HBBS COUNSELLING

ANNUAL REPORT

2025-2026

165 Ardleigh Green, Essex RM11 2SP

Email: enquiries@hbbscounselling.org

Registered Charity No. 1198645

COMMUNITY FUND

Havering LOCAL Lottery

Essex Community Foundation

The Queen's Award for Voluntary Service

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Our Mission

"To provide a counselling service, with a specialism in bereavement, supporting the emotional wellbeing of people of all ages in our community"

HBBS Counselling (formerly Havering & Brentwood Bereavement Service) is a local charity, established in 1989 to provide one-to-one bereavement counselling for adults. HBBS has grown and evolved over the years, diversifying and responding to meet the needs of our community. In addition to bereavement and loss as a specialism HBBS provides counselling for all ages and for a wider variety of issues.

HBBS has worked in Havering and Brentwood to develop strong partnerships in the community with schools, health professionals, GPs and other agencies. Counselling is also provided, on request, in other areas of Essex.

HBBS Children and young people's bereavement service began in November 2009 offering specialist individual face to face counselling to children struggling to cope with a recent bereavement. The service has continued uninterrupted since then, funded most notably by The National Lottery and BBC Children in Need.

The adult service is currently free to Havering adults, funded by The National Lottery and is funded by Essex Community Foundation for Essex adults. We have recently finished offering free bereavement counselling to adults in Thurrock.

In addition to individual counselling, we also deliver Clinical Supervision sessions to Havering School Leaders which is funded by NE London ICB via Havering Children & Young People's Emotional Wellbeing group

Our dedicated, professional team of counsellors hold a wide range of experience and expertise in working with bereavement and loss, alongside expertise in working with trauma, anticipatory grief, issues affecting young people and clients with special needs. Our aim is to deliver timely high quality counselling interventions for adults, dementia carers, children and young people.

HBBS operate in a challenging financial environment, but our ethos is one of flexibility, which has meant we are always open to taking on new projects to better serve our clients and community. We exist to make a lasting positive difference to the people and communities we work with. HBBS are particularly well known for bereavement counselling, but the scope of what we do reaches beyond that.

Chair's Report

I am delighted to present this year's Annual Report for HBBS Counselling.

The past year has been one of progress, growth, and renewed confidence for our charity. While challenges remain across the wider voluntary sector, we have seen encouraging developments that have strengthened our organisation and enhanced our ability to support those who need us most. Throughout the year, the dedication and commitment of our CEO, staff team, volunteers, trustees and supporters have continued to drive our success and ensure that our services remain at the heart of the community.

I am pleased to report that we have made significant strides in strengthening our financial position. Through successful fundraising initiatives, continued support from grant providers and donors, and the development of new partnerships, we have secured income streams as we look to create a more sustainable foundation for the future. Managing costs and budgets have been key in achieving this success. These achievements have enabled us not only to maintain our services but also to explore new opportunities for growth.

Our commitment to continuous improvement has remained a key focus. During the year, we continued to review of our operations and governance arrangements, leading to enhanced processes and a stronger focus on grants and budgets. These developments will help ensure that we continue to deliver high-quality, effective services while making the best use of our resources as a charity.

I continue to be inspired by the professionalism, compassion, and resilience of our team. Each and every member of staff and volunteer play a vital role in supporting our clients and advancing our mission. Their dedication has enabled us to respond to increasing demand while maintaining the high standards of care for which HBBS Counselling is known.

As we look ahead, we do so with optimism and ambition. We have a clear vision for the future, exciting opportunities to develop our services, and increasing a growing network of supporters who share our commitment to improving mental health and wellbeing in our communities.

On behalf of the Board of Trustees, I would like to express my sincere gratitude to our staff, volunteers, partners, grant providers, donors, and everyone who has supported HBBS Counselling during the year. Your support and belief in our mission makes our work possible and helps us continue to make a meaningful difference in the lives of those we serve. We must embrace change as an organisation and will lose Trustees as new ones join the board. In the coming months, we'll lose a key member of the Trustee board in Dr Heather Churchill, having served her three-year term. Heather has brought a great level of experience and knowledge during her time and has helped to shape the processes of the organisation. She has delivered a great deal for HBBS Counselling and on behalf of the Board of Trustees, we are very grateful indeed for her support and counsel.

This year has demonstrated what can be achieved through commitment, collaboration, and shared purpose. Together, we have supported the foundations of HBBS Counselling and positioned the charity for a positive and sustainable future.

With sincere thanks and warm regards,

Adrian Sheridan
Chair

Treasurer's Report

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST MARCH 2026

The Trustees of the Charity present their report with the financial statements of the Charity for the year ended 31st March 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's trust deed and the Charities Act 2011. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102, effective 1st January 2015).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity Number:- 1198645

Principal office
HBBS Counselling
Ardleigh Green Family Centre 165 Ardleigh Green Road Essex RM11 2SP

Governing Body
Chair Mr. Adrian Sheridan
Treasurer Mr. Alan Finch
Secretary Mr. Jim Cantle
Members Mrs. Heather Churchill
Ms. Kelly Harman
Ex-officio Members Mrs. Louise Mundy

Independent Examiner Mrs. Rebekah Finn MAAT Finer Accountancy Limited 36 Brook Lane, Galleywood, Chelmsford Essex, CM2 8NL

Bankers
HSBC Bank
Unit 8, Lakeside Shopping Centre West Thurrock
Essex RM20 2ZF

STRUCTURE, GOVERNANCE AND MANAGEMENT

HBBS Counselling (formerly Havering & Brentwood Bereavement Service) is constituted as a Charitable Incorporated Organisation (CIO) and is a registered charity with the Charity Commission on 18th April 2022. Full membership of the Charity is open to all those who are interested in furthering the work of the Charity. The Charity is funded by a mixture of restricted and unrestricted grant payments, client fees and fundraising activities. As set out in the governing document (constitution), the Trustees shall consist of up to eight trustees.

OBJECTIVES AND ACTIVITIES

The prime objective of the Charity is to provide the best one to one support for adults, young people and children experiencing bereavement and loss, enabling them to explore and understand their feelings and emotions and work towards adjustment in their new lives. The Charity also provides a generic counselling service.

In order to achieve this, the Charity provides:-

- Therapeutic interventions appropriate for dealing with bereavement and loss and other mental health issues.
- Advice and expertise to local organisations to facilitate a greater understanding of bereavement and loss.
- A local, accessible and flexible service which anyone can refer to for help which is confidential.

The service is provided equally to people regardless of their gender, disability, marital status, sexual orientation, creed / religion, ethnic or national origin. The Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

RELATED PARTIES AND CONNECTED ORGANISATIONS

The Charity has no links with Related Parties as defined by The Statement of Recommended Practice and has not combined with any other organisation in the pursuit of its charitable objectives.

ACHIEVEMENTS AND PERFORMANCE

Counselling Sessions	**2020-21**	**2021-22**	**2022-23**	**2023-24**	**2024-25**	**2025-26**
For Adults	341	1012	1178	1254	1736	1614
For Children & Young People	460	1343	1280	1240	1623	973
Total	801	2355	2458	2494	3359	2587
Free to clients	71%	82%	87%	89%	88%	80%

Larger grants (of at least £20k) which we need to run projects for more than a few months are becoming scarcer. We have had more success with applications for smaller amounts of money although they are still highly competitive. We have become skilled in managing these smaller pots of funding, whilst offering continuity and clarity to our clients.

Grants from local authorities and the NHS, which have been a staple part of our income over many years, have become harder to come by. The charity has pivoted to work more closely with other charity partners, school trusts and individual schools to provide service more directly to need. Partners seem to appreciate the value our services can add to their own pastoral care offer.

With the diminishing prospects of grant income, the recent development of partnerships with schools becomes even more significant.

ACHIEVEMENTS AND PERFORMANCE (continued)

Initially with one school, we have developed a partnership model which has been very effective and well received by all parties. We currently work in four schools in this way and hope to continue this indefinitely (school funding permitting) adding further schools from where possible.

We've also undertaken a thorough internal review to ensure our operations are as efficient and impactful as possible. This has led to the implementation of streamlined procedures, focusing the governance procedures, improved data tracking, and a renewed focus on outcome-driven programme. The back office operation has been reduced in scale, which has enabled us to keep the costs of services down and to assure ourselves that the charity remains resilient and financially sustainable.

FINANCIAL REVIEW

Reserves

Total reserves at the end of the year have reduced from last year to £127,996 (2025: £138,657) of which £61,680 was restricted (2025: £71,529).

The Charity has maintained unrestricted reserves at a level that complies with its reserves policy, which is to aim to maintain unrestricted reserves at a level equivalent to a minimum of 3 months of operating costs.

At 31st March 2026 the level of unrestricted reserves of £66,316 represented 3.5 months of current year operating costs. The level of reserves is regularly reviewed by the Trustees in order to ensure that appropriate and timely action is taken and that the Charity's reserves policy remains relevant, taking account of changing circumstances.

Financial Performance

The financial results for the year are detailed in the attached accounts and show a £10,661 loss (2025: £69,539 loss). Total income for the year was £216,072 (2025: £243,120) with an overall reduction in Restricted Income in consequence of continuing public sector austerity measures, but an increase in income from partnership working and individual counselling. Total expenditure was £226,733 (2025: £312,659) with reduced spending across the budget while ensuring consistent with the safe and effective delivery of services. The Charity once again increased its income from support to schools and other partners and from fee paying services, this year by 28%, but also continues to rely on grant income in order to fund its activities.

RISK STATEMENT

The highest risk is the sustainability of the service in the short to medium term. Client need is high and increasingly complex. There is a shortage of experienced and qualified counsellors. To mitigate this risk attention is continuing to be given to the recruitment, pay and career progression of staff. However the additional costs of provision this places on the charity in turn creates additional pressure on funding.

As a small charity, we remain susceptible to external risks with limited ability to influence the environment in which we operate. This year the charity has been particularly affected by changes to national insurance which has involved us in significant additional costs. The board is vigilant in assessing the changing environment and monitors the charity's performance on a month by month basis.

For the management of the charity's assets, the Investment Strategy policy manages financial risk in the exposure of funds above the £85k threshold protected under the Financial Services Compensation Scheme. Any surplus funds are continued to be placed in low-risk deposit accounts thereby maximising our investment return at a risk level agreed by the Charity trustees. The cashflow is continually monitored and conversely to investing any surplus fund, any drawdowns necessary for liquidity needs are conducted in line with policy.

RESPONSIBILITIES OF TRUSTEES

The Trustees are responsible for preparing a Trustees' Annual Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The law applicable to charities in England and Wales requires the Charity Trustees to prepare financial statements for each 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 the financial statements, the Trustees are required to:-

- Select suitable Accounting Policies and then apply them consistently.
- Observe the methods and principles in the applicable Charities SORP.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards have been followed, subject to any material departure disclosed and explained in the accounts.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

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 Accounts comply with the Charities Act 2011. They are also responsible for safeguarding the Charity's Assets and taking reasonable steps for the prevention and detection of fraud and breaches of law and regulations.

The Trustees are responsible for the maintenance and integrity of the Charity 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.

FUTURE DEVELOPMENTS

Ongoing pressure on traditional public sector funders means that we can expect continued downward pressure on grant funding, but there are positive signs that our offer to provide support via local partner organisations including schools and other charitable bodies will enable us to continue to deliver our core services over the next few years. We will be taking advantage of opportunities which come our way to develop our clinical expertise and offer even more free support to clients.

For and on behalf of
HBBS COUNSELLING – (formerly Havering & Brentwood Bereavement Service)

Mr. A. Sheridan

Chair of the Trustees Date: 16th July 2026

HBBS COUNSELLING - (formerly Havering and Brentwood Bereavement Service)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2026

	Notes	Unrestricted funds	Restricted funds	Y/E 31.03.26 Total funds	Unrestricted funds	Restricted funds	Y/E 31.03.25 Total funds
		£	£	£	£	£	£
INCOMING RESOURCES							
Voluntary Income:							
Donations & Grants	2	27,411	127,893	155,304	14,416	177,135	191,551
Income from Charitable Activities							
Schools	2	34,750	0	34,750	28,186	0	28,186
Other Fee Paying sessions	2	22,559	0	22,559	16,673	0	16,673
Activities for generating funds:							
Fund Raising	2	780	0	780	0	0	0
Investment Income		2,681	0	2,681	6,710	0	6,710
Other income							
Furlough claims		0	0	0	0	0	0
Total incoming resources		88,181	127,893	216,073	65,985	177,135	243,120
RESOURCES EXPENDED							
Fundraising activities	3	0	0	0	0	0	0
Charitable activities	3	86,424	137,741	224,165	98,532	212,039	310,571
Governance costs	3	2,568	0	2,568	2,088	0	2,088
Total resources expended		88,992	137,741	226,733	100,620	212,039	312,659
NET (OUTGOING)/INCOMING RESOURCES		(812)	(9,849)	(10,660)	(34,635)	(34,904)	(69,539)
Total funds brought forward		67,128	71,529	138,657	101,763	106,433	208,196
TOTAL FUNDS CARRIED FORWARD		66,316	61,681	127,997	67,128	71,529	138,657

Mr. Alan Finch
Treasurer

CEO Report

The main success criterion for the past 12 months has been our ability to work nimbly to ensure the organisation's survival whilst maintaining excellent standards in our clinical work and sustaining positive relationships with our community.

I am particularly proud of our continued support for local people in need and of the commitment, professionalism and diligence shown by our team throughout the year.

The support of the National Lottery Reaching Communities Fund for our adult counselling service, based at Ardleigh Green Family Centre, was a cornerstone of our work during this period and contributed significantly to the increase in adult counselling sessions delivered compared with children's work. Looking ahead, this trend is likely to reverse as a result of recent grant awards supporting children's bereavement counselling.

Other significant developments this year have included the launch of a counselling project for clients of HBD Mind, a pilot project with Tapestry Care, and the continued development of our partnerships with local schools.

5 Year Session Delivery Overview

	2021-22	2022-3	2023-4	2024-5	2025-6
Counselling for Adults	1012	1178	1254	1736	1614
Counselling for Children & Young People	1343	1280	1240	1623	973
Total	2355	2458	2494	3359	2587
Free to clients at Point of Delivery	82%	87%	89%	88%	80%

Service Overview

Service Dimension	Current status	Prospects
Adult Counselling in Havering	Currently free, waiting list to close in May 2026 Paid for service still available	Urgently seeking further funding
Adult Counselling in Brentwood	No free counselling Paid for service still available	Urgently seeking further funding
Children & Young People's Counselling in Havering	Bereavement Counselling is free Generic Counselling to be paid for	Funding only secured for next 12 months, further funding required
Children & Young People's Counselling in Brentwood	Bereavement Counselling is free Generic Counselling to be paid for	Funding only secured for next 12 months, further funding required
Couples Counselling	NEW for 2025-6 (pilot project) Paid for service	Seeking to develop this work in the next 12 months
Supervision Project for School Leaders	Paid for service by schools	Sessions paid for up to July 2026. Schools will be invited to sign up for further 12 months

<u>Our People</u>

This year we said goodbye to Kim Barden, Janice Mountford and Sarah Low from our Central Administration Team, and to Julian Carl, Viv Hill and Phil Kemp from our Counselling Team. We thank them all for their contribution to HBBS and wish them every success in their future endeavours.

Special acknowledgement should be made to Kim, Janice and Viv, all of whom have been part of HBBS for many years and whose dedication and commitment have made a lasting contribution to the organisation.

We were delighted to welcome Jo Dentry and Shupaula Mistry to our volunteer team. We thank them for their work in helping to relaunch our events programme, including the successful Quiz Night held last autumn.
Special thanks also go to our Chair, Adrian, for serving as Quizmaster extraordinaire.

Alison Staff is now well established in her role as Clinical Lead. She leads with integrity, professionalism and compassion, always placing the wellbeing of both clients and counsellors at the heart of her decision-making and leadership. HBBS is fortunate to benefit from her expertise and commitment.

Our Counsellors should be commended for their commitment to our clients and their capacity and professionalism in supporting them at their most vulnerable. In my role, quite rightly, I only get small glimpses of the situations our clients are dealing with in their lives but I am always in awe of my colleagues who support, guide and empower them when they have no one else to turn to. Thank you.

Elaine Brown and Garry Egglestone have also worked tirelessly to guide HBBS through another challenging year. Their commitment, vigilance and thoroughness continue to provide a strong foundation for the organisation.

Thank you also to Mel Weedy, whose voluntary contribution has encompassed a wide range of complex and time-consuming tasks. Her determination and willingness to tackle whatever is required have been invaluable.

Finally, I would like to acknowledge the commitment and support of our Trustees. They provide both challenge and encouragement in equal measure, helping to ensure that HBBS remains accountable, ambitious and focused on its mission.

The Future

I remain optimistic about the future of HBBS Counselling. There will undoubtedly be periods of consolidation alongside times of growth and development, but there will always be opportunities to build upon our strengths and respond to emerging needs.

Sadly, there will always be a need for specialist bereavement support. By managing today's challenges carefully and professionally, we can ensure that HBBS remains available to provide that support for many years to come.

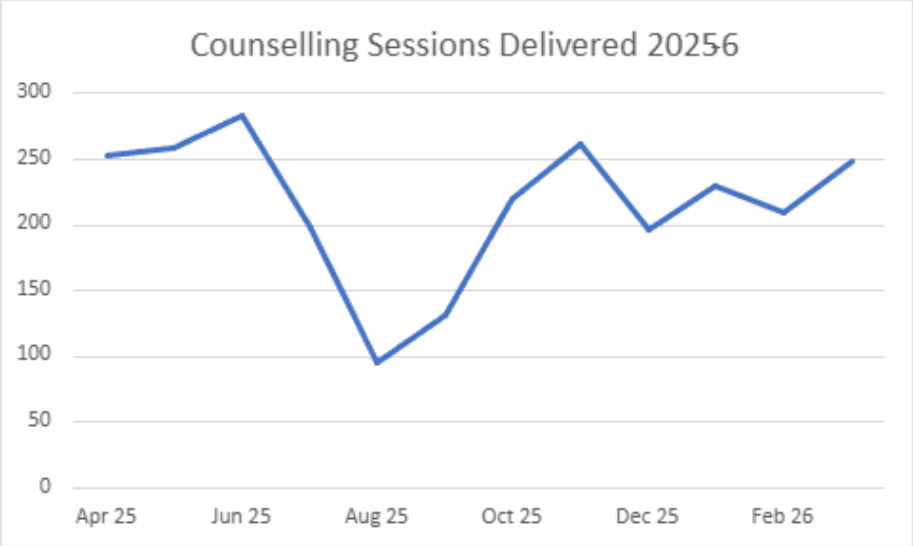
At a time when grant funding is becoming increasingly competitive and success rates are declining, the development of strong partnerships is becoming ever more important. Working collaboratively with schools, healthcare providers, community organisations and other partners will be a key part of ensuring both our sustainability and our ability to reach those who need us most.

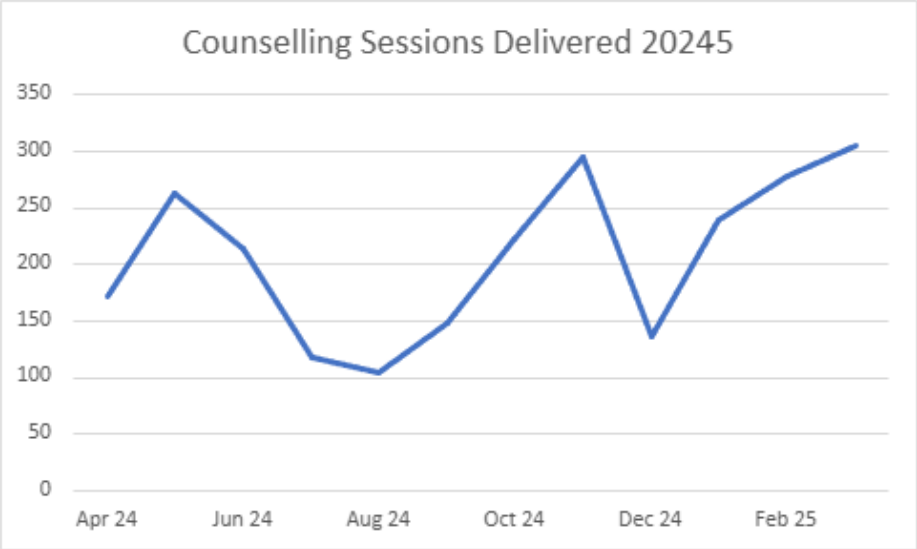
As we move forward, our focus will remain firmly on delivering high-quality bereavement counselling, supporting our staff and volunteers, and building a resilient organisation capable of serving our community well into the future.

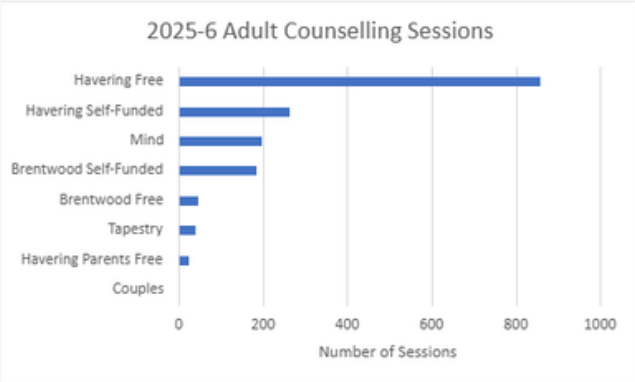
For more than 35 years, HBBS has been supporting bereaved children, adults and families. With the continued dedication of our staff, volunteers, trustees and partners, I am confident that we can continue that work for many years to come.

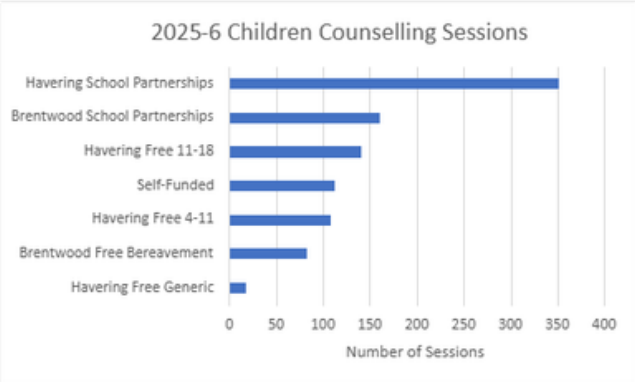
Louise Mundy
CEO

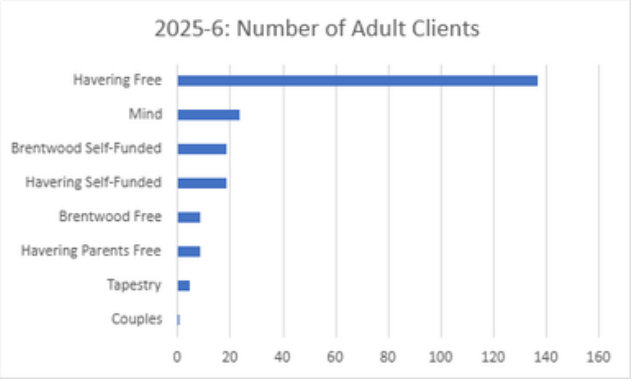
HBBS Delivery Statistics 2025-6

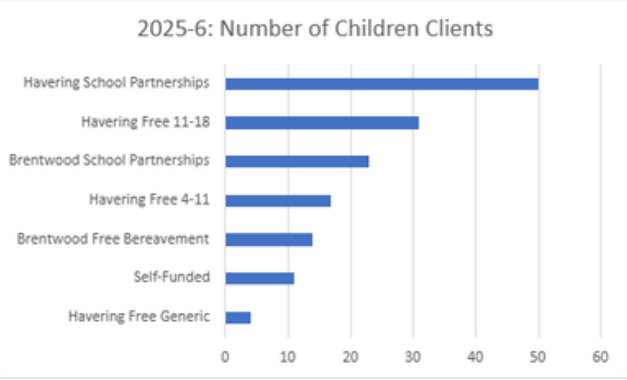





2025-6 Adult Counselling Sessions
Havering Free
Havering Self-Funded
Mind
Brentwood Self-Funded
Brentwood Free
Tapestry
Havering Parents Free
Couples
0
200
400
600
800
1000
Number of Sessions


2025-6 Children Counselling Sessions
Havering School Partnerships
Brentwood School Partnerships
Havering Free 11-18
Self-Funded
Havering Free 4-11
Brentwood Free Bereavement
Havering Free Generic
0
50
100
150
200
250
300
350
400
Number of Sessions


2025-6: Number of Adult Clients
Havering Free
Mind
Brentwood Self-Funded
Havering Self-Funded
Brentwood Free
Havering Parents Free
Tapestry
Couples
0
20
40
60
80
100
120
140
160


2025-6: Number of Children Clients
Havering School Partnerships
Havering Free 11-18
Brentwood School Partnerships
Havering Free 4-11
Brentwood Free Bereavement
Self-Funded
Havering Free Generic
0
10
20
30
40
50
60

Clinical Lead Report

Reflecting on Our Work and the People We Support

This has been a year of challenge, change and growth for HBBS, set against a wider context of increasing uncertainty and demand across the mental health landscape. Communities have faced ongoing challenges, including the lasting impact of the pandemic, economic pressures, and growing social isolation. At the same time, statutory services have been under significant strain, with increased demand and limited capacity affecting access to timely mental health support.
This pressure is felt not only within NHS and local authority services, but also across families, schools, and the community and voluntary sectors, who are often managing complex emotional needs with fewer resources. As a result, many individuals are seeking support at a point where difficulties have become more entrenched. For some, accessing private counselling is simply not financially possible, further highlighting the importance of accessible, community-based services such as ours.

Understanding Our Clients

Individuals who come to us bring a wide range of experiences and challenges. Many are navigating grief, alongside stressors such as financial insecurity, caring responsibilities, or reduced support networks. Others seek support for anxiety, low mood, trauma, relationship difficulties, or significant life transitions.
We work with children and young people, adults, couples, and families. For younger clients, presenting issues often include bereavement, emotional regulation difficulties, anxiety-based school refusal, and changes within the family. Increasingly, schools seek support for pupils experiencing heightened anxiety, low self-esteem, and emotional distress linked to uncertainty in their home or social environments.
Adults frequently present with complex and layered concerns, where grief or emotional distress intersects with broader mental health challenges, relationship issues, and the impact of ongoing life pressures.
Across all age groups, a common theme is the need for a safe, confidential, and non-judgemental space where individuals feel heard, understood, and supported—often in contrast to more time-limited or threshold-based services.

How We Support

In response to increasing demand, HBBS provides a range of services to meet community need. To identify a few:

- One-to-one counselling for children, young people, adults, and couples
- Specialist bereavement support and emotional wellbeing groups
- Parent consultation
- Partnership working with schools and organisations
- Supervision and support to education and health sector staff

Alongside our direct client work, our partnerships with schools and organisations enable us to extend our impact beyond the counselling room. By working collaboratively with education settings and community services, we support earlier identification of emotional need, provide guidance around appropriate support pathways, and build confidence in responding to mental health needs.

Our work also includes supporting carers of loved ones, including those affected by dementia, as well as providing reflective support to professionals working in dementia care. By recognising the emotional impact of these roles, we help sustain those supporting others in complex circumstances.

Our supervision and support to education and health sector staff further strengthens this systemic approach. By offering a reflective space for professionals working in emotionally demanding situations, we support their wellbeing, enhance their practice, and contribute to more consistent support for children, families, and individuals across the wider system.

Emotional wellbeing support also plays a key role in helping individuals regain stability and confidence in their daily lives, including returning to work where this has been impacted. By reducing overwhelm and strengthening coping strategies, clients are often better able to re-engage with work, education, and meaningful activity over time.

The Difference We Make

Within a climate of increasing demand and limited resources, early, compassionate intervention remains vital. While commissioning frameworks often prioritise immediate and measurable outcomes, our experience shows that meaningful change is not always fully captured within short-term indicators. We are continuing to develop a service that balances demonstrable impact with a focus on sustainable, longer-term change, supporting individuals in ways that can reduce reliance on more intensive services over time.

Clients often report feeling less overwhelmed, gaining greater understanding of their experiences, and developing confidence and practical ways of coping. Many describe increased resilience, improved relationships, and a renewed sense of hope.

For children and young people, this may be seen in improved emotional regulation, greater engagement in education, and more positive relationships at home and school. For adults, it may mean feeling more able to manage daily life, process loss, and reconnect with others.

Perhaps most importantly, many clients describe the experience of being truly heard and understood—sometimes for the first time. In a system where support can feel fragmented or difficult to access, this consistent, relational space can be profoundly impactful.

A Compassionate Presence in the Community

In a challenging and evolving landscape, HBBS continues to provide an essential, community-based response to emotional need. This year of challenge, change and growth has seen us adapt, strengthen, and continue to develop the ways in which we support those who need us most.

By offering a safe, empathetic, and accessible service, we support individuals to navigate difficulties and move towards improved wellbeing. At the same time, our work contributes to relieving pressure on wider systems and strengthening resilience within families, schools, and the broader community.

As demand continues to rise, our commitment remains clear: to respond with compassion, flexibility, and innovation, ensuring support remains available to those who may otherwise struggle to access it.

Alison Staff
Clinical Lead

Feedback from counselling clients:

To what extent do you feel that the counselling has helped? Has anything changed?

"Ridiculously so, profoundly, being able to speak without holding back, I can't thank you enough"

Sarah – 22.01.26

"Counselling has helped as much as it can in my given situation. I'm finding it easier to compartmentalise, I'm thinking things through more and trying to not take the whole responsibility for the whole family. "

Alison – 21.01.26

"It's given me more confidence, to talk to someone that doesn't know me and I'm not judged on what I say."

Joanne - 15.01.26

"It helped me think about things more and acting on them rather than bottling them up."

Peter – 12.02.26

"It's helped me consider things, and view things from a different angle."

Janet – 14.01.26

"Being more honest with myself, brighter, moved from impossible to things are possible, moving towards the light"

Tracy – 04.01.26

"It's helped me deal with things in past that I've never spoken about, helping address things that are happening at the moment, and open up (was quite guarded before)"

Viv – 25.02.26

"It's helped a lot, been quite massive for me, my thought process has changed a lot"

Donna - 22.04.26

"I think it's helped immensely. I felt at a low point when I came, now I've learnt tools to help me not feel trapped – talking, journaling, acceptance, relaxation etc."

Mandy – 12.03.26

"It has helped, I feel more confident and not so worried about the future. I have started to look at resolving some issues around my husband's death."

Karen – 15.04.26

HBBS TEAM

HBBS TEAM GOVERNING BODY

Adrian Sheridan Trustee, Interim Chair
Alan Finch Trustee, Treasurer
Jim Cantle Trustee, Secretary
Heather Churchill Trustee
Kelly Harman Trustee
James Hall Trustee

STAFF AND VOLUNTEERS

Central Administrative Team
Louise Mundy CEO
Alison Staff Clinical Lead
Garry Egglestone Finance Officer
Elaine Brown Counselling Co-ordinator
Mel Weedy Volunteer Administrator
Shupaula Mistry Volunteer
Jo Dentry Volunteer

COUNSELLORS

Arlette Anfield
Kerry Codrington
Georgina Chen
Lili Chen
Lisa Chubb
Samantha Collins
Corrina Davies
Caroline Furey
Wendy Handley
Viv Hill
Sue Medlycott
Amanda Pelham
Kerry Tesi

ACKNOWLEDGEMENTS

Staff & Volunteers of HBBS

Funders

Essex Community Foundation
Big Lottery Reaching Communities Fund
Havering Children & Young People's Emotional Wellbeing Group
South Essex Crematorium

Delivery Partners

Ardleigh Green Family Centre
Havering Volunteer Centre
Trevor Cook, Havering Education Services

Supportive Landlords

John Morris, Chair of AGFC
Peter Jordan, Sawyers Church, Brentwood

HBBS COUNSELLING

FINANCIAL STATEMENTS

FOR THE YEAR ENDING 31st MARCH 2026

Registered Charity No: 1198645

HBBS COUNSELLING – (formerly Havering & Brentwood Bereavement Service)
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST MARCH 2026

The Trustees of the Charity present their report with the financial statements of the Charity for the year ended 31st March 2026. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's trust deed and the Charities Act 2011. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102, effective 1st January 2015).

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1198645

Principal office
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Ardleigh Green Family Centre
165 Ardleigh Green Road
Essex RM11 2SP

Governing Body

Chair	Mr. Adrian Sheridan
Treasurer	Mr. Alan Finch
Secretary	Mr. Jim Cantle
Members	Mrs. Heather Churchill Ms. Kelly Harman Mr. James Hall
Ex-officio Members	Mrs. Louise Mundy

Independent Examiner
Mrs. Rebekah Finn MAAT
Finer Accountancy
Limited 36 Brook Lane
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Chelmsford
Essex
CM2 8NL

Bankers
HSBC Bank
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- Therapeutic interventions appropriate for dealing with bereavement and loss and other mental health issues.
- Advice and expertise to local organisations to facilitate a greater understanding of bereavement and loss.
- A local, accessible and flexible service which anyone can refer to for help which is confidential.

The service is provided equally to people regardless of their gender, disability, marital status, sexual orientation, creed / religion, ethnic or national origin. The Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

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For Adults	341	1012	1178	1254	1736	1614
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Total	801	2355	2458	2494	3359	2587
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ACHIEVEMENTS AND PERFORMANCE (continued)

Grants from local authorities and the NHS, which have been a staple part of our income over many years, have become harder to come by. The charity has pivoted to work more closely with other charity partners, school trusts and individual schools to provide service more directly to need. Partners seem to appreciate the value our services can add to their own pastoral care offer.

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Initially with one school, we have developed a partnership model which has been very effective and well received by all parties. We currently work in three schools in this way and hope to continue this indefinitely (school funding permitting) adding further schools from September 2025 where possible.

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FINANCIAL REVIEW

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Total reserves at the end of the year have reduced from last year to £127,996 (2025: £138,657) of which £61,680 was restricted (2025: £71,529).
The Charity has maintained unrestricted reserves at a level that complies with its reserves policy, which is to aim to maintain unrestricted reserves at a level equivalent to a minimum of 3 months of operating costs.
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The level of reserves is regularly reviewed by the Trustees in order to ensure that appropriate and timely action is taken and that the Charity's reserves policy remains relevant, taking account of changing circumstances.

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The financial results for the year are detailed in the attached accounts and show a £10,661 loss (2025: £69,539 loss). Total income for the year was £216,072 (2025: £243,120) with an overall reduction in Restricted Income in consequence of continuing public sector austerity measures, but an increase in income from partnership working and individual counselling. Total expenditure was £226,733 (2025: £312,659) with reduced spending across the budget while ensuring consistent with the safe and effective delivery of services. The Charity once again increased its income from support to schools and other partners and from fee paying services, this year by 28%, but also continues to rely on grant income in order to fund its activities.

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For the management of the charity's assets, the Investment Strategy policy manages financial risk in the exposure of funds above the £85k threshold protected under the Financial Services Compensation Scheme. Any surplus funds are

continued to be placed in low-risk deposit accounts thereby maximising our investment return at a risk level agreed by the Charity trustees. The cashflow is continually monitored and conversely to investing any surplus fund, any drawdowns necessary for liquidity needs are conducted in line with policy.

RESPONSIBILITIES OF TRUSTEES

The Trustees are responsible for preparing a Trustees' Annual Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The law applicable to charities in England and Wales requires the Charity Trustees to prepare financial statements for each 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 the financial statements, the Trustees are required to:-

- Select suitable Accounting Policies and then apply them consistently.
- Observe the methods and principles in the applicable Charities SORP.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards have been followed, subject to any material departure disclosed and explained in the accounts.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

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 Accounts comply with the Charities Act 2011. They are also responsible for safeguarding the Charity's Assets and taking reasonable steps for the prevention and detection of fraud and breaches of law and regulations.

The Trustees are responsible for the maintenance and integrity of the Charity 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.

FUTURE DEVELOPMENTS

Ongoing pressure on traditional public sector funders means that we can expect continued downward pressure on grant funding, but there are positive signs that our offer to provide support via local partner organisations including schools and other charitable bodies will enable us to continue to deliver our core services over the next few years. We will be taking advantage of opportunities which come our way to develop our clinical expertise and offer even more free support to clients.

For and on behalf of
HBBS COUNSELLING – (formerly Havering & Brentwood Bereavement Service)

Mr. A. Sheridan

Chair of the Trustees

Date: 16th July 2026

HBBS COUNSELLING – (formerly Havering & Brentwood Bereavement Service)

Independent Examiner's Report to the Trustees

I report on the accounts of the Charity, for the year ended 31st March 2026, which are set out on pages 9 and 10 along with the notes to the accounts on pages 11 to 14.

Respective responsibilities of the Trustees and the 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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act.
- To follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general directions given by the Charity Commissioners. 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 explanations from you as Trustees concerning any 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 2011 Act, and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.

Independent Examiner

Rebekah Finn MAAT

Mrs. R. Finn MAAT
Finer Accountancy Limited
Date: 21st September 2026
36 Brook Lane
Galleywood
Chelmsford
Essex
CM2 8NL

HBBS COUNSELLING - (formerly Havering and Brentwood Bereavement Service)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2026

	Notes	Unrestricted funds	Restricted funds	Y/E 31.03.26 Total funds	Unrestricted funds	Restricted funds	Y/E 31.03.25 Total funds
		£	£	£	£	£	£
INCOMING RESOURCES							
Voluntary Income:							
Donations & Grants	2	27,411	127,893	155,304	14,416	177,135	191,551
Income from Charitable Activities							
Schools	2	34,750	0	34,750	28,186	0	28,186
Other Fee Paying sessions	2	22,559	0	22,559	16,673	0	16,673
Activities for generating funds:							
Fund Raising	2	780	0	780	0	0	0
Investment Income		2,681	0	2,681	6,710	0	6,710
Other income							
Furlough claims		0	0	0	0	0	0
Total incoming resources		88,181	127,893	216,073	65,985	177,135	243,120
RESOURCES EXPENDED							
Fundraising activities	3	0	0	0	0	0	0
Charitable activities	3	86,424	137,741	224,165	98,532	212,039	310,571
Governance costs	3	2,568	0	2,568	2,088	0	2,088
Total resources expended		88,992	137,741	226,733	100,620	212,039	312,659
NET (OUTGOING)/INCOMING RESOURCES		(812)	(9,849)	(10,660)	(34,635)	(34,904)	(69,539)
Total funds brought forward		67,128	71,529	138,657	101,763	106,433	208,196
TOTAL FUNDS CARRIED FORWARD		66,316	61,681	127,997	67,128	71,529	138,657

HBBS COUNSELLING - (formerly Havering and Brentwood Bereavement Service)

BALANCE SHEET
AS AT 31ST MARCH 2026

	Notes	As at 31.03.26 £	£	As at 31.03.25 £	£
Fixed assets					
Tangible assets	7		0		0
Current assets					
Debtors: amounts falling due within one year	8	12,147		7,491	
Cash at bank and in hand		151,874		239,621	
Creditors: amounts falling due within one year	9	36,024		37,350	
Net current assets			127,997		209,762
NET ASSETS			127,997		209,762
Funds					
Unrestricted Funds	10		66,316		101,763
Restricted Funds	10		61,681		106,433
TOTAL FUNDS			127,997		208,196

For the financial year ended 31st March 2026 the Charity was entitled to exemption from audit under section 144(2) of the Charities Act 2011 (the Act).

The Trustees acknowledge their responsibilities for ensuring that the Charity keeps accounting records which comply with section 130 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the Charity as at the end of the financial year and of its income and expenditure for the financial year in accordance with the requirements of the Act.

These financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102, effective 1st January 2015).

The financial statements were approved by the Board of Trustees on the 17th July 2026.

Mr. A. Sheridan - Chair
Trustee

Mr. A. Finch - Treasurer
Trustee

HBBS COUNSELLING - (formerly Havering and Brentwood Bereavement Service)

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

1 ACCOUNTING POLICIES

Accounting convention

The accounts (financial statements) have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice (SORP) applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102, effective 1st January 2015), and the Charities Act 2011 and applicable regulations.

Income

All income is included on the Statement of Financial Activities when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the Charity, are recognised when the Charity becomes unconditionally entitled to the grant.
- Donated services and facilities are included at the value to the Charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.
- Investment income is included when receivable.
- Income from grants, where related to performance and specific deliveries, is accounted for as the Charity earns the right to consideration by its performance.

Expenditure

Expenditure is accounted for on an actual basis and has been classified under the headings that aggregate all costs related to that category. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

- Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the Charity and include all fees linked to the strategic management of the Charity.
- Costs of a direct nature have been grouped together and allocated directly to the activities to which they relate.
- Costs of an indirect nature, that are necessary to support the Charity’s activities are grouped into their functional headings. Each group is then apportioned to the various activities of the Charity on a suitable and reasonable basis that best reflects the usage of each of the individual support functions.

Taxation

No provision for taxation is included in the accounts as the Charity is entitled to exemption from tax afforded by Section 505 of the Income and Corporation Taxes Act 1988.

Tangible Fixed Assets

Fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off each asset over it's expected life, which in all cases is estimated at four years.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the Trustees in furtherance of the general objectives of the Charity.
Restricted funds can only be used for particular restricted purposes within the objects of the Charity. Restrictions arise when specified by the donor or through the terms of an appeal or when funds are raised for particular restricted purposes. Where expenditure has been incurred on fixed assets for use in the Charity the income is shown as restricted income with a transfer being made to general funds for the amount of that expenditure. The asset is then depreciated in the usual way.

2 INCOME FROM CHARITABLE ACTIVITIES

	2026	2025
	£	£
Schools	34,750	28,186
Other Fee Paying Sessions	22,559	16,673
Unrestricted Grants	25,830	2,100
Fundraising	780	0
Donations & Grants	1,581	12,316
Restricted Grants	127,893	177,135
	213,392	236,410

Fundraising and Grants received, included in the above, are shown as follows:-

	2026	2025
Fundraising	£	£
Events	780	0
Community Fundraising	0	0
	780	0

	2026	2025
Donations & Grants	£	£
South Essex Crematorium	0	0
Personal donations (Including gift aid)	1,581	12,316
Other (below £2,500)	0	0
	1,581	12,316

	2026	2025
Restricted Grants	£	£
NHS NE London ICB	0	63,601
National Lottery (Reaching Communities)	90,543	87,374
Children in need	0	0
Lifeline Community Projects	0	4,160
Essex Community Foundation	6,000	8,000
Thurrock & Brentwood Mind	0	0
London Borough of Havering	4,950	9,000
Albert Hill Trust	0	5,000
Havering Education	9,900	0
The ARM Trust	16,500	0
	127,893	177,135

3 TOTAL RESOURCES EXPENDED

	Fundraising Activities £	Charitable Activities £	Governance Costs £	2026 £	2025 £
Staff Wages and Salaries		180,179		**180,179**	249,309
Recruitment		0		**0**	0
Staff and Volunteers expenses		346		**346**	437
External Supervision		3,305		**3,305**	3,729
External Training, Counselling & Administration		9,647		**9,647**	12,725
Fundraising and Social events		181		**181**	0
Children's Service events		0		**0**	0
Office and Meeting room rent and rates		20,429		**20,429**	31,843
Bad Debt		0		**0**	0
Insurance, Professional & Memberships		2,933		**2,933**	3,143
Advertising and Marketing		0		**0**	522
Telephone & Internet		905		**905**	932
Legal and professional fees			2,568	**2,568**	2,088
Miscellaneous expenses		0		**0**	286
Office Supplies Bank Charges and postage		39		**39**	373
Depreciation - Office equipment		0		**0**	0
Computer Costs		6,201		**6,201**	7,272
	0	**224,165**	**2,568**	**226,733**	**312,659**

4 STAFF COSTS

	2026 £	2025 £
Wages and salaries	180,179	249,309
	180,179	249,309

There were no employees whose total remuneration exceeded £60,000 for the year ended 31st March 2026, nor for the year ended 31st March 2025.

5 NET INCOMING / (OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	2026 £	2025 £
Depreciation - owned assets	0	0

6 TRUSTEES' REMUNERATION AND BENEFITS

There were no Trustees' remuneration or other benefits for the year ended 31st March 2026 nor for the year ended 31st March 2025.

7 TANGIBLE FIXED ASSETS

	Office Equipment	Total
	£	£
COST		
At 1st April 2024	0	0
Additions	0	0
At 31st March 2025	0	0
DEPRECIATION		
At 1st April 2024	0	0
Charge for the year	0	0
At 31st March 2025	0	0
NET BOOK VALUE		
At 31st March 2025	**0**	**0**
At 31st March 2023	0	0

8 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.03.26	31.03.25
	£	£
Clients	12,147	7,491

9 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.03.26	31.03.25
	£	£
Trade Creditors	3,477	3,457
Accountancy Fee	840	750
Other Creditors - Restricted Funds held for	25,512	24,297
IT Fee	0	0
Accrual - Staff Wages and Salaries	6,195	8,846
	36,024	37,350

10 MOVEMENT IN FUNDS

	At 01.04.25	Incoming Resources	Resources Expended	At 31.03.26
	£	£	£	£
Unrestricted funds	67,128	88,181	88,992	66,316
Restricted funds	71,529	127,893	137,741	61,681
Total funds	**138,657**	**216,073**	**226,733**	**127,997**

HBBS COUNSELLING

FINANCIAL STATEMENTS

FOR THE YEAR ENDING 31st MARCH 2026

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As a small charity, we remain susceptible to external risks with limited ability to influence the environment in which we operate. This year the charity has been particularly affected by changes to national insurance which has involved us in significant additional costs. The board is vigilant in assessing the changing environment and monitors the charity's performance on a month by month basis.

For the management of the charity's assets, the Investment Strategy policy manages financial risk in the exposure of funds above the £85k threshold protected under the Financial Services Compensation Scheme. Any surplus funds are

continued to be placed in low-risk deposit accounts thereby maximising our investment return at a risk level agreed by the Charity trustees. The cashflow is continually monitored and conversely to investing any surplus fund, any drawdowns necessary for liquidity needs are conducted in line with policy.

RESPONSIBILITIES OF TRUSTEES

The Trustees are responsible for preparing a Trustees' Annual Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The law applicable to charities in England and Wales requires the Charity Trustees to prepare financial statements for each 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 the financial statements, the Trustees are required to:-

- Select suitable Accounting Policies and then apply them consistently.
- Observe the methods and principles in the applicable Charities SORP.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards have been followed, subject to any material departure disclosed and explained in the accounts.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

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 Accounts comply with the Charities Act 2011. They are also responsible for safeguarding the Charity's Assets and taking reasonable steps for the prevention and detection of fraud and breaches of law and regulations.

The Trustees are responsible for the maintenance and integrity of the Charity 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.

FUTURE DEVELOPMENTS

Ongoing pressure on traditional public sector funders means that we can expect continued downward pressure on grant funding, but there are positive signs that our offer to provide support via local partner organisations including schools and other charitable bodies will enable us to continue to deliver our core services over the next few years. We will be taking advantage of opportunities which come our way to develop our clinical expertise and offer even more free support to clients.

For and on behalf of
HBBS COUNSELLING – (formerly Havering & Brentwood Bereavement Service)

Mr. A. Sheridan

Chair of the Trustees

Date: 16th July 2026

HBBS COUNSELLING – (formerly Havering & Brentwood Bereavement Service)

Independent Examiner's Report to the Trustees

I report on the accounts of the Charity, for the year ended 31st March 2026, which are set out on pages 9 and 10 along with the notes to the accounts on pages 11 to 14.

Respective responsibilities of the Trustees and the 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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act.
- To follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general directions given by the Charity Commissioners. 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 explanations from you as Trustees concerning any 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 2011 Act, and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.

Independent Examiner

Rebekah Finn MAAT

Mrs. R. Finn MAAT
Finer Accountancy Limited
Date: 21st September 2026
36 Brook Lane
Galleywood
Chelmsford
Essex
CM2 8NL

HBBS COUNSELLING - (formerly Havering and Brentwood Bereavement Service)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2026

	Notes	Unrestricted funds	Restricted funds	Y/E 31.03.26 Total funds	Unrestricted funds	Restricted funds	Y/E 31.03.25 Total funds
		£	£	£	£	£	£
INCOMING RESOURCES							
Voluntary Income:							
Donations & Grants	2	27,411	127,893	155,304	14,416	177,135	191,551
Income from Charitable Activities							
Schools	2	34,750	0	34,750	28,186	0	28,186
Other Fee Paying sessions	2	22,559	0	22,559	16,673	0	16,673
Activities for generating funds:							
Fund Raising	2	780	0	780	0	0	0
Investment Income		2,681	0	2,681	6,710	0	6,710
Other income							
Furlough claims		0	0	0	0	0	0
Total incoming resources		88,181	127,893	216,073	65,985	177,135	243,120
RESOURCES EXPENDED							
Fundraising activities	3	0	0	0	0	0	0
Charitable activities	3	86,424	137,741	224,165	98,532	212,039	310,571
Governance costs	3	2,568	0	2,568	2,088	0	2,088
Total resources expended		88,992	137,741	226,733	100,620	212,039	312,659
NET (OUTGOING)/INCOMING RESOURCES		(812)	(9,849)	(10,660)	(34,635)	(34,904)	(69,539)
Total funds brought forward		67,128	71,529	138,657	101,763	106,433	208,196
TOTAL FUNDS CARRIED FORWARD		66,316	61,681	127,997	67,128	71,529	138,657

HBBS COUNSELLING - (formerly Havering and Brentwood Bereavement Service)

BALANCE SHEET
AS AT 31ST MARCH 2026

	Notes	As at 31.03.26 £	£	As at 31.03.25 £	£
Fixed assets					
Tangible assets	7		0		0
Current assets					
Debtors: amounts falling due within one year	8	12,147		7,491	
Cash at bank and in hand		151,874		239,621	
Creditors: amounts falling due within one year	9	36,024		37,350	
Net current assets			127,997		209,762
NET ASSETS			127,997		209,762
Funds					
Unrestricted Funds	10		66,316		101,763
Restricted Funds	10		61,681		106,433
TOTAL FUNDS			127,997		208,196

For the financial year ended 31st March 2026 the Charity was entitled to exemption from audit under section 144(2) of the Charities Act 2011 (the Act).

The Trustees acknowledge their responsibilities for ensuring that the Charity keeps accounting records which comply with section 130 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the Charity as at the end of the financial year and of its income and expenditure for the financial year in accordance with the requirements of the Act.

These financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102, effective 1st January 2015).

The financial statements were approved by the Board of Trustees on the 17th July 2026.

Mr. A. Sheridan - Chair
Trustee

Mr. A. Finch - Treasurer
Trustee

HBBS COUNSELLING - (formerly Havering and Brentwood Bereavement Service)

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

1 ACCOUNTING POLICIES

Accounting convention

The accounts (financial statements) have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice (SORP) applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102, effective 1st January 2015), and the Charities Act 2011 and applicable regulations.

Income

All income is included on the Statement of Financial Activities when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the Charity, are recognised when the Charity becomes unconditionally entitled to the grant.
- Donated services and facilities are included at the value to the Charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.
- Investment income is included when receivable.
- Income from grants, where related to performance and specific deliveries, is accounted for as the Charity earns the right to consideration by its performance.

Expenditure

Expenditure is accounted for on an actual basis and has been classified under the headings that aggregate all costs related to that category. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

- Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the Charity and include all fees linked to the strategic management of the Charity.
- Costs of a direct nature have been grouped together and allocated directly to the activities to which they relate.
- Costs of an indirect nature, that are necessary to support the Charity’s activities are grouped into their functional headings. Each group is then apportioned to the various activities of the Charity on a suitable and reasonable basis that best reflects the usage of each of the individual support functions.

Taxation

No provision for taxation is included in the accounts as the Charity is entitled to exemption from tax afforded by Section 505 of the Income and Corporation Taxes Act 1988.

Tangible Fixed Assets

Fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off each asset over it's expected life, which in all cases is estimated at four years.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the Trustees in furtherance of the general objectives of the Charity.
Restricted funds can only be used for particular restricted purposes within the objects of the Charity. Restrictions arise when specified by the donor or through the terms of an appeal or when funds are raised for particular restricted purposes. Where expenditure has been incurred on fixed assets for use in the Charity the income is shown as restricted income with a transfer being made to general funds for the amount of that expenditure. The asset is then depreciated in the usual way.

2 INCOME FROM CHARITABLE ACTIVITIES

	2026	2025
	£	£
Schools	34,750	28,186
Other Fee Paying Sessions	22,559	16,673
Unrestricted Grants	25,830	2,100
Fundraising	780	0
Donations & Grants	1,581	12,316
Restricted Grants	127,893	177,135
	213,392	236,410

Fundraising and Grants received, included in the above, are shown as follows:-

	2026	2025
Fundraising	£	£
Events	780	0
Community Fundraising	0	0
	780	0

	2026	2025
Donations & Grants	£	£
South Essex Crematorium	0	0
Personal donations (Including gift aid)	1,581	12,316
Other (below £2,500)	0	0
	1,581	12,316

	2026	2025
Restricted Grants	£	£
NHS NE London ICB	0	63,601
National Lottery (Reaching Communities)	90,543	87,374
Children in need	0	0
Lifeline Community Projects	0	4,160
Essex Community Foundation	6,000	8,000
Thurrock & Brentwood Mind	0	0
London Borough of Havering	4,950	9,000
Albert Hill Trust	0	5,000
Havering Education	9,900	0
The ARM Trust	16,500	0
	127,893	177,135

3 TOTAL RESOURCES EXPENDED

	Fundraising Activities £	Charitable Activities £	Governance Costs £	2026 £	2025 £
Staff Wages and Salaries		180,179		**180,179**	249,309
Recruitment		0		**0**	0
Staff and Volunteers expenses		346		**346**	437
External Supervision		3,305		**3,305**	3,729
External Training, Counselling & Administration		9,647		**9,647**	12,725
Fundraising and Social events		181		**181**	0
Children's Service events		0		**0**	0
Office and Meeting room rent and rates		20,429		**20,429**	31,843
Bad Debt		0		**0**	0
Insurance, Professional & Memberships		2,933		**2,933**	3,143
Advertising and Marketing		0		**0**	522
Telephone & Internet		905		**905**	932
Legal and professional fees			2,568	**2,568**	2,088
Miscellaneous expenses		0		**0**	286
Office Supplies Bank Charges and postage		39		**39**	373
Depreciation - Office equipment		0		**0**	0
Computer Costs		6,201		**6,201**	7,272
	0	**224,165**	**2,568**	**226,733**	**312,659**

4 STAFF COSTS

	2026 £	2025 £
Wages and salaries	180,179	249,309
	180,179	249,309

There were no employees whose total remuneration exceeded £60,000 for the year ended 31st March 2026, nor for the year ended 31st March 2025.

5 NET INCOMING / (OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	2026 £	2025 £
Depreciation - owned assets	0	0

6 TRUSTEES' REMUNERATION AND BENEFITS

There were no Trustees' remuneration or other benefits for the year ended 31st March 2026 nor for the year ended 31st March 2025.

7 TANGIBLE FIXED ASSETS

	Office Equipment	Total
	£	£
COST		
At 1st April 2024	0	0
Additions	0	0
At 31st March 2025	0	0
DEPRECIATION		
At 1st April 2024	0	0
Charge for the year	0	0
At 31st March 2025	0	0
NET BOOK VALUE		
At 31st March 2025	**0**	**0**
At 31st March 2023	0	0

8 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.03.26	31.03.25
	£	£
Clients	12,147	7,491

9 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.03.26	31.03.25
	£	£
Trade Creditors	3,477	3,457
Accountancy Fee	840	750
Other Creditors - Restricted Funds held for	25,512	24,297
IT Fee	0	0
Accrual - Staff Wages and Salaries	6,195	8,846
	36,024	37,350

10 MOVEMENT IN FUNDS

	At 01.04.25	Incoming Resources	Resources Expended	At 31.03.26
	£	£	£	£
Unrestricted funds	67,128	88,181	88,992	66,316
Restricted funds	71,529	127,893	137,741	61,681
Total funds	**138,657**	**216,073**	**226,733**	**127,997**