GLADCA SERVICES CIO

Trustees Report and Accounts

For the year ended 31st March 2026

Charity number 1196708

GLADCA SERVICES CIO

Contents

Reference and Administrative information	3
Trustees Report	4
Independent Examiners report	9
Statement of Financial Activities	10
Balance Sheet	11
Notes to the Accounts	12 to 19

GLADCA SERVICES CIO

Reference and Administrative information

Charity registration number	1196708
Trustees	Shabir Akhtar Snieguole Maliavskaja Jawaid Khan-(Chair) Salman Khan Farhad Mousavi Anamika Ghosh-(Treasurer) Mohammad Afzal Mohammed Jamil Muniba Mahmood-(Secretary)
Joint Chief Executive Officers	Mohammed Choudhary Yasmin Ilahi
Principal Address	Gladstone House 316 – 318 Gladstone Street Peterborough PE2 2BX
Independent Examiner	Mark Ray AAC Accountants Ltd Rycroft School Road Broughton Cambridgeshire PE28 3AT
Bankers	HSBC UK Cathedral Square Peterborough PE1 1XL

GLADCA SERVICES CIO

Trustees Report

For the year ended 31st March 2026

The Trustees present their report and the independently examined financial statements of the charity for the year ended 31st March 2026. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities / Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014 (as amended by Update Bulletin 1 published on 2 February 2016).

Structure, governance and management

The organisation is a charitable incorporated organisation governed by a constitution adopted 22nd November 2021.

The trustees who served during the year were:

Shabir Akhtar
Gillian Beasley – resigned May 2025
Snieguole Maliavskaja
Dr Mohammad Nawaz - resigned Nov 2025
Jawaid Khan
Farhad Mousavi
Anamika Ghosh
Mohammad Afzal
Mohammed Jamil
Mohammed Yousaf – resigned April 2025
Muneeba Mahmood – appointed November 2025
Salman Khan

None of the Trustees has any beneficial interest in the charity.

The Trustees are responsible for the recruitment and appointment of the Trustees Board.

The Trustees delegate the day to day management of the charity to GLADCA Services CIO management.

Objectives of the charity

The objectives of the charity are to promote the social welfare of the inhabitants of the Gladstone District and any individual working and living within the administrative area of Peterborough City Council, or living outside that administrative area but wishing to avail himself or herself of the benefit of or to access the services offered by GLADCA Services.

Activities, Achievements and Performance of the Year Under Review

This year, GLADCA Services has continued to grow and evolve in response to the changing needs of our community. We have continued to deliver a wide range of education, advice, health, wellbeing, and community support services, whilst introducing new initiatives that promote inclusion, independence, and community cohesion.

Education and Skills Development

Education remains at the heart of GLADCA's work. We continued to deliver ESOL courses at a Pre-Entry , supporting learners to improve their English language skills, build confidence, integrate into the wider community, and progress into further learning, volunteering, and employment. Alongside this, we delivered digital skills and employability programmes, including IT support, CV workshops, and job-search activities, helping individuals develop essential skills for everyday life and employment.

Expansion of Immigration Services

Our immigration advice service has continued to grow in response to increasing community demand. We expanded our team by bringing in additional qualified IAA-registered advisers, enabling us to support more individuals and families with regulated immigration advice. This growth has helped reduce waiting times, provide more accessible support, and generate sustainable income to reinvest into our charitable activities.

New Welfare Benefits Support Service

Following feedback from our community and recognising the increasing pressures faced by vulnerable households, GLADCA introduced a new welfare benefits support service. This provides practical assistance to individuals and families, helping them understand their entitlements, complete applications, and access the support they need. This service plays an important role in reducing hardship and improving financial stability.

Health, Wellbeing and Community Support

We continued to deliver regular coffee mornings, wellbeing activities, and health awareness sessions in partnership with local health providers and community organisations. These sessions addressed important topics, improved access to information and services, reduced isolation, and supported the overall wellbeing of our community.

Trustees Report continued

Crisis and Hardship Support
GLADCA continued to provide practical support to those experiencing financial difficulty, including food vouchers, food parcels, and signposting to specialist services. This support has provided a vital safety net for individuals and families facing challenging circumstances.

Community Sports and Engagement
We successfully developed our community sports activities, including the GLADCA Cricket Club with weekly Cricket sessions which brought together participants from diverse backgrounds. This has promoted physical activity, teamwork, positive relationships, and community cohesion. Due to the success and interest generated, we aim to continue expanding our sports and wellbeing activities.

Partnership Working and Community Impact
Throughout the year, GLADCA strengthened partnerships with education providers, local authorities, healthcare services, and voluntary organisations. By working collaboratively, we have continued to provide a holistic "one-stop" community hub where residents can access education, advice, wellbeing support, and opportunities to improve their lives.

Organisational Development and Sustainability
During the year, GLADCA continued to progress with the ongoing merger of the original Gladstone District Community Association into GLADCA Services CIO. This important transition will strengthen our governance structure, improve long-term sustainability, and enable the organisation to access greater opportunities for growth while continuing our commitment to serving the community.

Through these achievements, GLADCA Services continues to empower individuals, reduce inequalities, strengthen communities, and create positive long-term outcomes for the people we support.

Public benefit statement

The trustees confirm they have met their obligations relating to public benefit, as detailed above in "Activities, Achievements and Performance of the year under review".

Financial review for the year

In the year to 31st March 2026 there was a surplus of £10,624. We are extremely grateful to all of the organisations that have supported our work during 25/26 and the surplus for the year will be invested into services in 26/27 to enable them to continue.

At the end of the year the reserves stood at £17,663.

Reserves policy

The trustees' aim is that the reserves of the charity represent at least 3 months operating costs.

Trustees Report continued

Plans for the future (including principal risks, uncertainties, and development and plans)

Looking ahead, GLADCA Services aims to continue developing and expanding its role as a trusted community hub, responding to the changing needs of local residents while ensuring long-term sustainability.

Our key priorities for the future include:

- **Expanding Education and Skills Provision**
  Continue to grow our ESOL, digital skills, and employability programmes, ensuring learners have the confidence, skills, and opportunities to progress into further learning, volunteering, and employment.
- **Strengthening Advice and Support Services**
  Further develop our immigration advice and welfare benefits services to respond to increasing demand from vulnerable individuals and families requiring specialist support.
- **Increasing Health and Wellbeing Activities**
  Expand community wellbeing initiatives, including health awareness sessions, coffee mornings, sports activities, and programmes that reduce isolation and address health inequalities.
- **Developing Community Sports and Engagement**
  Expanding the GLADCA Cricket club by creating regular sports opportunities that promote physical activity, confidence, teamwork, and stronger community relationships.
- **Completing the Organisational Merger**
  Complete the transition of the original Gladstone District Community Association into GLADCA Services CIO, strengthening governance arrangements, improving sustainability, and enabling access to wider funding opportunities.
- **Building Strong Partnerships and Funding Opportunities**
  Continue to work closely with funders, education providers, local authorities, healthcare services, and voluntary organisations to develop new projects that meet community needs.

Principal Risks and Uncertainties
The charity recognises challenges including increased demand for services, rising operational costs, changes in funding availability, and wider economic pressures affecting the communities we support. Competition for grant funding remains a significant challenge; however, GLADCA will continue to diversify income streams, develop sustainable services, and seek new partnerships.

Despite these challenges, the Trustees remain confident about the future. GLADCA Services will continue to adapt, innovate, and deliver high-quality services that empower individuals, reduce inequalities, and create stronger, more connected communities.

GLADCA SERVICES CIO

Trustees Report continued

Disclosure of information to the Independent Examiners

We, the trustees of the charity who held office at the date of approval of these Financial Statements as set out above each confirm, so far as we are aware, that:

- there is no relevant information of which the independent examiners are unaware; and

- we have taken all the steps that we ought to have taken as trustees in order to make ourselves aware of any relevant information and to establish that the independent examiners are aware of that information.

Signed on behalf of the board of Trustees on 10th June 2026



Trustee

GLADCA SERVICES CIO

Independent Examiners report

To the members of GLADCA SERVICES CIO.

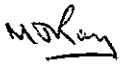
For the year ended 31st March 2026

I report on the accounts of the Association for the year ended 31st March 2026 which are set out on pages 8 to 19.

Respective responsibilities of trustees and examiner
The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Act) and that an independent examination is needed.
It is my responsibility to:
1. examine the accounts under section 145 of the Act
2. to follow the procedures laid down in the general directions given by the commission under section145(5)(b) of the Act.
3. to state whether particular matters have come to my attention.

Basis of examiner's report
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanation from you as trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

Independent examiner's statement
In connection with my examination, no matter has come to my attention:
1. which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with section 130 of the Act and
- to prepare accounts which accord with the accounting records and
- to comply with the accounting requirements of the Act
have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mark Ray, FFA / FIPA.

AAC Accountants Ltd, Rycroft, School Road, Broughton, Huntingdon, PE28 3AT

Date: 10th June 2026

GLADCA SERVICES CIO

Statement of Financial Activities

For the year ended 31st March 2026

Incoming Resources

	Note	Unrestricted (£)	Restricted (£)	Total (£)	Prior Year (£)
Income from					
Charitable Activities	2	27,626	45,725	73,351	15,760
Investments	2	0	0	0	0
Total		**27,626**	**45,725**	**73,351**	**15,760**

Resources Expended

Expenditure on					
Raising Funds	3	0	0	0	0
Charitable Activities	3	21,643	41,085	62,728	8,720
Total		**21,643**	**41,085**	**62,728**	**8,720**

Net income / (expenditure)	16	**5,983**	**4,640**	**10,623**	**7,040**

Transfer between funds	16	**4,640**	**(4,640)**	**0**	**0**

Net movement in funds	16	**10,623**	**0**	**10,623**	**7,040**

Reconciliation of funds

Brought forward	16	7,040	0	7,040	0
Carried forward	**16**	**17,663**	**0**	**17,663**	**7,040**

GLADCA SERVICES CIO

Balance Sheet

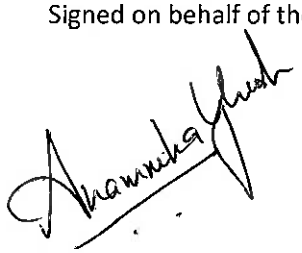
For the year ended 31st March 2026

	Note	Unrestricted (£)	Restricted (£)	Total (£)	Prior Year (£)
Fixed assets					
Tangible assets	11	0	0	0	0
Current assets					
Debtors	12	181	0	181	6,426
Cash in hand and at bank		50,426	63,288	113,714	4,438
		50,607	63,288	113,895	10,864
Creditors falling due in one year	13	32,944	63,288	96,231	3,824
Net current assets		17,663	0	17,663	7,040
Creditors falling due over one year	14	0	0	0	0
Total net assets		**17,663**	**0**	**17,663**	**7,040**
Total funds	**16**	**17,663**	**0**	**17,663**	**7,040**

The trustees acknowledge their responsibilities for complying with the requirements of the Charities Act with respect to accounting records and the preparation of accounts.

These financial statements were approved and authorised for issue by the board on 10th June 2026

Signed on behalf of the trustees



(Trustee)

The notes on pages 12 to 19 form part of these financial statements.

GLADCA SERVICES CIO

Notes to the accounts

For the year ended 31st March 2026

1. **Summary of significant accounting policies**

   a. **Basis of accounting**
   These accounts have been prepared on a going concern basis under historical cost convention with items recognised at cost or transaction values unless otherwise stated. They have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by charities.
   They have been presented in sterling, which is the functional currency of the charity.
   The significant accounting policies are set out below and they have been applied consistently to both years.

   b. **Funds**
   Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity 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 charity for particular purposes. The cost 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.

   There are no designated funds or endowment funds.

   c. **Income recognition**
   Incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income; after performance criteria have been met; that it is more likely than not that the income will be received; and the monetary value can be reliably measured.

   There has been no offsetting; no donations of any type were received; no government grants were received; and no legacies were received.

   The value of services provided by volunteers has not been incorporated into these financial statements.

   Investment income is only interest on bank accounts

d. Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

No grants are payable to third parties.

e. Support costs

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, administrative and payroll costs. They are incurred directly in support of expenditure on the objects of the charity. Where support costs cannot be directly attributed to particular headings they have been allocated to expenditure on charitable activities on a basis consistent with amount of income.

f. Governance costs

Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

g. Costs of raising funds

The cost of raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes.

h. Tangible fixed assets

Tangible fixed assets are stated at cost or valuation less accumulated depreciation. Depreciation is provided on all tangible assets, except freehold property, at rates calculated to write off the cost, less estimated residual value, over its expected useful life as follows:

Equipment, computers, fixtures and fittings - between 20% and 50% per annum on a straight-line basis.

i. **Cash at bank**
Cash at bank is highly liquid funds with access such that commitments can be met as they fall due.

j. **Debtors and creditors receivable and payable within one year**
Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

k. **Leases**
There are no finance leases.
Rentals payable under operating leases are charged to the SoFA on a straight line basis over the period of the lease.

l. **Pensions**
The charity operates a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

m. **Tax**
The charity is exempt from taxation.

n. **Judgements and key sources of estimation uncertainty**
No material judgements have been made in the process of applying the above accounting policies that have significant effect on amounts recognised in the financial statements, or that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

GLADCA SERVICES CIO

Notes to the accounts continued

For the year ended 31st March 2026

2. Analysis of income

	Note	Unrestricted (£)	Restricted (£)	Total (£)	Prior Year (£)
Charitable Activities:					
Training & education		0	0	0	0
Immigration		27,626	0	27,626	5,262
Community Support		0	45,725	45,725	5,298
Room Hire		0	0	0	5,200
Support Costs		0	0	0	0
Total		**27,626**	**45,725**	**73,351**	**15,760**

	Note	Unrestricted (£)	Restricted (£)	Total (£)	Prior Year (£)
Investments					
Bank deposit interest		0	0	0	0
Total		**0**	**0**	**0**	**0**

Total		**27,626**	**45,725**	**73,351**	**15,760**

3. Analysis of expenditure

	Note	Unrestricted (£)	Restricted (£)	Total (£)	Prior Year (£)
Raising funds					
Consultants		0	0	0	0
Total		**0**	**0**	**0**	**0**

	Note	Unrestricted (£)	Restricted (£)	Total (£)	Prior Year (£)
Charitable activities :					
Training & education		0	0	0	0
Immigration		21,103	0	21,103	2,424
Community Support		0	41,085	41,085	5,906
Support Costs		540	0	540	390
Total		**21,643**	**41,085**	**62,728**	**8,720**

Total		**21,643**	**41,085**	**62,728**	**8,720**

GLADCA SERVICES CIO

Notes to the accounts continued

For the year ended 31st March 2026

Further analysis of expenditure on charitable activities

	Note	Training / Education	Immigration	Community Support	Support Costs	Total	Last year
Salary and on costs	8	0	0	12,717	0	**12,717**	0
Non salary service provision costs		0	21,103	21,547	0	**42,650**	8,330
General Administration		0	0	1,700	0	**1,700**	150
Property		0	0	0	0	**0**	0
Governance	5	0	0	0	540	**540**	240
Support Costs reallocated	4	0	0	5,121	0	**5,121**	0
Total		**0**	**21,103**	**41,085**	**540**	**62,727**	**8,720**

4. **Allocation of Support Costs**
   Support costs have been directly allocated to each activity.

5. **Governance costs**
   These are the cost of the Independent Examination per note 6

6. **Independent Examiners costs**

	This year	Last year
Independent Examination	540	240
Other services	0	0
Total paid to Independent Examiner	**540**	**240**

7. **Trustees' and key management personnel remuneration and expenses**

   The total amount of employee remuneration received by key management personnel was £0 (2025 : £0)

   No employees received any benefits in kind.

   The trustees neither received nor waived any remuneration during the year.

   The trustees were not reimbursed any expenses.

8. Staff costs and employee benefits

	This year	Last year
Salaries and wages	11,427	0
Employers National Insurance costs	1,130	0
Pension costs	160	0
Total staff costs	**12,717**	**0**

No employee in either year received any other benefits
No employee received total employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

9. Average headcount

	This year	Last Year
The average monthly number of employees during the year was :	0	0

10. Pension

The charity operates a defined contribution pension scheme for its employees. The amount recognised as an expense in the year is recorded in note 8.

11. Tangible fixed assets

	Freehold buildings	Fixtures and equipment	Total
Cost or valuation			
At 1st April 2025	0	0	0
Additions	0	0	0
Disposals	0	0	0
At 31st March 2026	**0**	**0**	**0**

Depreciation			
At 1st April 2025	0	0	0
Charge for the year	0	0	0
On disposals	0	0	0
At 31st March 2026	**0**	**0**	**0**

Net book value			
At 31st March 2026	0	0	0
At 31st March 2025	0	0	0

12. Debtors due within one year

	This year	Last year
Trade debtors	181	0
Accrued income for grants	0	0
Prepayments	0	0
GLADCA	0	6,426
Total	**181**	**6,426**

13. Creditors falling due within one year

	This year	Last year
Trade and other creditors	790	240
GLADCA	32,153	0
Accruals and deferred income	63,288	3,584
Total	**96,231**	**3,824**

14. Creditors falling due in more than one year

None

15. Leases

None

16. Fund reconciliation

	Balance at 31st March 2025	Income	Expenditure	Gains / (losses)	Transfers	Balance at 31st March 2026
Unrestricted	7,040	27,626	21,643	5,983	4,640	17,663
Restricted	0	45,725	41,085	4,640	(4,640)	0
Total Funds	7,040	73,351	62,728	10,623	0	17,663

17. Fund descriptions

a. Unrestricted Funds – these are general funds
b. Restricted Funds
    i. Household fund – This funding was to support the destitute and vulnerable with supermarket vouchers
    ii. Sports England - This funding was to support the GLADCA Cricket Club deliver cricket.
    iii. Reaching Communities - This funding was to support the GLADCA Skills and Support Hub to deliver GLADCA Cricket Club, ESOL Courses, Employability and Digital Skills Courses, Welfare Advise and support and Coffee mornings.

18. Related party transactions

Mr Choudhary, the Chief Executive, is a director of Sahara Community Care Services Ltd.

	This year	Last year
Sales to Sahara Community Care Services	0	5,200