WATFORD AND THREE RIVERS REFUGEE PARTNERSHIP
Annual Report for 2025

Welcome

Hello and welcome to the WTRRP's Annual Report for January – December 2025. Once again, we give all of you our heart-felt thanks for your support, which enables us to continue to assist a lot of needy people in our midst, through a range of hardships and complexities of life. We are pleased to say that over the past year WTRRP has been able to offer a variety of activities:

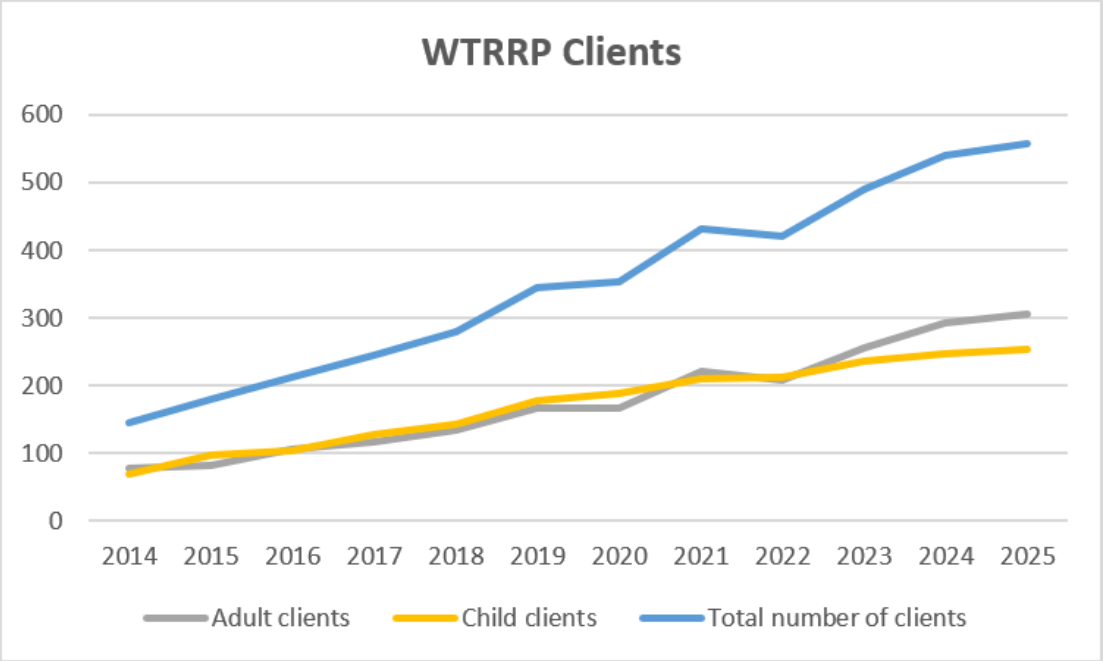
- Our Social Hub continues to run every Tuesday at St Mary's church from 11.30am to 1.30pm where clients can have refreshments and a chat, take part in various activities and take advantage of donations of clothing and other items.
- Our Drop-In also takes place every Tuesday (also from 11.30am to 1.30pm) where clients can meet our case workers, and take advantage of many types of advice, underpinned by our professional Casework Coordinator.
- We held other social events including a fantastic event at Edge Grove School.
- We supported our clients with food and other essentials, school uniforms, sports kit and sporting events and laptop computers.
- Our education programme has continued and grown, teaching our clients English and a range of skills required for living in the UK.
- The number of people whom we support in many ways – continues to increase.

Please join us at our **Annual General Meeting** at St Mary's Church, Church Street, Watford WD18 0EG, 7pm on Monday 26 October. All are welcome: It's a good chance to meet our committee, our volunteers and our clients – and indeed to join us!



Some of our volunteers in our ESOL classroom meet Hertfordshire High Sheriff Nicholas Buxton in October 2025

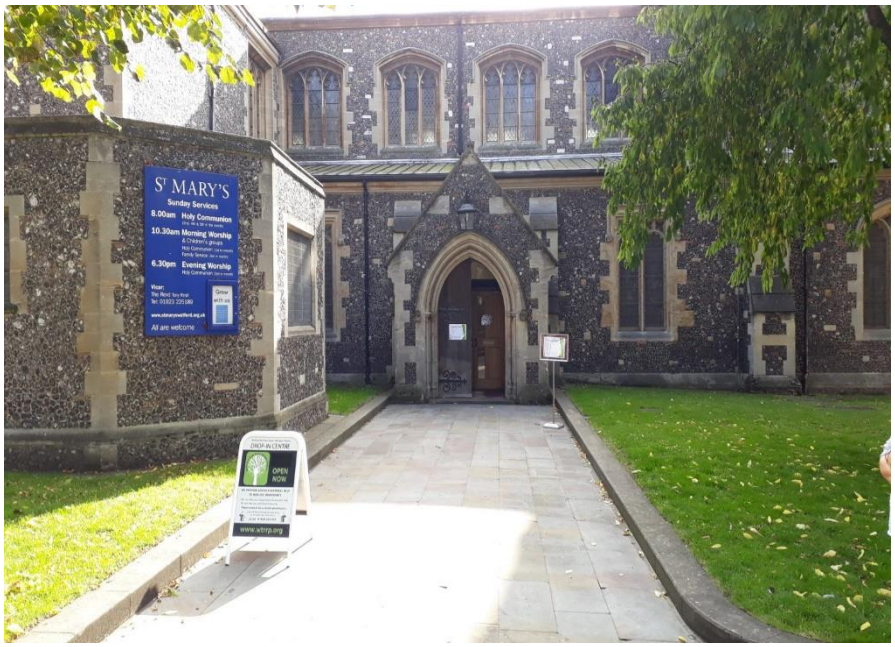
We're proud to have helped 540 people in need during the year



Drop-In Centre *Paul Tucker*

The Drop-In service provides an important opportunity for refugees and people seeking leave to remain to access practical support and guidance. Sessions are held every Tuesday from 11.30am to 1.30pm at St Mary's Church, in the centre of Watford. Our volunteers and staff offer a wide range of advice and work closely with partner organisations to strengthen the support available.

A core element of the service is offering a compassionate and supportive listening ear. Refugees often face complex and confusing systems, and having time with a dedicated caseworker who listens and understands their situation is invaluable. As trust builds, initial concerns frequently develop into more complex issues, which clients feel more confident explaining.



During the year we welcomed approximately 260 clients to the Drop-In. Of these, 24% were new visitors, while the remainder returned for ongoing support. Immigration-

related enquiries continued to form the largest proportion of our work, including asylum applications, leave to remain, Home Office correspondence, and related issues.

We continue to be grateful for the expertise of Salma Khan of Pickup and Scott Solicitors, who has provided invaluable advice and, on several occasions, held surgeries at the Drop-In. We have also strengthened our partnership with the Work Rights Centre, who have generously supported a number of our clients at no cost, and we extend our sincere thanks to them.

Alongside immigration matters, clients sought help with a wide range of other needs, including (but not exclusively) housing, food, ESOL provision, benefits advice, general and financial support, clothing, and school uniforms.

Support typically begins with an initial conversation, followed – where consent is given – by the completion of a referral form to gather personal details. This information helps us identify the most appropriate support options. These may include contacting government departments or voluntary organisations, linking clients with other Partnership services (such as English language support), signposting to external agencies, or referring clients for follow-up appointments with the solicitor at the Drop-In. Where appropriate, clients are also referred to within the organisation for longer-term support.

We continue to be grateful for the help, advice, and support from our full-time case worker, Tareq G. Tareq brings extensive knowledge and experience, and his enthusiasm, commitment, and innovative approach have made a noticeable difference for both clients and volunteers.

We also value our close collaboration with colleagues at the Social Hub. Being able to direct clients to its resources, including recreational activities and specialist advice from local organisations, has further enhanced the practical support we provide.

We would like to thank the many individuals and organisations who have supported our work. In particular, we appreciate the ongoing collaboration with St Mary's Church and the warm welcome from the Church Wardens and staff. We are also grateful for the support and expertise of partner agencies including Citizens Advice Bureau, Watford Borough Council, Three Rivers District Council, Migrant Help, the Red Cross, Social Services, New Hope, and others.

Finally, we extend our sincere thanks to our volunteers and staff. Their diverse backgrounds, dedication, and professionalism continue to inspire us and make this work possible. If you would like to learn more about our services, please do not hesitate to contact us.

Tuesday Social Hub

Rosalyn Baker

The WTRRP Social Hub at St Mary's church welcomes clients every Tuesday from 11.30 am to 1.30 pm.

2025 has continued to be busy, with existing and new clients attending. Our team of friendly volunteers, including some who are clients, provide a warm welcome and work

hard to provide a relaxing and supportive atmosphere for our many client guests. The Hub runs alongside the Drop-In team in the church, who help clients with immigration and other enquiries. We offer a friendly space while they wait and a chance to join in with activities or make new friends.

A special National Lottery Grant received in 2024 has enabled us to offer craft activities such as painting, resin art making, crochet and jewellery making, flower arranging, cake decorating, as well as singing, relaxing exercise workshops and games including table football and chess, and children's activities and entertainment during school holidays.

Over the course of the year visitors have included Watford Family Centres, Hertfordshire Police, the Job Centre and Watford's elected Mayor, all bringing helpful advice for our clients on topics ranging from advice for families with babies and young children, how to access support from the police to job seeking help.

We continue to be supported by regular donations of hygiene products from BGP and Nisaba, beauty products from Beauty Banks, winter warmer bags from A Small Act of Kindness, as well as generous donations of warm clothing and other useful items from Goods For Good.

We also received weekly donations of freshly-baked bread and pastries from the Seven Seeded Bakery for clients to take home. This bread, as well as donations of tinned goods from Rickmansworth Food Bank enable us to serve sandwiches and hot lunches prepared at the Hub by Mei & team (NVQ Food Safety level 3).

Thanks go to our volunteers who helped in 2025, including Mark for his regular IT (phone/laptop) client support and to Amrose, Annabel, Cathy, Fatma, Georgina, Jo, John, Karolina, Lovelle, Mama, Maria, Meena, Mei, Penny, Paul, Portia, Shahla, Sara and Tom.

Education *Marie-Jo Churchill*

WTRRP offers weekly English for Speakers of Other Languages (ESOL) lessons, after-school support as well as 'Life in the UK' preparations throughout the year. We have set up small groups where students can improve their fluency and knowledge of the language. With many years' experience volunteering at WTRRP and teaching in schools and colleges our teachers understand the challenges facing WTRRP's clients. They tailor classes to their needs, with a focus on spoken practice, listening and reading. We encourage students to continue studying at home and give them practice work. Some also attend college or the Women's Centre which we actively support. Our aim is to enable students to communicate effectively, develop confidence and integrate into British society.

Unlike other educational establishments we welcome new students throughout the year. They are assessed and placed in a group according to their level. Many have lived through traumatic experiences and encounter numerous challenges in day to day living in the UK. This can affect their learning and attendance. We strive to be flexible and offer them support and encouragement.

This year we have opened another group for complete beginners and have welcomed a new teacher, Caroline Harris who is helping with literacy. We have four face-to-face groups: Complete Beginners, Beginners, Pre-intermediate and Intermediate. We also have an Advanced group on Zoom. We offer one to one tuition for 'Life in the UK' whenever possible, literacy and after school support. We have 6 teachers including Hilary Phillips who covers all the groups when teachers are absent. This enables us to run our classes throughout the year with very few interruptions. Our lessons are free and the material and photocopies are provided. We are grateful to the WTRRP grants' team, WTRRP's donors and teachers who enable us to run these classes at very low cost and acquire up to date material. This year we have received a couple of grants and are planning outings in the Watford area and in London to take students out of the classroom setting with the aim of improving their communication skills and knowledge of the UK.

The groups are as follows:

- Complete Beginners, 4 students. Teacher, Marie-Jo Churchill
- Beginners, 5 students. Teacher, Mary Gorton Peace.
- Pre-Intermediate, 13 students. Teacher, Annabel Foley.
- Intermediate, 8 students. Teacher, Marie-Jo Churchill.
- Advanced (by Zoom teleconference), 4 students. Teacher, Marie-Jo Churchill.
- Life in the UK, No students pro-tem as existing students have successfully passed the test, but we have recently received 2 new requests.
- Literacy, 1 student. Teacher, Caroline Harris.
- After School English/Maths, 2 students. Teacher, Jef Pratley.

This makes a total of 37 students: broadly similar to last years' figures (39), but we see that demand is increasing.

5 of our students have obtained full-time jobs and many more are working part-time, 2 have passed the 'Life in the UK' test.

We are grateful to our team of teachers for their dedication and commitment as they spend time preparing and delivering lessons every single week. We would very much like to recruit an extra teacher to ease the workload of our team. We would also like to congratulate our students for their efforts and successes. Again this year, we hope to have made their journey towards rebuilding their lives a little easier.

Client cases and our Case Review process *Tareq G*

During 2025, we provided specialised training for the caseworker volunteers in respect of Casework and Prevention. This was conducted by Shelter, arranged adjacent to the Drop-In.

Training is provided to them to help improve their caseworker skills. A staff member was also trained to be responsible for the welcome team that registers clients during the

drop-in; understanding their needs, the reason for them attending and preparing them to meet the caseworkers.

The Case Review Team has taken on a slightly different role as having a full time Casework Coordinator has enabled him to seek more solutions directly. However, cases relating to safeguarding and financial support are still discussed at the Case Review meeting. Decisions at the Case Review Team are guided by a policy that was set and approved by the Committee.

A new work strategy had been adopted of who should be treated as a client. Also, a plan has been put in place to identify clients who should be discharged, especially clients who are no longer residents of Watford and Three Rivers area. The strategy still accepts everyone who comes to the drop in as clients. During 2025 we have registered 89 clients from individuals and families.

Most of the client enquiries relate to homeless applications and financial support applications. We also improved our connection with third party law firms and charities who support us by receiving our referrals. In addition, we have built a strong connection with the local councils at Watford and Three Rivers who also provide us support especially in safeguarding matters.

The Committee is still looking at befriending options and reviewing how similar organisations undertake befriending to learn about best practice and potentially change our own model, which has a lot of history!

We are currently working on enhancing our training plan for the caseworker team to make them able to support clients with confidence. Also, new software will soon be implemented to facilitate the work of the case workers, Social Hub, ESOL and volunteering.

We remain committed to our main goal of supporting and empowering our clients so that they become fully integrated into the local community.

Our social programme

In 2025 we continued our social events, especially all the Tuesday hub social events described above.

Highlight of the year included a picnic at Cassiobury Park in May and a family party at Edge Grove School in Aldenham in September.

WTRRP also had events throughout the year which volunteers got involved in such as a quiz night, Harlequin present wrapping, Cassiobury Park Picnic, and the Volunteers' Fair in Watford. These were great opportunities for volunteers to socialise with the clients, the wider public and with each other. We also had a social in September at Tarboush, Watford which was very well attended and was a right laugh! Thanks to Tarboush for subsidising our meal and for their continued support of immigrants in the Watford area.

Our Christmas hamper distribution to 95 clients with families continued in December, providing toys for children and edible goodies for older family members. Once again, two churches provided significant donations:

- St Luke's church donated items for, and packed, 50 of these hampers for us to distribute: our huge thanks to the church members, with Caroline Tearle and her team of Guides and others packing.
- Stanborough Park church in their annual Toy Service again donated a totally amazing selection and quantity of presents for all ages for the remaining 45 hampers: we are hugely grateful to Pat Walton and the members of the church for their generosity.

Thanks too to our many volunteers who packed the remaining hampers and delivered everything by Christmas!



The packing process! Thanks to St Luke's Church for accommodating both lots of packing.

Grants and Fundraising Team *Peter Howard*

We continue to apply for grants from trusts and foundations. During 2025 we applied for 20 grants totalling £79,000, and so far have been successful in securing £21,000 from the following organisations:

- Herts Community Foundation,
- Watford & Three Rivers Trust,
- Herts County Council,
- Three Rivers Council,
- Souter Charitable Trust

- Swan Mountain Trust.

We offer our sincere thanks to these organisations who helped us fund food vouchers, volunteer caseworker training, ESOL classes, school uniforms and volunteer coordinator salary.

We are waiting to hear about a further £20,000. In addition, grants applied for in 2024 but received in 2025 totalled £35,000. We have tended to be successful at securing smaller grants for specific activities (e.g. English classes, volunteer training, school uniforms and food vouchers), but it has been much more difficult to secure funds for essential core costs. Feedback from donors is that there is currently enormous competition for funding.

In addition, one of the grants team secured approximately £70,000 of donations in kind from Goods for Good: clothing, SIM cards, and other items. Our relationship with Good for Good remains excellent with recent donations of new thermal clothing, coats, footwear and nappies.

Two fundraising events raised £800 and we to aim to improve on this figure during this year by looking at new ways of raising money.

With the very competitive funding climate in mind, we have hired a freelance bid writer to work with us for the equivalent of twenty days from December 2025 onwards. We have established a pipeline of applications for core funds to be developed over the first four months of 2026.

We are still looking for patrons. We would benefit from successful business people who have the knowledge and expertise to increase funding by hosting high end events with proceeds going to our charity.

Applying for grants and general fundraising are the key issues that will allow our charity to have a sustainable and successful future.

Our Office Manager and our Volunteers *Georgina McCarthy*

There have been many changes over 2025 at WTRRP which have introduced new opportunities for volunteers.

An IT team has been set up to help with the introduction of our new database system Lamplight, with some also attending on Tuesday drop in to set up new laptops donated by Lloyds, printers and any other IT issues arising.

A bigger emphasis on grant applications, especially unrestricted funds, so more regular fundraising and grants meetings on Tuesdays.

A change of direction for befriending, with a new core team of volunteers advocating to carry on the service.

ESOL is expanding and now has another literacy teacher, and is looking for even more teachers!

A grant from HCF funded a full day of caseworker training for all caseworkers and drop-in/triage volunteers, provided in person by Shelter. This has helped staff and volunteers with their communication, time management and understanding of their roles. More grants are being applied for, to support further training for all volunteers.

It was sad saying bye to Cat, our office manager, who has left for full time work, but long-standing volunteer Ros, has taken on her role, as well as supporting Tareq with much of the charity's admin, as well as doing an amazing job at managing the welcome desk on Tuesdays! Georgie now has 9 hours a week as volunteer coordinator, with her contract running until October 2026.

Seema has stepped down as staff manager, with Lesley taking over this role, and Lesley is also focusing on HR, as the charity gains more paid staff.

There have been some changes to the committee. Unfortunately, Seema is no longer a trustee but will be staying on in the charity in other capacities. Rebecca (safeguarding) and Jonathan (vice-chair) have left for personal reasons. Thanks to them for their invaluable time and contributions to WTRRP.

Without volunteers, WTRRP wouldn't be able to support the number of clients we do and at the standard we do. Thank you to each and every volunteer for the care and time that you give each client and to the charity so that it can grow and improve year on year.

If this sounds like something you'd like to spend your time doing, or you have a special skillset, please contact us on volunteers@wtrrp.org.uk

Our committee and trustees

These committee members served with WTRRP since 1 January 2025 unless otherwise stated, and wish to stand for re-election at the AGM:

*Tinku Mitra *Committee member and data protection specialist*	Gabriel Umoren *Treasurer*
*Martin Holden *Chair CRT*	*Laurence Blake *Secretary*
Zixin Xiong (Jan 2026)	*Tim Whittaker *Chair*

Committee members marked with * are currently Trustees.

Finances for 2025 *Gabriel Umoren*

Key 2025 Financial Information

Total income	**£147,328.64**	**+8.2% against 2024**
Total expenditure	**£116,112.09**	**+5.3% against 2024**
Surplus for the year	**£31,216.55**	**strengthened year-end fund position**
Cash at bank	**£129,311.28**	**at 31 December 2025**

Financial overview

The Partnership ended 2025 in a strong financial position. Total income was £147,328.64, compared with £136,105 reported for 2024, an increase of 8.2%. Total expenditure was £116,112.09, compared with £122,576 in 2024, a reduction of 5.3%. This resulted in a surplus of £31,216.55 for 2025, compared with a surplus of £13,529 in 2024.

Cash at bank at 31 December 2025 was £129,311.28, up from approximately £98,095 at the end of 2024. The year-end fund schedule records total funds of £129,311.93, comprising £40,784.82 of general funds and £88,527.11 of restricted funds.

The continued strength of restricted grant funding has enabled WTRRP to sustain staffing, premises and direct client support while expanding the range of funded activities. At the same time, the unrestricted position remains important because unrestricted funds provide flexibility to meet costs that cannot be charged to specific grants and to sustain services when restricted awards end.

Income and Expenditure, 2021 – 2025

Table 1. Income and expenditure trend, 2021–2025.

Year	2025	2024	2023	2022	2021
Unrestricted income	£27,706.63	£22,417	£25,304	£25,754	£46,692
Restricted income	£119,622.01	£113,688	£63,097	£86,063	£49,374
Total income	£147,328.64	£136,105	£88,401	£111,817	£96,066
Total expenditure	£116,112.09	£122,576	£93,592	£94,940	£88,343
Surplus/(deficit)	£31,216.55	£13,529	**-£5,190**	£16,877	£7,723

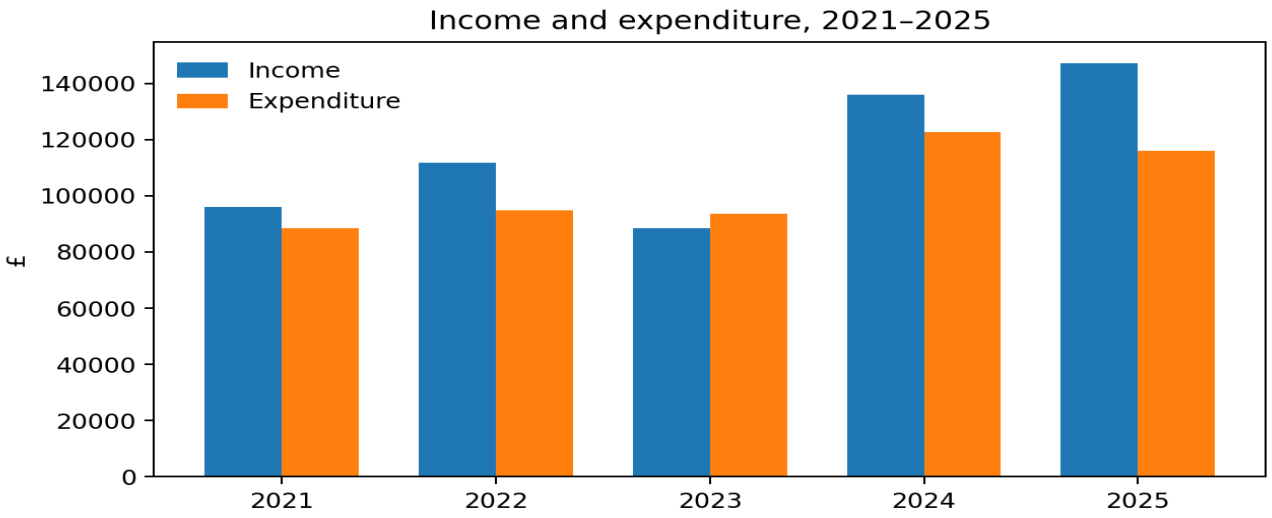


Figure 1. Income and expenditure trend, 2021–2025.

Income

Total income in 2025 was £147,328.64, an increase of £11,223.64 (8.2%) compared with the published 2024 total of £136,105. Restricted income was £119,622.01 and represented 81.2% of total income. Unrestricted income was £27,706.63, representing 18.8% of total income.

Grant income remained the principal source of funding at £126,319.11, including £116,319.11 of restricted grants and a £10,000.00 unrestricted grant. The largest grant receipt recorded in the unaudited statement was £93,160.00 from the National Lottery. Other grant funders included Watford and Three Rivers Trust, Hertfordshire Community Foundation, Hertfordshire County Council, The MBILI Charitable Foundation, Acts 435, Allen Lane Foundation and Garfield Weston.

Donations totalled £20,329.43, of which £17,026.53 was unrestricted and £3,302.90 restricted. Fundraising events generated £680.10. Compared with 2024, unrestricted income increased by 23.6%, which is a positive development for the Partnership's financial flexibility.

Income source	Unrestricted	Restricted	Total
Grants	£10,000.00	£116,319.11	£126,319.11
Donations	£17,026.53	£3,302.90	£20,329.43
Fundraising	£680.10	£0.00	£680.10
Total	£27,706.63	£119,622.01	£147,328.64

Table 2. Income trend, 2021–2025.

Expenditure

Total expenditure in 2025 was £116,112.09, a decrease of £6,463.91 (5.3%) compared with the published 2024 total. Administrative expenses were £75,418.42 and represented 65.0% of expenditure. This category includes salaries of £51,314.30 and rent of

£15,872.25, together with equipment/internet, insurance, stationery and postage, telephone, travel, training, refreshments and other office expenses.

Direct client support and education expenditure totalled £39,722.07. This comprised £24,700.25 of general client support, £14,421.00 of contributions towards client fees and £600.82 of education expenditure. Within general client support, significant items included parties and activities (£6,250.19), uniform distribution (£5,484.27), ACT 435 support (£4,725.00) and food including vouchers (£3,939.30). Contributions towards client fees included legal fees of £8,490.00 and NHS/Home Office fees of £5,931.00.

Governance expenditure was £710.50, including DBS checks, while fundraising costs were £261.10. The expenditure profile reflects WTRRP's dual need to provide direct support to clients and maintain the staffing and infrastructure required to deliver and administer increasingly grant-funded services.

2025 Expenditure Profile

Expenditure category	2025	% of total
Client support and education	£39,722.07	34.2%
Fund-raising costs	£261.10	0.2%
Governance costs	£710.50	0.6%
Administrative expenses	£75,418.42	65.0%
Total	£116,112.09	100.0%

Table 2. 2025 expenditure by category

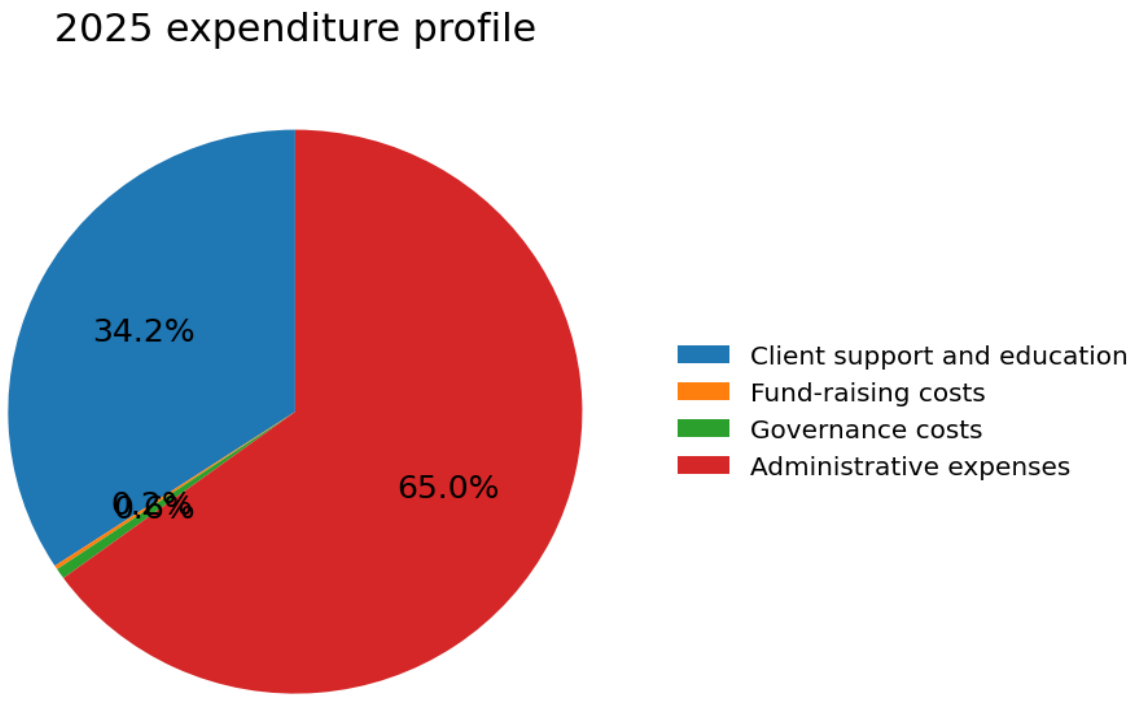


Figure 2. 2025 expenditure by category.

Fund balances and reserves

General funds opened the year at £41,778.00. After an unrestricted deficit of £993.18, the closing general fund balance was £40,784.82. Restricted fund balances at year end totalled £88,527.11, compared with £56,317 shown in the 2024 comparative schedule.

The largest restricted balance was £58,194.12 for Case Worker & Office Manager funding, followed by £13,835.72 for Social Hub grants. Other balances included £3,760.40 for Ruth Robin Client Help £3,760.40), £3,064.11 for TR Trust Laptop, £2,825.00 for Emergency Fund, £1,924.51 for ESOL, £1,645.56 for Watford BC Uniform (£1,645.56), £1,263.03 for HCF Uniform and £1,230.00 for ACT 435. These restricted balances remain committed to the purposes specified by the relevant funders.

The negative balance of £-285 in the HCF training and Development Fund was a pre-finance arrangement with HCF. The balance was cleared in January 2026.

Conclusion

Overall, 2025 was a financially positive year for WTRRP. Income increased to £147,328.64, expenditure reduced to £116,112.09, and the Partnership generated a surplus of £31,216.55. The closing cash position of £129,311.28 provides a strong level of liquidity for ongoing activities. The principal financial management priority remains the balance between maintaining successful restricted grant funding and strengthening unrestricted reserves so that WTRRP can sustain its core services and respond flexibly to client needs over the longer term.

What's next? *Tim Whittaker*

Enormous thanks are due to our supporters, volunteers and staff, that we have been able to help so many people – a total of 540 people in 205 separate cases.

Our full-time professional Casework Coordinator Tareq, has allowed WTRRP to develop considerably the scope of the support we have been able to give to clients of the charity. This has included cooperation with several legal charities who can provide a significant cost reduction to those applying for leave to remain.

Tareq has also continued to train a number of our volunteers in casework as well as streamlining our Drop-In organisation, further increasing our effectiveness. A big thank-you to everyone who supports and participates in this.

Our social activities add human comfort our casework, and the weekly Social Hub has become an important activity to many of our clients. In addition, a programme of parties and activities like Christmas hampers have – we believe – made life a bit more fun for many of those we seek to help. A big thank you to our Hub and social event organisers and volunteers!

Life continues to be risky and difficult for anyone with uncertain status in this country, especially with the very toxic rhetoric against anyone different, that has now become current in far too many places in politics, the media and even on the streets

WTRRP continues to try to mitigate these miseries by assisting affected individuals and families with support, vital items and social events. To do this, we always need more volunteers for all activities, including befriending, helping with casework, helping to raise funds, helping with the support and entertainment of our clients in many ways – please see next page.

Thank you! See you at the AGM – we promise you an interesting evening!

Trustee Approval

The Trustees approved this Annual Report at a meeting on 22 September 2026, and it was signed on their behalf by Tim Whittaker as Chair.



23 September 2026

We continue to need Volunteers

If you are interested in any of the activities mentioned in this report, or in the following roles – or if you know someone who might be interested – please get in touch with one of the WTRRP coordinators or committee members. Alternatively, our office manager Ros will be able to help you – please contact her at admin@wtrrp.org.uk

Fundraisers

Our fundraising team would very much appreciate more people, to help with both grant applications and public fundraising campaigns. We have had considerable success in both, but need to continue the process, as well as wanting to increase amounts raised so that we can assist our clients more.

Communications and Technology

Our communication, both traditional and social media, is crucial to our operation and we would are keen to have more people involved, including someone to manage our comms.

Caseworkers

This role is for people who already have some previous experience in people facing roles. We are looking for people who have empathy, are good listeners and are non-judgemental. You will be supporting a small number of clients who have more complex needs and require extra support to get through difficult situations. We are looking for people who have two to four hours a week to spare. You will be offered training and support in this role by the Partnership. Examples of casework include:

Drop-In Centre Volunteers

Volunteering at the Drop-in Centre provides an opportunity for you to help our refugee clients with any issues they might have. We meet every Tuesday between 11.30 and 1.30pm at St Mary's church in the High Street, Watford, and we generally help with

- The welcome desk
- Helping with casework as above
- Access to the charity's other services, such as free English classes.

Befrienders

Befrienders offer friendship and practical support to clients who can be isolated or new to the area of Watford and Three Rivers. You will need to have an hour or two a week to spare. Some Key Responsibilities Include:

- Keeping in touch regularly and maybe going for a coffee or a walk.
- Helping clients to understand everyday letters e.g. utility bills
- Helping to make appointments for free food/clothing/GP.

If you are able to support us financially, please visit https://wtrrp.org.uk/donate and follow the links, or contact us directly for more details. Thank you!

Supported by the National Lottery

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Please also let us know if we have sent it in error, or if you wish to stop receiving it

You can also find this Annual Report online at www.wtrrp.org.uk

WATFORD & THREE RIVERS REFUGEE PARTNERSHIP

Phone number for referrals 01923 252434

St Mary's Church
Watford
Hertfordshire
WD18 0EG
Registered charity 1162226

Receipts and Payments Account for the year ended 31 December 2025

	Notes	Unrestricted Funds	Restricted Funds	Total Funds	2024
Income					
Grants	1	10,000	116,319	126,319	113,690
Donations	2	17,027	3,303	20,329	19,394
Fundraising	3	680	-	680	2,335
Total Income		**27,707**	**119,622**	**147,329**	**135,419**
Expenditure					
Charitable Activities					
Client General	4	2,670	22,031	24,700	42,769
Contribution toward client fee	5	14,421	-	14,421	21,492
Education		-	601	601	-
		17,091	**22,632**	**39,722**	**64,261**
Fund-Raising Expenses	6	-	261	261	3,385
		-	**261**	**261**	**3,385**
Management of the Project					
Governance Costs	7	711	-	711	932
Administrative Expenses	8	10,899	64,520	75,418	53,312
		11,609	**64,520**	**76,129**	**54,244**
Total Payments		**28,700**	**87,412**	**116,112**	**121,890**
Excess of Receipts over Payment for the Year		**(993)**	**32,210**	**31,217**	**13,529**

Statement of Assets and Liabilities at 31 December 2025

	2025		2024	
Cash at bank		**129,311**		**98,095**
Funds Balance				
General Funds				
Opening Balance	41,778		54,034	
Excess of Receipts over Payment for the Year	(993)		(12,256)	
		40,785		41,778
Restricted Funds Balance				
Emergency Fund	2,825		2,825	
Education Fund	249		-	
Food Vouchers	-		20	
TR Trust Laptop	3,064		-	
Driving Lessons & Licences	60		-	
Case Worker & Office Manager	58,194		40,371	
Social Hub Grants	13,836		12,543	
Ruth Robin Client Help	3,760		-	
HCF - Uniform	1,265		-	
Watford BC - Uniform	1,646		-	
John Barratt Sports	39		-	
Household Support	719		-	
ACT 435	1,230		-	
ESOL	1,925		-	
HCF TRAINING AND DEVELOPMENTAL GRANT	(285)			
Others	-		558	
		88,527		56,317
Total Fund Balance		**129,312**		**98,095**

Receipts and Payments Account for the year ended 31 December 2025

Notes		Unrestricted Funds	Restricted Funds	Total Funds	2024
1	**Grants**				
	National Lottery	-	93,160	93,160	88,050
	Watford and Three Rivers Trust	-	3,000	3,000	3,625
	Hertfordshire Community Foundation	-	6,925	6,925	14,155
	Hertfordshire County Council	-	930	930	850
	Watford Borough Council	-	-	-	3,000
	The MBILI Charitable Foundation	-	2,000	2,000	2,000
	Acts 435	-	5,805	5,805	2,010
	The Hobson Charity	-		-	-
	Allen Lane Foundation	-	4,500	4,500	-
	Garfield Weston	10,000		10,000	
	Others	-	-	-	-
		10,000	**116,319**	**126,319**	**113,690**

		Unrestricted Funds	Restricted Funds	Total Funds	2024
2	**Donations**				
	Individuals	9,807	400	10,207	11,384
	Faith Organisation	2,164	-	2,164	4,568
	RTC Education Ltd	-	-	-	1,500
	Watford Lottery	-	442	442	313
	University of Arts	-	-	-	400
	Funeral Donations	-	-	-	117
	Lloyds Bank	-	395	395	-
	University of West	-	66	66	-
	Souter		2,000	2,000	-
	Arnold Clark	1,500		1,500	-
	TK Marks	500		500	-
	Gift Aids	1,071		1,071	-
	TRDC	1,500	-	1,500	-
	Goods for Good	485		485	-
	Others			-	112
		17,027	**3,303**	**20,329**	**18,394**

3 Fundraising

	Unrestricted Funds	Restricted Funds	Total Funds	2024
Events	680	-	680	1,923
Others	-	-	-	412
	680	**-**	**680**	**2,335**

4 Clients General

	Unrestricted Funds	Restricted Funds	Total Funds	2024
Food (inc Vouchers)	-	3,939	3,939	11,597
Refreshment	377	1,073	1,449	8,737
Laptops	-	-	-	555
Toiletries/Nappies	980	449	1,430	986
School Uniforms	-	-	-	3,728
Parties and Activities	190	6,060	6,250	7,869
Client Travel Expense	659	72	731	292
other Client Expenses	463	228	691	9,005
ACT 435	-	4,725	4,725	-
Uniform distribution	-	5,484	5,484	-
	2,670	**22,031**	**24,700**	**46,731**

5 Contribution Towards Client Fees

	Unrestricted Funds	Restricted Funds	Total Funds	2024
Legal Fees	8,490	-	8,490	12,300
NHS and Home Office Fees	5,931	-	5,931	7,440
Others	-	-	-	1,752
	14,421	**-**	**14,421**	**21,492**

6 Fund Raising Cost

	Unrestricted Funds	Restricted Funds	Total Funds	2024
Event Cost	-	-	-	270
Marketing Support	-	261	261	3,115
Others	-	-	-	-
	-	**261**	**261**	**3,385**

7 Governance Cost

	Unrestricted Funds	Restricted Funds	Total Funds	2024
DRB Checks	552	-	552	932
Others	159	-	159	-
	711	**-**	**711**	**932**

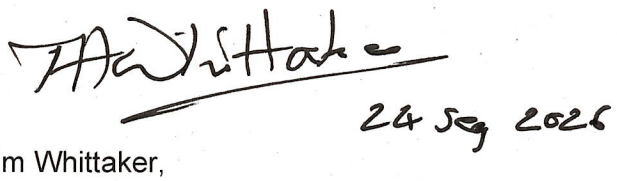
8 Administrative Expenses

	Unrestricted Funds	Restricted Funds	Total Funds	2024
Salaries	7,917	43,397	51,314	33,698
Rent	-	15,872	15,872	12,359
Equipment/Internet	118	725	843	2,049
Insurance	705		705	596
Stationery and Postage	115	400	516	253
Telephone	174	1,084	1,258	716
Travel and Parking	355	1,334	1,689	1,272
Trainings	674	1,487	2,161	1,077
Refreshments	32	192	224	-
Other Expenses	808	28	837	1,292
	10,899	**64,520**	**75,418**	**53,312**

9 Restricted Fund

The Case Worker and Office Manager Fund represents funding received from the National Lottery to cover the costs of two key staff positions and premises for a period of three years. Other restricted funds comprise grants received from various donors to support services provided to our clients, including training, activities, food vouchers, toiletries, donations, and other forms of client support.

These Financial Statements were approved by the committee on 22 September 2026, and signed on its behalf by:



24 Sep 2026

Tim Whittaker,
Chair of Trustees

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Independent Examiner's Report

Report to the trustees	Watford and Three Rivers Refugee Partnership		
On accounts for the year ended	31 December 2025	**Charity no (if any)**	1162226
Set out on pages	1 - 6		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

Signed:	J.R. Sills	**Date:**	24 September 2026
Name:	John Sills		
Relevant professional qualification(s) or body (if any):	FCMA		
Address:	35 Baytree Walk Watford WD17 4RX		