Charity registration number: 1193599

HOH CHARITABLE TRUST
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JANUARY 2026

Samara & Co
Chartered Certified Accountants & Registered Auditors
Unit 102, Metroline House 118 - 122 College Road
Harrow
HA1 1BQ

HOH Charitable Trust
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The trustees present their annual report, together with the financial statements and independent examiner's report, for the year ended 31 January 2026.

Message from the Chair of the Board of Trustees

I am proud to present the annual report for Hand on Heart Charitable Trust (HoH) for the year ended 31 January 2026.

This year has been one of continued growth, teamwork and practical action. HoH exists to bring people together to support those experiencing homelessness and other forms of vulnerability. Across the UK, our volunteers, partners and supporters have helped provide essential items and moments of care to people who need them.

What stays with me is the number of people who have chosen to give their time, skills and energy to this work. HoH's progress belongs to all of them.

Volunteers and community engagement

During the year, we continued to build a nationwide community of volunteers and families, united by a shared commitment to helping people in vulnerable circumstances. I am deeply grateful to the more than 600 volunteers who supported HoH, from young children to people aged 90.

People contributed in many different ways: working at our premises, helping with office relocations, packing essential items at home and on-site, supporting transport and logistics, sourcing donations, offering strategic advice, taking part in street distributions, organising events and fundraising, and working alongside our partner charities. Every contribution has helped us reach more people and deliver our work.

I would also like to thank the charity partners, advisers and organisations that have supported HoH's development. Beta Charitable Trust has been a valued strategic partner, helping us extend our reach and strengthen our work. Grants from Beta Charitable Trust and other providers have played an important part in enabling us to deliver our programmes.

I am grateful, too, to the advisers and supporters who have generously shared their time and professional expertise, and to the Valesco Foundation and The Capital Group for their significant support.

Corporate partnerships and fundraising

During the year, we expanded our fundraising through corporate and community charity days. These activities have helped raise funds, increase awareness of our work and strengthen our capacity.

Our corporate social responsibility programme has been particularly well received. We established initiatives with dozens of corporate organisations, schools and community groups, giving their members the opportunity to take part directly in preparing and distributing essential items.

I value these partnerships because they bring people together around practical action. Thank you to every organisation that has helped us build a more collaborative and sustainable approach to community engagement.

Partnerships with frontline charities

We worked alongside charities providing frontline support to people experiencing homelessness and other vulnerable groups across the UK and beyond. These organisations have direct experience of the challenges people face, and their knowledge helps us keep our work relevant and useful.

I am sincerely grateful to our partner charities for their collaboration, guidance and hospitality. The relationships we have built are an important part of how we understand the needs of the people we support.

Campaigns and distribution activities

During the year, HoH delivered six major campaigns, alongside smaller targeted and ad hoc initiatives.

Our core work is to provide essential items to people experiencing homelessness through four seasonal campaigns each year. We shape the contents of our packs by listening to people sleeping rough, speaking with partner charities and learning from the observations of our volunteers across the country. This helps us respond to changing needs and provide items that are practical and appropriate for the season.

Depending on the campaign, packs may include essential clothing, toiletries, personal protective equipment and other seasonal necessities, such as sleeping bags, blankets, shower jackets, hand warmers, sun hats, sun cream and hot-water bottles.

During the year, we distributed more than 9,000 packs, or equivalent support, across more than 35 locations in the UK. We maintained our established services while continuing to grow as a national charity.

Supporting children and families

Alongside our core homelessness campaigns, we responded to concerns about children and families struggling to access essential educational supplies.

Conversations with educational charities and schools highlighted that some children were starting the school year without basic equipment to support their learning. With costs continuing to place pressure on families, we developed a Back-to-School initiative providing age-appropriate packs for primary and secondary school pupils.

Working with local schools and community partners, we distributed more than 1,000 packs of essential educational supplies. This enabled us to respond to another area of need and extend our support beyond our core programmes.

We also continued targeted campaigns for children in hospital, providing small gifts at Christmas and Eid. At appropriate times during the year, we distributed Easter eggs and other seasonal gifts. These initiatives are a reminder that a small gesture can bring encouragement to children and families facing difficult circumstances.

Developing our distribution model

During the year, we developed our Pick and Mix distributions, moving from occasional activities towards making them part of our core offering. This gives guests the choice to select items that meet their individual needs and helps us make effective use of donated goods.

We also continued to facilitate hair-cutting services for guests at periodic events, as part of our wider support.

Expansion and future development

Interest from new organisations has created opportunities to explore how HoH’s work might reach beyond England, including in Europe and Canada. As an initial step, we supported a team in Berlin whose members bring relevant expertise and strategic insight and have been inspired by HoH’s work.

These opportunities allow us to explore how our approach might support communities in other places, while staying true to the values that guide HoH.

Looking ahead, I want us to build on the progress made this year by strengthening our partnerships, extending our reach and developing the support we provide. I am particularly keen for us to work more closely with our partner charities to explore ways of contributing to longer-term solutions to rough sleeping, alongside the immediate provision of essential items.

Our community in Hillingdon

While our work reaches across the UK, our local roots remain important to us. We are committed to strengthening our relationships in Hillingdon and the surrounding areas.

I am grateful to KSIMC of London and The World Federation of Khoja Shia Ithna-Asheri Muslim Communities for continuing to provide suitable space and premises for HoH to operate. Their support has helped us maintain a local presence and build relationships with volunteers, families, community organisations and other local partners.

Acknowledgements

I would like to thank everyone who supported Hand on Heart during the year through volunteering, fundraising, donations, professional expertise or practical help.

I am especially grateful to the HoH management team and my fellow trustees. Their dedication has been central to the charity's continued development. I also want to recognise everyone who took on fundraising challenges for us, particularly those who participated in the Quiz Night and annual Million Steps Challenge, and everyone who supported or attended our events. Your efforts have helped us raise funds, share our work and bring more people into our community.

I believe this has been a year of meaningful progress for Hand on Heart. Providing immediate practical support remains at the heart of what we do. At the same time, we recognise the value of working together, listening to the people we serve to gain their trust and finding ways to connect them with longer-term support.

Thank you to our volunteers, partner charities, supporters and fellow trustees. I look forward to working with you in the coming year as we continue to strengthen our roots in Hillingdon and build on our work across the UK and beyond.



Afzal Pradhan BEM

Chair of the Board of Trustees

Hand on Heart Charitable Trust
26/10/2026

HOH Charitable Trust
Trustees' Report (continued)
For The Year Ended 31 January 2026

Reference and administrative details

The name of the charity is HoH Charitable Trust also known informally as Hand on Heart or HoH. Its charity registration number is 1193599.

The address that the charity operates from is Chaplin House (aka World Federation House), Widewater Place, Moorhall Road, Harefield, Uxbridge, UB9 6NS

The names of all those who were the charity's trustees on the date this report was approved or who served as a trustee in the reporting period were:

Afzal Pradhan BEM

Riyaz Husein Dhalla

Komeil Alibhai

Structure, Governance and Management

HoH Charitable Trust("HoH") is a CIO-Foundation charity and was incorporated and registered with the Charity Commission on 18 February 2021. It is governed by a Constitution of a Charitable Incorporated Organisation adopted on 18 February 2021.

The appointment of the Trustees is governed by the Constitution. The Board of Trustees devote their time voluntarily. The Trustees receive information about their role and responsibilities from a range of sources, including the Charity Commission and professional advisors to the Charity. Arrangements are in place for the induction of all newly appointed Trustees who receive a formal induction from the at least on other trustee relating to their role and responsibilities as a trustee, prior to their first meeting.

Conflicts of Interest

Trustees and volunteers are expected to conduct the objects of the Charity with integrity at all times. A Conflict-of-Interest Policy is in place to ensure that there is no personal gain from the Charity's work. All staff and Trustees have to declare their interests in the event of any procurement or spending.

Objectives and activities

HoH's objects are charitable and are outlined in its governing document as follows:

"The provision of goods services, grants of money and advice for any charitable purpose or purposes connected with or relating to the relief of poverty, need or hardship; the relief of homeless persons who are in need and require assistance in achieving a settled way of life; the preservation of health and the provision of health education; provision of support and services for educational purposes; and other purposes which are charitable according to the laws of England and Wales among the people of the United Kingdom but not exclusively."

The activities carried out by HoH this year are highlighted in the message of the Chair above.

Charity distribution policies

The trustees have a robust policy of reviewing appeals that are received and/or conducting strong due diligence on our partners to ensure that funds raised are spent on items for those deserving and genuinely in need. We regularly assess the locations we serve at, the charities we work with, the items we distribute and ensure that we are receiving value for money when purchasing items. Where possible we seek to receive donations in kind and/or buying in bulk and storing (e.g. back to school items in Oct/Nov for the next year).

Fundraising

As a charity that has now been in existence from some years and one that is growing, we have had to diversify from traditional community fundraising. There has also been a significant reduction in grants available with increased competition and stringent conditions for eligibility, Consequently, we have had to immediately focus efforts on establishing a strong fundraising function and a diverse programme of fundraising activity, which has been critical to HoH's ability to achieve its objectives.

The charity does apply for corporate, government, charitable trust and local authority donations and grants as available and appropriate to mitigate where possible the need to call for public donations. This year it has been one of the hardest years to fundraise through large grants and we have been reliant on our partners to help us continue to operate at a high level.

We have been immensely fortunate to have been so well supported by a wide range of incredibly generous and loyal individuals, grant giving trusts and foundations, companies and organisations. Grants, donations and in-kind items have ranged from significant donations towards our core costs and specific projects, programme costs, provision of stock in kind at critical times and support in running our headquarters and paying for staff. We have also enhanced our CSR operations and programme which has led to strong recurring partnerships and funding that support our cause.

Each time we commence a project, we are humbled and privileged to get the support needed to meet ever increasing needs and we continue to thank everyone who has donated to us over the last year. We could not operate without you.

We also would flag and thank the efforts of our core fundraising team who continues to come up with innovative fundraising initiatives as well as all those who carried out charitable challenges for us be they: the million step challenge, marathons and other running challenges, sponsored walks, sponsored non uniform days at school, charity iftars,and the hugely successful Quiz Night as well as all other fundraising activities however big or small.

Expenses and Costs Policy

The trustees have a robust expenses policy, and all significant costs have to be approved by the trustees. To the extent professional services and other costs need to be incurred for the good running of the charity, the trustees seek to use competitive individuals but ensuring high quality.

Consideration of major risks

The trustees have considered and continue to consider and review the key risks to which the charity is exposed.

The trustees believe the highest uncontrollable operational risk that the charity faces is that the incredible generosity of volunteers and supporters may become overwhelmed or exhausted by the sheer volume of need from those that we seek to support within the UK.

In addition to this ‘normal’ risk, many of our volunteers are faced with competing challenges on their time. We have been lucky that those willing to volunteer has not dropped, there is a risk that with a reduction in volunteering hours offered, consideration may be needed to scaling down operations. To mitigate this risk, the trustees continue to seek additional volunteers and donors while demonstrating to existing volunteers and donors how essential and highly valued their contribution is and how it is reaching directly and immediately the people who need it the most. We have also been able to recruit a large pool of volunteers from our CSR partners.

Fundraising remains a core risk and we are always finding new ways to raise funds. Without significant funding we would struggle to run services for more than 6 months.

We also have a significant risk that we are now in a paid premises on a relatively short lease. The rent is moderate but if we had to find a new premises with a significant increase in rent and/or a smaller size we would have to find means of covering these costs and an increasing in our core operating costs.

A periodic review is also done on our key policies including safeguarding and the protection of the vulnerable and the trustees look to refresh their policies periodically based on prevailing best practice.

Financial Review

During the year under review the charity showed a surplus/(deficit) of £58,499 (2025 – (£29,126)). As at the balance sheet date, the charity held funds of £135,301 (2025 – £76,802). As at the balance sheet date, the charity has received the sum of £245,699 (2025 – £194,406) and spent £187,200 (2025 - £223,532) in furthering the objects of the charity; despite providing a larger amount of services, we have been able to deliver this at a reduced cost. We have also been able to increase the amount of our fundraising this year.

The details between restricted and unrestricted funds are given in note 3. The trustees consider the state of the charity's affairs to be satisfactory.

Reserves Policy

HoH's policy is that informal reserves are to be held at all times to ensure that the charity can operate at a minimum level at all times.

At year end, the charity holds reserves as at 31 January 2026 in its bank account of £135,301 (2025 - £76,802) of which £32,610 (2025 - £41,594) is restricted funding as of that date with no exceptional known potential liabilities.

The charity policy on accumulating any financial reserves are that these are actively maintained only to meet known or predictable future financial obligations for supplementing donations of goods to operate street and charity partner distributions, the purchase of charitable items in advance at favourable rates, expenditure to further charitable growth, and also for rent, insurances, rates and utilities, vehicle maintenance and statutory fees.

HoH attempts to maintain funds to cover such foreseen expenses for up to six months in advance as well as a buffer in case we have to move premises at short notice.

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.

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in England & Wales 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 of the charity for that period. 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 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable 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 proper 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 Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Public Benefit
The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities, summarised below, provide benefits to the local community and beyond.

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission’s guidance on public benefit.

From the last accounting period until the end of the year, HoH ran 6 key campaigns which are set out in the Chairman’s report.

Reference and Administrative Details

Trustees
Mr Afzal Pradhan BEM
Mr Komeil Alibai
Mr Riyaz Husein Dhalla

Charity Number
1193599

Principal Address
Chaplin House
Widewater Place, Moorhall Road
UB9 6NS

Independent Examiner
Samara & Co
Samara & Co
Chartered Certified Accountants & Registered Auditors
Unit 102, Metroline House 118 - 122 College Road
Harrow
HA1 1BQ

The trustees' report was approved by the board of trustees and signed on its behalf by:



Mr Riyaz Husein Dhalla
Trustee
26/10/2026

HOH Charitable Trust
Independent Examiner's Report to the Trustees of HOH Charitable Trust
For The Year Ended 31 January 2026

I report to the trustees on my examination of the accounts of HOH Charitable Trust (the Trust) for the year ended 31 January 2026.

Responsibilities and Basis of Report
As the charity trustees of the Trust 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 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and contents 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.



Samara & Co
Unit 102, Metroline House 118 - 122 College Road
Harrow
HA1 1BQ

27/10/2026

HOH Charitable Trust
Statement of Financial Activities
For The Year Ended 31 January 2026

	Notes	Unrestricted funds £	Restricted funds £	2026 Total funds £	2025 Total funds £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	**4**	228,570	17,129	245,699	168,723
Rental income		-	-	-	25,683
		228,570	17,129	245,699	194,406
EXPENDITURE ON:					
Charitable Activity	**6**	(146,872)	-	(146,872)	(148,641)
Governance costs	**6**	(14,216)	(26,112)	(40,328)	(74,891)
		(161,087)	(26,113)	(187,200)	(223,532)
NET INCOME/(EXPENDITURE)		67,483	(8,984)	58,499	(29,126)
NET MOVEMENT IN FUNDS		67,483	(8,984)	58,499	(29,126)
RECONCILIATION OF FUNDS:					
Total funds brought forward		35,208	41,594	76,802	105,928
TOTAL FUNDS CARRIED FORWARD	**15**	102,691	32,610	135,301	76,802

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

The notes on pages 13 to 20 form part of these financial statements.

HOH Charitable Trust
Comparative Statement of Financial Activities
For The Year Ended 31 January 2026

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	**4**	128,723	40,000	168,723
Rental income		25,683	-	25,683
		154,406	40,000	194,406
EXPENDITURE ON:				
Charitable Activity	**6**	(148,641)	-	(148,641)
Governance costs	**6**	(60,985)	(13,906)	(74,891)
		(209,626)	(13,906)	(223,532)
NET EXPENDITURE		(55,220)	26,094	(29,126)
NET MOVEMENT IN FUNDS		(55,220)	26,094	(29,126)
RECONCILIATION OF FUNDS:				
Total funds brought forward		90,428	15,500	105,928
TOTAL FUNDS CARRIED FORWARD	**15**	35,208	41,594	76,802

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

The notes on pages 13 to 20 form part of these financial statements.

HOH Charitable Trust
Statement of Financial Position
As At 31 January 2026

	Notes	Unrestricted funds £	Restricted funds £	2026 Total funds £	2025 Total funds £
FIXED ASSETS					
Tangible Assets	**11**	-	17,811	17,811	26,716
		-	17,811	17,811	26,716
CURRENT ASSETS					
Stocks	**12**	16,315	-	16,315	-
Debtors	**13**	-	-	-	8,250
Cash at bank and in hand		92,068	14,799	106,867	46,499
		108,383	14,799	123,182	54,749
Creditors: Amounts Falling Due Within One Year	**14**	**(5,692)**	**-**	**(5,692)**	**(4,663)**
NET CURRENT ASSETS (LIABILITIES)		**102,691**	**14,799**	**117,490**	**50,086**
TOTAL ASSETS LESS CURRENT LIABILITIES		**102,691**	**32,610**	**135,301**	**76,802**
NET ASSETS		**102,691**	**32,610**	**135,301**	**76,802**
FUNDS OF THE CHARITY					
Restricted Funds				32,610	41,594
Unrestricted Funds				102,691	35,208
TOTAL FUNDS	**15**			135,301	76,802

The financial statements were approved by the board of trustees on 26 October 2026 and were signed on its behalf by:



Mr Afzal Pradhan BEM
Trustee



Mr Riyaz Husein Dhalla
Trustee

The notes on pages 13 to 20 form part of these financial statements.

1. General Information

HOH Charitable Trust is a charitable incorporated organisation registered with the Charity Commission, registered charity number 1193599. The principal address is Chaplin House, Widewater Place, Moorhall Road, UB9 6NS.

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting Policies

3.1. Basis of Preparation of Financial Statements

The financial statements have been prepared under the historical cost convention.

The financial statements are prepared in sterling, which is the functional currency of the entity.

The charity is a Public Benefit Entity as defined by FRS 102.

3.2. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds comprise unrestricted funds that have been set aside by the trustees for a specific purpose.

Restricted funds are to be used for specific purposes as laid down by the donor.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

3.3. Incoming Resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

• income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

• income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

• income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

3.4. Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

• expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

• expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

• other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

3.5. Tangible Fixed Assets and Depreciation

Tangible assets are initially recorded at cost and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Motor Vehicles	25% Straight line

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

3.6. Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks.

Cost is determined using the first-in, first-out method. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

The stock balance consists of all the various products that the charity have purchased during the year which have not been distributed as at the balance sheet date.

At the end of each reporting period stocks are assessed for impairment. If an item of stock is impaired, the identified stock is reduced to its selling price less costs to complete and sell and an impairment charge is recognised in the statement of financial activities. Where a reversal of the impairment is required the impairment charge is reversed, up to the original impairment loss, and is recognised as a credit in the statement of financial activities.

3.7. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

3.8. Government Grant

Government grants are recognised at the fair value of the asset received or receivable. Grants are not recognised until there is reasonable assurance that the charity will comply with the conditions attaching to them and the grants will be received.

Where the grant does not impose specified future performance-related conditions on the recipient, it is recognised in income when the grant proceeds are received or receivable. Where the grant does impose specified future performance-related conditions on the recipient, it is recognised in income only when the performance-related conditions have been met. Where grants received are prior to satisfying the revenue recognition criteria, they are recognised as a liability.

3.9. Going Concern

There are no material uncertainties about the charity's ability to continue.

4. Income from Donations and Legacies

	Unrestricted funds £	Restricted funds £	2026 Total funds £
Donations and gifts	224,930	17,129	242,059
Gift aid	3,640	-	3,640
	228,570	17,129	245,699

	Unrestricted funds £	Restricted funds £	2025 Total funds £
Donations and gifts	128,723	40,000	168,723
Gift aid	-	-	-
	128,723	40,000	168,723

In relation to restricted funds, total donations of £17,129 were received during the year. £15,000 of which was designated towards the rental costs of the charity's premises and £2,129 towards specific campaigns for closing the digital divide for the homeless which is expected to be used in the second half of 2027. For further details relating to restricted and unrestricted funds see note 15.

5. Net Income/(Expenditure)

The net income/(expenditure) is stated after charging/(crediting):

	2026	2025
	£	£
Depreciation of tangible fixed assets - owned	8,906	8,906

6. Analysis of Expenditure

	Activities undertaken directly	Support costs (see note 7)	2026 Total
	£	£	£
Charitable Activity	119,872	27,000	146,872
Governance Costs	-	40,328	40,328
	119,872	67,328	187,200

	Activities undertaken directly	Support costs (see note 7)	2025 Total
	£	£	£
Charitable Activity	139,641	9,000	148,641
Governance Costs	-	74,891	74,891
	139,641	83,891	223,532

7. Support Costs

	Charitable Activity	Support Cost	2026 Total
	£	£	£
Employee costs	27,000	-	27,000
Premises expenses	-	20,838	20,838
General operating & admin	-	9,113	9,113
Depreciation	-	8,906	8,906
Bank & platform charges	-	1,471	1,471
	27,000	40,328	67,328

	Charitable Activity	Support Cost	2025 Total
	£	£	£
Employee costs	9,000	-	9,000
Premises expenses	-	40,286	40,286
General operating & admin	-	25,699	25,699
Depreciation	-	8,906	8,906
	9,000	74,891	83,891

Mrs A Pradhan, who is the operational manager of the charity is connected to Mr A Pradhan, a Trustee of the charity. Mrs A Pradhan previously received consultancy fees which were included within the General operating & admin costs last year. However, since October 2024, these consultancy fees ceased and she was added to the payroll as a full time employee. These expenses were discussed and have been approved by all the Trustees which are formally minuted in line with the guidelines of Conflict-of-Interest policy.

8. Independent Examiner's Remuneration

	2026	2025
	£	£
Independent examination of the financial statements	1,500	1,350

9. Staff Costs

Staff costs were as follows:

	2026	2025
	£	£
Wages and salaries	27,000	9,000

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

10. Average Number of Employees

Average number of employees during the year was: 1 (2025: 1)

11. Tangible Assets

	Motor Vehicles
	£
Cost	
As at 1 February 2025	35,622
As at 31 January 2026	35,622
Depreciation	
As at 1 February 2025	8,906
Provided during the period	8,905
As at 31 January 2026	17,811
Net Book Value	
As at 31 January 2026	17,811
As at 1 February 2025	26,716

12. Stocks

	2026	2025
	£	£
Stock	16,315	-

The stock balance consists of the various products that the charity purchased during the year which have not been distributed as at the balance sheet date. This was the first year that the charity decided to perform a stock take due to the amount of stock held at the end of the year.

13. Debtors

	2026	2025
	£	£
Due within one year		
Other debtors	-	8,250

14. Creditors: Amounts Falling Due Within One Year

	2026	2025
	£	£
Other creditors	1,874	2,615
Taxation and social security	2,067	385
Accruals and deferred income	1,751	1,663
	5,692	4,663

15. Movement in Funds

	As at 1 February 2025	Income	Expenditure	As at 31 January 2026
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	35,208	228,570	(161,087)	102,691
Restricted funds				
Restricted Fund	41,594	17,129	(26,113)	32,610
Total funds	76,802	245,699	(187,200)	135,301

	As at 1 February 2024	Income	Expenditure	As at 31 January 2025
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	90,428	154,406	(209,626)	35,208
Restricted funds				
Restricted Fund	15,500	40,000	(13,906)	41,594
Total funds	105,928	194,406	(223,532)	76,802

In relation to restricted funds, total donations of £17,129 were received during the year. £15,000 of which was restricted towards the rental costs of the charity's premises and £2,129 towards specific campaigns for closing the digital divide for the homeless which is expected to be used in the second half of 2027.

In relation to restricted funds received as at 31 Jan 2025, a total of £55,500 donations were received, of which £50,500 was restricted towards the purchase and ongoing maintenance of the Motor Vehicle (HoH Van) which was purchased in February 2024. The HoH Van is dedicated for the use of the charity's ongoing operations and growing activities. The remaining £5,000 was restricted towards the rental costs of the charity's operating premises.

The restricted funds for the HoH Van and rental costs are being used and allocated towards these costs as shown in the note above

16. Transactions with Trustees

During the year, no Trustees received any remuneration.
During the year, no Trustees received any benefits in kind.
During the year, no Trustees received any reimbursement of expenses.

17. Related Party Disclosures

Mrs A Pradhan, who is the operational manager of the charity is connected to Mr A Pradhan, a Trustee of the charity. Mrs A Pradhan previously received consultancy fees which were included within the General operating & admin costs last year. However, since October 2024, these consultancy fees ceased and she was added to the payroll as a full time employee. These expenses were discussed and have been approved by all the Trustees which are formally minuted in line with the guidelines of Conflict-of-Interest policy