity's object is to preserve and protect women's health and the health of their partners and families and to advance the education of the public. This is achieved through the following objectives:

1. Offering impartial and confidential counselling and holistic support for the wellbeing of anyone in distress as a result of:-
    a. Pregnancy;
    b. Birth;
    c. Pregnancy after loss (miscarriage, termination, ectopic pregnancy, molar pregnancy)
    d. Stillbirth and neonatal death up to 12 months
    e. Infertility and secondary infertility
2. Supporting pregnant women and their partners to make an informed choice regarding their options: termination, adoption, or parenting, with referral to appropriate agencies; and
3. Providing information training and support to promote good sexual health awareness and develop effective parenting skills; and
4. By such other means as the trustees may in their absolute discretion determine that may further the above objects.

The charity has delivered public benefit which is demonstrated in Section 7.

Aims

Providing information, training, and support to professionals working in bereavement and healthcare. Supporting the choices of clients and their partners in matters relating to pregnancy, birth, pregnancy loss at any stage, infertility, and related issues. Fostering a sense of community through outreach and engagement activities to create a supportive network for individuals and families experiencing pregnancy-related challenges.

3 Chair's report

Dear Supporters and Friends,

As Chair of TimeNorfolk's Board of Trustees, I am pleased to share with you our progress over the past year in this our Annual Report. This is TimeNorfolk's 12th year and as such brings us to nearly 30 years of providing a consistent presence in our community and fulfilling our vision. Our vision is to provide support to those who have experienced pregnancy or baby loss or who are facing difficult pregnancy choices. I am always awed by the dedication, skill and passion shared by our staff, volunteers and trustees, all of whom are committed to doing everything possible to support those in need.

This past year has brought financial challenges as so many charities are facing. In the light of these pressures, we have implemented a more sustainable income stream for the future by introducing client contributions towards counselling, while remaining committed to ensuring that anyone who needs our support can continue to access it, regardless of their financial circumstances. Our clients have responded so positively to this showing their understanding that we cannot continue to provide the services that so many desperately need without taking this step. We hope and pray that this will provide us with the solid base from which to operate for another 30 years.

Looking forward, as I prepare to step down as Chair in August 2026 and make way for new leadership, I feel confident in the direction we are heading. One of our key focus areas is recruiting and encouraging new trustees to join our board, strengthening our collective skill set and knowledge base. Already, we have had a pleasing level of interest in taking on the role and we are excited to expand the team supporting this wonderful cause with new members joining us.

Another key focus for us was to recruit a replacement to lead the charity in the next season. We are most grateful for all the work that Fiona Gosden has done on behalf of TimeNorfolk and recognise the fantastic contribution she has made: we wish her well in her new role. After a professional recruitment drive, we have the absolute privilege of welcoming Tara Mounce into the role of Executive Director which she will take up in August 2026 after her return to the UK.

I am deeply grateful for the ongoing and vital support of our donors, partners, and stakeholders - without whom TimeNorfolk could not continue its essential work. Together, we are united in our mission to ensure that no one faces pregnancy loss, baby loss, or a pregnancy choice without access to genuine, compassionate, professional and client-centred support. I am hopeful that the year ahead will be filled with continued growth and purpose for us both as an organisation and as individuals.

With warmest regards.
Melissa Snell
Chair of Trustees

4 Our work

Counselling

We offer one-to-one counselling sessions as well as counselling for couples and groups. We have a team of 18 volunteer counsellors. Our counsellors undergo TimeNorfolk training to understand the issues that face our clients. This year, we have recruited and trained five new volunteer counsellors enabling us to support on average 30 clients a week across Norfolk and Waveney. We are proud to support 230 referrals this year.

> The counsellor's experience mapped well with my own personality traits. They brought knowledge not directly related to the loss, but it certainly helped them understand how I was processing the trauma. Extremely valuable.
>
> ***TimeNorfolk male client***

> I am so grateful to the support I've received from Time. I was in a really difficult place when I started the sessions but I feel like a different person now.

> I found the support from TimeNorfolk to be invaluable.

Advocacy

TimeNorfolk joined the All Party Parliamentary Group (APPG) on baby loss and maternity bereavement care. Reviews into maternity safety have shown that many families still don't receive compassionate trauma-informed bereavement care. While all NHS trusts in England have committed to the National Bereavement Care Pathway (NBCP), it is a voluntary commitment and limited implementations means inequality in care. At TimeNorfolk, we hear from bereaved parents who describe how the lack of bereavement training for maternity staff and appropriate spaces in hospitals to receive difficult news has caused further trauma.

Education

We ran two in-house professional development days. The first one brought together our team of counsellors from across the county for an in-person training session. The focus was on delivering pregnancy choice appointments, with the aim of increasing our capacity to offer these as standalone counselling sessions for clients facing unexpected or unplanned pregnancies. Our second in house training was "Working with Men Bereaved by Pregnancy Loss." Whilst men's experiences of baby loss may differ, grief and trauma following the impact of loss affects all regardless of gender. Ensuring our service is relevant and accessible for people of all genders helps to reduce stigma and mental health challenges following bereavement.





Each year we also deliver training externally when we have opportunity. In October 2025 we delivered training for the Gynaecology team at Norfolk and Norwich University Hospital (NNUH). In November 2025 we ran a training session for third year Midwifery students on the impact of pregnancy loss as part of the University of East Anglia's Bereavement Study Day. In December 2025 we took part in the NNUH's Grief Awareness Day, speaking to professionals from throughout the hospital.

In February 2026 we met 60 second year Midwifery students in small groups over an afternoon sharing about the work of TimeNorfolk and the importance of bereavement care. This led to us welcoming five student midwives to the Norwich hub.



They had chosen to complete a project on TimeNorfolk. We were fortunate to have a former client share her experiences of losing a baby through TFMR and seeking support when pregnant after this loss. The guest speaker shared powerfully about the impact of care she received from midwives and how vital clear communication and compassion are for bereaved parents. The students were then able to ask questions and discuss the benefits of engaging with counselling following pregnancy loss.

Community

We believe that community support is essential to wellbeing, which is why we strive to increase our presence outside of our walls. Community is important to our clients, volunteers and staff.





TimeNorfolk brought together a community of Norfolk and Waveney healthcare and wellbeing professionals who support people affected by pregnancy or baby loss. This space welcomed a time to unwind and recharge. We can only support others through bereavement if we look after our own wellbeing first



Anglia News came into the office, to ask about the impact of baby loss and the importance of a funeral. We are grateful for the opportunity to share what we do.

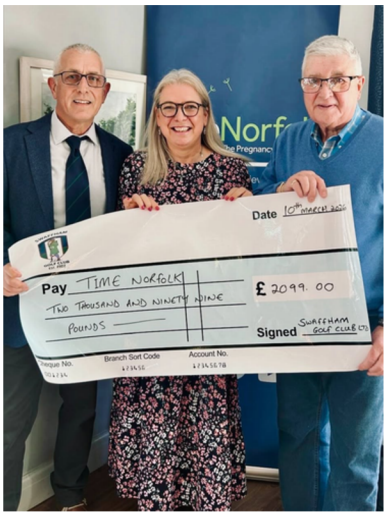
TimeNorfolk joined the bereavement midwives at the NNUH chapel for their Baby Loss Remembrance Service. Gathering together under the memory tree, we all took time to pause, reflect and remember all the precious babies who are no longer with us and to stand alongside the families who carry their memories. At TimeNorfolk, we are continually reminded of the importance of community in supporting those affected by pregnancy and baby loss.

5 Financial review

TimeNorfolk aims to maintain unrestricted Financial Reserves equal to six months of unrestricted expenditure. This would provide sufficient funds to cover all the costs of the charity which may arise, including potential winding-up costs.

As of 31 March 2026, Total reserves: £77,061
Unrestricted reserves: £62,722 (2025: £76,518)
Of which free reserves: £60,605 (excluding fixed asset reserve)
Restricted reserves: £14,339

Of these, £nil (2025, £nil) has been designated for specific purposes by the Trustees.





> TimeNorfolk's specialism in pregnancy and baby loss made me feel like I was in safe hands with whoever would be my counsellor



6 Future plans

The year ahead will focus on consolidating recent changes and strengthening the foundations needed for TimeNorfolk's long-term sustainability and impact.

A key priority will be reviewing the introduction of client contributions towards counselling, ensuring that this approach remains accessible, equitable and financially sustainable. Alongside this, we will continue to diversify our income through fundraising, grants, donations and partnerships, reducing reliance on any single source of funding. We also aim to develop a bursary fund so that financial circumstances are never a barrier to accessing specialist counselling, enabling us to provide additional support to those least able to contribute.

We will assess how effectively our current service model is meeting need across Norfolk and Waveney using referral data, client feedback and stakeholder engagement to identify opportunities to improve accessibility and reach underserved communities.

We are also committed to strengthening our understanding of the difference our work makes. By improving our collection and use of outcome and impact data, we aim to better demonstrate the value of our services, inform future development and ensure that the experiences of our clients continue to influence both our work and wider bereavement support.

Finally, we will invest in the long-term resilience of the organisation through the recruitment and induction of new trustees, supporting strong governance and ensuring that TimeNorfolk remains well placed to deliver compassionate, professional support for years to come.

7 Public benefit

The trustees have complied with their duty to have due regard to the guidance on public benefit by the Charity Commission in exercising their powers or duties.

Clients

Refer to section 9 - Impact. and Outcomes

Volunteers and Counselling Placement Students

TimeNorfolk's work is mainly carried out by 18 committed volunteers who are responsible for delivering the aims of the charity alongside the five staff members. The charity would not be able to continue as it does without the support of its volunteers and we are hugely grateful for their dedication.

Going concern

The charity continues to be hit hard this year by the cost living crisis which has affected how funding bodies award grants. We continue to receive support from the Norfolk Community Foundation alongside other grant providers, donations and fundraising activities.

In the past year the charity has looked at how to diversifying the income streams and with this in mind, and after making appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for at least the next 12 months from the date of approval of the accounts. For this reason, the Trustees continue to adopt the ongoing concern basis in preparing the financial statements.

8 Structure, governance and management

Nature of governing document: The company is registered as a charitable company limited by guarantee and was set up by a Memorandum of Association. The company is constituted under a Memorandum of Association and is a registered charity number 1157905. The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Recruitment and appointment of trustees:

1. When someone has expressed an interest in becoming a trustee, they will be sent the Trustee Recruitment pack which has a copy of the Trustees' Handbook and other information about the Charity.
2. If they are interested, they can contact the Executive Director and/or the trustees for further information.
3. If they are identified as having the necessary skills, they are asked to attend two Trustee Meetings.
4. After the second meeting the Trustees decide whether to invite them to become a trustee. If they accept, they are then given the appropriate paperwork.

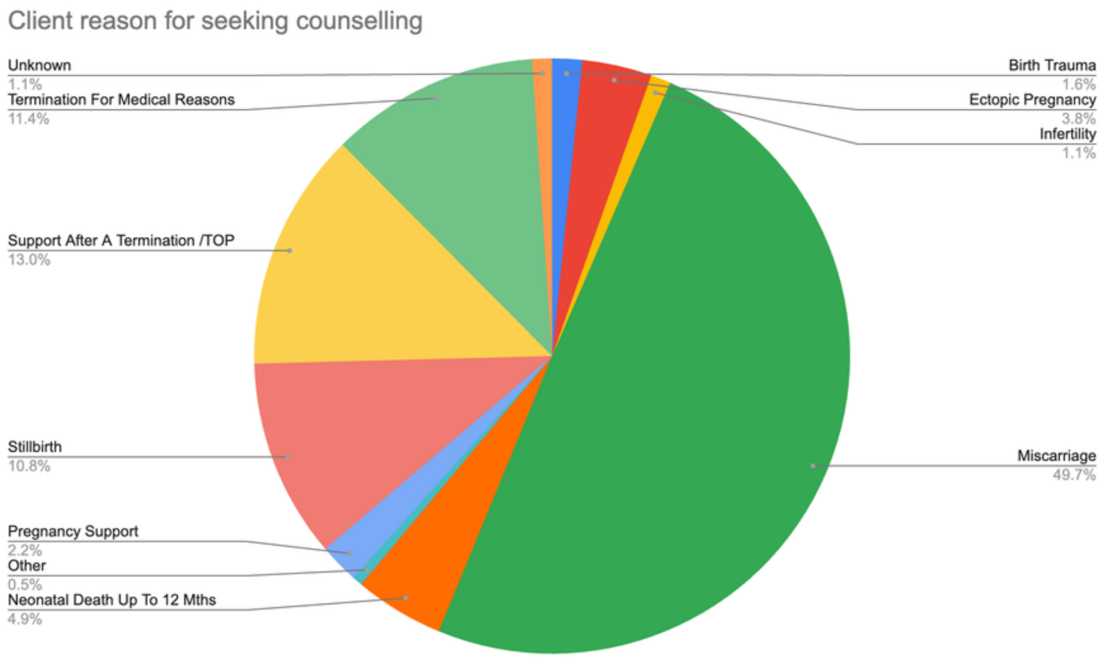


9 Impact and Outcomes

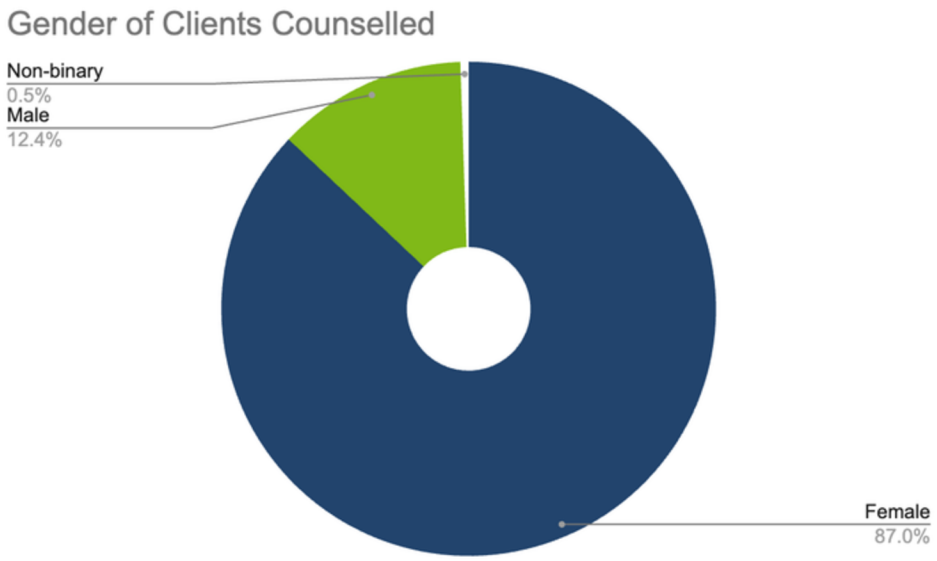
Who We Supported

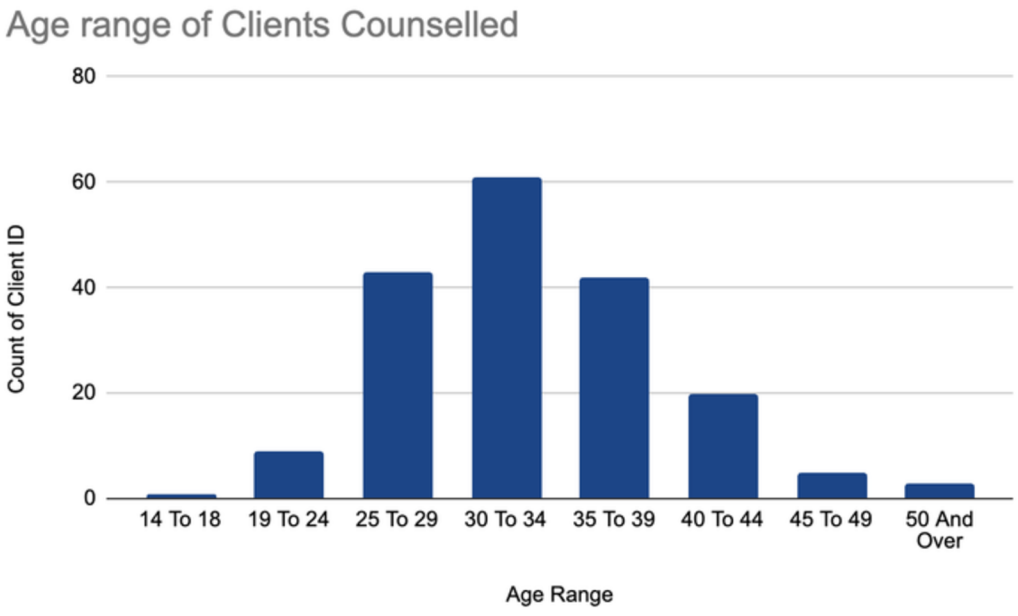
This year, TimeNorfolk supported people across Norfolk and Waveney experiencing a wide range of pregnancy and baby-loss related challenges. The reasons clients sought support reflected the breadth and complexity of our specialist service, including miscarriage, stillbirth, neonatal loss, termination for medical reasons (TFMR), infertility, pregnancy after loss, birth trauma and pregnancy choices.

Many clients come to us at times of profound grief, uncertainty or emotional distress. Often these experiences overlap and evolve. For example, a client may initially seek support following infertility before experiencing pregnancy loss, while others seek counselling during a subsequent pregnancy while carrying the trauma and anxiety associated with a previous loss. Our counselling model is designed to respond flexibly to these complex and deeply personal journeys.



The majority of clients supported during the year were women, although we also worked with men and people of other genders. Clients ranged in age from teenagers to people aged over 50, with the largest proportion aged between 25 and 40 years. This reflects the wide range of people affected by pregnancy and baby loss and reinforces the importance of ensuring specialist support is available to anyone who needs it.





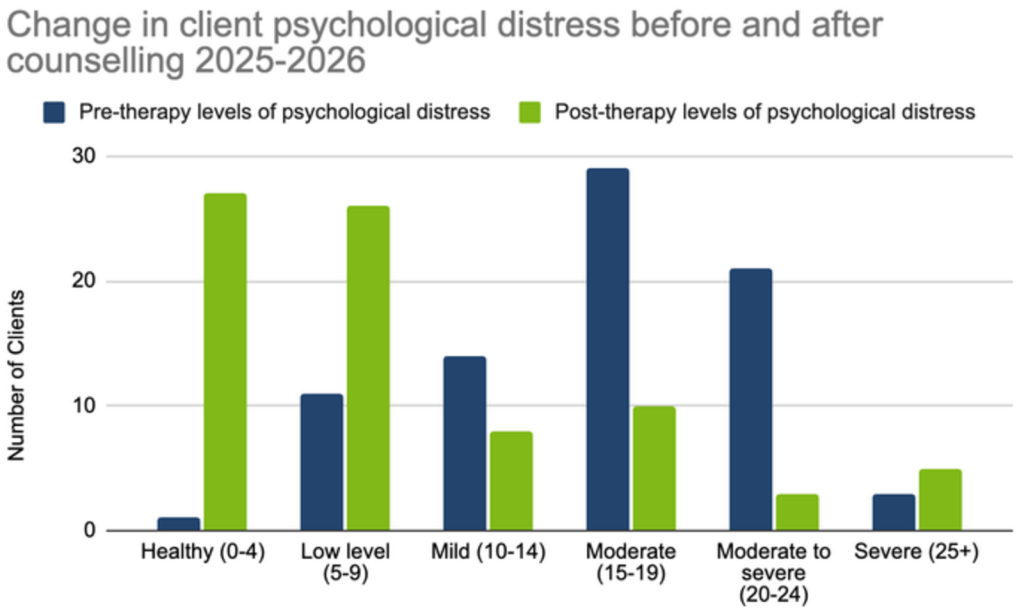
The Difference Counselling Makes

Alongside client feedback, TimeNorfolk uses the CORE-OM (Clinical Outcomes in Routine Evaluation – Outcome Measure), a nationally recognised tool recommended by the British Association for Counselling and Psychotherapy (BACP), to measure changes in psychological wellbeing before and after counselling.

During 2025-26, outcome data was available for 79 clients who completed counselling and both pre- and post-therapy assessments. The results demonstrate the positive impact of specialist counselling. Of those clients, 64.6% experienced a reliable improvement in psychological wellbeing, meaning the improvement was significant enough to be unlikely to have occurred by chance while 51.9% achieved a clinically significant change, moving from levels of distress associated with clinical need to below that threshold.

While counselling cannot remove the reality of grief or loss, these findings suggest that it can help people process difficult experiences, reduce distress, develop coping strategies and move forward with greater confidence and hope.

The chart below shows clients' levels of psychological distress before and after counselling. Clients complete the nationally recognised CORE-OM questionnaire at the start and end of therapy. Higher scores indicate greater psychological distress, so the shift towards the healthy and low-distress categories after counselling demonstrates the positive impact of our service.



Client feeback

> Thank you for everything you have done for us, and for all the other parents who have experience such loss. It's been life-changing.

> Fantastic support, I am so glad to have had these sessions and someone to talk to



> I can't thank you enough for being there for me. Every person I encountered has been kind and warm and supportive.

10 Concluding Statements

The Trustees (who are also the Directors of TimeNorfolk for the purposes of company law) are responsible for preparing the Trustees' Report and the Financial Statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations. Company law requires the Trustees to prepare Financial Statements for each Financial Year. Under company law, the Trustees must not approve the Financial Statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period.

In preparing these Financial Statements, the Trustees are required to:

- select suitable accounting policies and 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 charitable company will continue in business.

The Trustees are also responsible for keeping adequate accounting records that are sufficient to show and explain the Company's transactions and disclose with reasonable accuracy, at any time, the financial position of the Company 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 Company and hence taking reasonable steps for the prevention and detection of fraud and other
Irregularities.

Prepared and approved by order of the members of the Board of Trustees and signed on their behalf by Joanne Ford, Treasurer.



Date: 07/09/2026

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 MARCH 2026

Independent examiner's report to the Trustees of Time Norfolk ('the Company')
I report to the charity Trustees on my examination of the accounts of the Company for the year ended 31 March 2026.

Responsibilities and basis of report
As the Trustees of the Company (and its directors 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 under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Company's accounts 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 matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Other matters

Larking Gowen LLP have prepared the accounts from the accounting records maintained by the charity. We have applied the FRC revised ethical standard in undertaking our independent examination.

This report is made solely to the Company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Company's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Company and the Company's Trustees as a body, for my work or for this report.

Signed:  Dated: 14 September 2026

Giles Kerkham FCA DChA

Larking Gowen LLP
Chartered Accountants
1 st Floor Prospect House
Rouen Road
Norwich
NR1 1RE

TIME NORFOLK

(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2026

	Note	Unrestricted funds 2026 £	Restricted funds 2026 £	Total funds 2026 £	*Total funds 2025 £*
Income from:					
Donations and grants	3	**48,964**	**36,279**	**85,243**	*217,601*
Events, room hire and counselling contributions	4	**6,401**	**-**	**6,401**	*8,346*
Investments	5	**506**	**-**	**506**	*591*
Total income		**55,871**	**36,279**	**92,150**	*226,538*
Expenditure on:					
Raising funds	6	**15,999**	**-**	**15,999**	*17,052*
Charitable activities		**53,668**	**67,841**	**121,509**	*175,836*
Total expenditure		**69,667**	**67,841**	**137,508**	*192,888*
Net movement in funds		**(13,796)**	**(31,562)**	**(45,358)**	*33,650*
Reconciliation of funds:					
Total funds brought forward		**76,518**	**45,901**	**122,419**	*88,769*
Net movement in funds		**(13,796)**	**(31,562)**	**(45,358)**	*33,650*
Total funds carried forward		**62,722**	**14,339**	**77,061**	*122,419*

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

The notes on pages 19 to 31 form part of these financial statements.

TIME NORFOLK

(A company limited by guarantee)
REGISTERED NUMBER: 07656339

BALANCE SHEET
AS AT 31 MARCH 2026

	Note		2026 £		*2025 £*
Fixed assets					
Tangible assets	12		**2,352**		*3,156*
			2,352		*3,156*
Current assets					
Debtors	13	**7,771**		*7,250*	
Cash at bank and in hand		**73,214**		*117,327*	
		80,985		*124,577*	
Current liabilities					
Creditors: amounts falling due within one year	14	**(6,276)**		*(5,314)*	
Net current assets			**74,709**		*119,263*
Total net assets			**77,061**		*122,419*
Charity funds					
Restricted funds	15		**14,339**		*45,901*
Unrestricted funds	15		**62,722**		*76,518*
Total funds			**77,061**		*122,419*

The Company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Mrs J Ford

Date: 07/09/2026

The notes on pages 19 to 31 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

1. General information

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation. The Registered Office address is 8 Chalk Hill House, 19 Rosary Road, Norwich, NR1 1SZ.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Time Norfolk meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Going concern

The charity continues to be hit hard this year by the cost living crisis which has affected how funding bodies award grants. We continue to receive support from the Norfolk Community Foundation alongside other grant providers, donations and fundraising activities. In Ithe past year the charity has looked at how to diversifying the income streams and with this in mind, and after making appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for at least the next 12 months from the date of approval of the accounts. For this reason, the Trustees continue to adopt the ongoing concern basis in preparing the financial statements.

2.3 Income

All income is recognised once the Company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2. Accounting policies (continued)

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the Company to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Company's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Company; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £100 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Fixtures and fittings	-	33% straight line
Office equipment	-	33% straight line

2.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2. Accounting policies (continued)

2.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.10 Financial instruments

The Company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Company and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

3. Income from donations and grants

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total funds 2026 £	*Total funds 2025 £*
Donations	43,814	-	**43,814**	*49,451*
Grants	5,150	36,279	**41,429**	*168,150*
	48,964	36,279	**85,243**	*217,601*
Total 2025	*80,251*	*137,350*	*217,601*	

4. Income from events, room hire and counselling contributions

	Unrestricted funds 2026 £	Total funds 2026 £	*Total funds 2025 £*
Pregnancy Choices	40	**40**	*8,346*
Counselling payments	6,361	**6,361**	-
Total 2026	6,401	**6,401**	*8,346*
Total 2025	*8,346*	*8,346*	

5. Investment income

	Unrestricted funds 2026 £	Total funds 2026 £	*Total funds 2025 £*
Interest receivable on bank deposits	506	**506**	*591*
Total 2025	*591*	*591*	

6. Expenditure on raising funds

Costs of raising voluntary income

	Unrestricted funds 2026 £	Total funds 2026 £	*Total funds 2025 £*
Costs of generating donations and grants	15,999	**15,999**	*17,052*
Total 2025	*17,052*	*17,052*	

7. Analysis of expenditure by activities

	Activities undertaken directly 2026 £	Support costs 2026 £	Total funds 2026 £	*Total funds 2025 £*
Pregnancy and birth, Parenting Support	792	10,424	**11,216**	*7,083*
Pregnancy Loss	23,596	51,354	**74,950**	*113,698*
Provision of training	-	17,118	**17,118**	*20,716*
Infertility	371	4,279	**4,650**	*5,810*
Promoting awareness	5,016	8,559	**13,575**	*28,529*
	29,775	91,734	**121,509**	*175,836*
Total 2025	*72,256*	*103,580*	*175,836*	

8. Support costs

	2026 £	2025 £
Staff and volunteer training	**1,497**	*2,376*
Staff costs	**41,473**	*53,768*
Rent	**12,500**	*16,487*
Service delivery support costs	**5,382**	*8,115*
Management and office costs	**5,694**	*8,843*
Insurance	**1,020**	*963*
Professional fees and subscriptions	**11,969**	*5,207*
Depreciation	**2,537**	*1,503*
Other costs	**9,110**	*6,318*
	91,182	*103,580*

9. Independent examiner's remuneration

	2026 £	2025 £
Fees payable to the Company's independent examiner for the independent examination of the Company's annual accounts	**3,295**	*3,168*
Fees payable to the Company's independent examiner in respect of:		
All other services not included above	**4,092**	*-*

10. Staff costs

	2026 £	2025 £
Wages and salaries	**85,207**	*135,542*
Social security costs	**-**	*1,791*
Pension costs	**1,578**	*2,431*
	86,785	*139,764*

10. Staff costs (continued)

The average number of persons employed by the Company during the year was as follows:

	2026 No.	*2025* *No.*
Average number	**5**	*9*

The role and contribution of volunteers and student counsellor volunteers are described in the Trustees' report.

No employee received remuneration amounting to more than £60,000 in either year.

The total employee benefits of the key management personnel of the charity were £ 44,499 (2025: £69,935).

11. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits *(2025 - £NIL)*.

During the year ended 31 March 2026, no Trustee expenses have been incurred *(2025 - £NIL)*.

12. Tangible fixed assets

	Fixtures and fittings £
Cost or valuation	
At 1 April 2025	**9,773**
Additions	**1,733**
At 31 March 2026	**11,506**
Depreciation	
At 1 April 2025	**6,617**
Charge for the year	**2,537**
At 31 March 2026	**9,154**
Net book value	
At 31 March 2026	**2,352**
At 31 March 2025	*3,156*

13. Debtors

	2026 £	2025 £
Due within one year		
Other debtors	**6,250**	*6,250*
Prepayments and accrued income	**1,521**	*1,000*
	7,771	*7,250*

14. Creditors: Amounts falling due within one year

	2026 £	2025 £
Other taxation and social security	**568**	*1,517*
Other creditors	**552**	-
Accruals and deferred income	**5,156**	*3,797*
	6,276	*5,314*

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

15. Statement of funds

Statement of funds - current year

	Balance at 1 April 2025 £	Income £	Expenditure £	Balance at 31 March 2026 £
Unrestricted funds				
General Funds	**76,518**	**55,871**	**(69,667)**	**62,722**
Restricted funds				
Fixed Asset Funds	**2,534**	**-**	**(2,299)**	**235**
Geoffrey Watling Charity	**4,456**	**-**	**(4,456)**	**-**
Norwich Freeman's Charity	**-**	**11,279**	**(3,733)**	**7,546**
Norfolk Community Foundation	**4,850**	**20,000**	**(19,378)**	**5,472**
Lottery fund - Awards for All	**7,895**	**-**	**(7,895)**	**-**
Charles Littlewood Hill Trust	**1,000**	**-**	**(1,000)**	**-**
SGC Trust	**-**	**5,000**	**(3,914)**	**1,086**
Norfolk County Council	**25,166**	**-**	**(25,166)**	**-**
	45,901	**36,279**	**(67,841)**	**14,339**
Total of funds	**122,419**	**92,150**	**(137,508)**	**77,061**

Fixed Asset Fund - held to fund capital expenditure.

Norwich Freeman's Charity - The grant is to help identify under-represented and marginalised groups and the issues they have accessing our services, with the aim to feed this into TimeNorfolk's strategy going forward, and to ensure the user voice is heard.

Norfolk Community Foundation:
NCF New Fathers & Father's to be Fund - Supporting new fathers, and men who have experienced pregnancy or baby loss.
NCF Community Engagement Sexual and Reproductive Health - Raise awareness of our counselling support through a social media campaign, build professional relationships to aid developing referral pathways and for counsellors to undertake Sexual Health Training.
NCF Love Norfolk 2025 - Deliver non-directive well-being support (counselling) to those living in Norfolk who have experienced pregnancy loss at any stage,baby loss, pregnancy choices or infertility.

SGC Trust - Deliver non-directive well-being support (counselling) to those living in Norfolk who have experienced pregnancy loss at any stage,baby loss, pregnancy choices or infertility.

15. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2024 £	*Income £*	*Expenditure £*	*Balance at 31 March 2025 £*
Unrestricted funds				
General Funds	*40,811*	*89,188*	*(53,481)*	*76,518*
Restricted funds				
Fixed Asset Funds	*3,782*	*-*	*(1,248)*	*2,534*
Geoffrey Watling Charity	*-*	*5,000*	*(544)*	*4,456*
Albert Hunt	*1,258*	*4,000*	*(5,258)*	*-*
NHS Norfolk & Waveney ICB	*8,792*	*-*	*(8,792)*	*-*
Norwich Freeman's Charity	*1,447*	*-*	*(1,447)*	*-*
Alan Boswell Group Charitable Trust	*2,717*	*-*	*(2,717)*	*-*
Norfolk Community Foundation	*2,239*	*5,000*	*(2,389)*	*4,850*
East of England Co op	*184*	*-*	*(184)*	*-*
Florence Clark Charitable Trust	*196*	*-*	*(196)*	*-*
Lottery fund - Awards for All	*-*	*19,810*	*(11,915)*	*7,895*
The Mrs Smith and Mount Trust	*1,048*	*-*	*(1,048)*	*-*
Other grants	*981*	*-*	*(981)*	*-*
Mr & Mrs Phillip Rackham Trust	*-*	*500*	*(500)*	*-*
Goodman Trust	*1,204*	*-*	*(1,204)*	*-*
Anne French Memorial Trust	*157*	*-*	*(157)*	*-*
Charles Littlewood Hill Trust	*341*	*1,000*	*(341)*	*1,000*
SGC Trust	*-*	*1,000*	*(1,000)*	*-*
Norfolk County Council	*23,062*	*101,040*	*(98,936)*	*25,166*
Broadcare Gardens	*550*	*-*	*(550)*	*-*
	47,958	*137,350*	*(139,407)*	*45,901*
Total of funds	*88,769*	*226,538*	*(192,888)*	*122,419*

16. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total funds 2026 £
Tangible fixed assets	2,117	235	**2,352**
Current assets	66,881	14,104	**80,985**
Creditors due within one year	(6,276)	-	**(6,276)**
Total	62,722	14,339	**77,061**

Analysis of net assets between funds - prior year

	Unrestricted funds 2025 £	*Restricted funds 2025 £*	*Endowment funds 2025 £*	*Total funds 2025 £*
Tangible fixed assets	-	*2,534*	*622*	*3,156*
Current assets	-	*43,367*	*81,210*	*124,577*
Creditors due within one year	-	-	*(5,314)*	*(5,314)*
Total	-	*45,901*	*76,518*	*122,419*

17. Operating lease commitments

At 31 March 2026 the Company had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2026 £	*2025 £*
Not later than 1 year	**12,500**	*12,500*
Later than 1 year and not later than 5 years	**-**	*12,500*
	12,500	*25,000*

18. Related party transactions

The Company has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the Company at 31 March 2026.