AGAL WELLBEING SERVICES
Charity No – 1202168



Report of Trustees and Financial Statements for the year ended 31 July 2026

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Reference and Administrative Details

Trustees	Maharani Sasikumar (Chair) Pathna Santramohan Allan Joseph Nickson Benjamin Geetha Chelliah
Registered Office	Wellesley House - 1st Floor 98-102 Cranbrook Road Ilford Greater London IG1 4NH
Registered Charity Number	1202168
Independent Examiner	Right7 Finance Ltd 124 City Road London EC1V 2NX
Bankers	Lloyds Bank

About Agal

Agal Wellbeing Services CIO is a registered charity (1202168) dedicated to support those who are affected by mental health issues, domestic abuse and other relationship related issues within South Asian families in the UK. Agal offers up to 8 free counselling sessions and free domestic abuse support services. All our counsellors are registered with BACP. Counselling is available in-person and/or online. We provide support in various languages: Bengali, English, Hindi, Malayalam, Punjabi, Tamil, Telugu, Sinhalese and Urdu.

Our Vision

A place called home. Every individual should have the liberty to express their genuine self and maintain authenticity within the safe confines of their own home, encompassing both physical and mental wellness.

Charitable Objects

To preserve and protect good mental health for the public benefit, in particular but not exclusively those from South Asian communities, by providing counselling for any individuals who have been subject to: physical, sexual, financial, spiritual, emotional and/or mental abuse within an intimate or 'family' relationship ('domestic violence').

Trustees' Annual Report (2025–2026)

Executive Overview : A Year of Growth and Impact

The period from August 2025 to July 2026 was an important year of development for Agal Wellbeing Services.

Alongside continuing frontline delivery, the organisation invested significantly in strengthening the foundations required for sustainable growth. Strategic leadership focused on service quality, governance, workforce development, partnerships, funding, safeguarding, digital systems and operational efficiency.

Agal's work during the year spanned domestic abuse and victim support, counselling and wellbeing, safeguarding and complex case management, community engagement, partnership development, funding and income generation, workforce development and organisational infrastructure.

This combination of frontline impact and organisational development has strengthened Agal's ability to respond to increasingly complex needs while preparing the charity to extend its reach and impact.

The year also reinforced the importance of Agal's specialist position within the sector. Our cultural knowledge, multilingual capability and understanding of the barriers faced by South Asian communities enable us to complement mainstream services and reach people who may otherwise remain isolated from support.

Counselling and Mental Wellbeing

Mental wellbeing remained a core component of Agal's holistic support model.

During this year, the organisation managed counselling service contracts, supported counsellor recruitment and placements, developed counselling partnerships and reviewed systems for monitoring service quality, contracts and workforce performance.

Our counselling approach recognises that physical safety and emotional recovery are closely connected. Survivors may require immediate safety planning while also needing professional support to process trauma, rebuild confidence and regain control over their lives.

Agal therefore continues to develop an integrated model in which domestic abuse advocacy and mental wellbeing support work alongside one another, providing a more holistic response to the needs of service users.

Domestic Abuse and Victim Support

Domestic abuse remained one of Agal's core areas of work during the year.

Agal provided strategic oversight of Independent Domestic Violence Advocacy and domestic abuse support, including referral management, safeguarding, safety planning, advocacy, MARAC-related work and complex case management.

Many individuals supported by Agal experience multiple and interconnected challenges, including domestic abuse alongside immigration concerns, housing difficulties, financial dependency, mental health needs and social isolation.

Our approach therefore focuses on the whole person rather than treating each issue separately. We work to ensure that survivors receive appropriate advocacy and support while being connected to specialist services where additional expertise is required.

Agal also contributed professional expertise to domestic abuse reviews and learning processes, including the Sefton review, bringing specialist insight into the experiences and barriers faced by South Asian victims and survivors.

Safeguarding, Advocacy and Complex Support

Safeguarding remained fundamental to all areas of Agal's work.

During the year, organisational leadership oversaw safeguarding processes, internal safeguarding meetings, referral management, escalation of concerns and responses to complex cases.

Agal supported individuals experiencing combinations of domestic abuse, immigration concerns, wellbeing challenges and other vulnerabilities. These cases often require careful coordination between different agencies and professionals.

The organisation continued to strengthen referral pathways and multi-agency working so that service users could access appropriate specialist support when their needs extended beyond Agal's direct provision.

Our approach is centred on early identification of risk, appropriate escalation, professional accountability and keeping the safety, dignity and choices of the individual at the centre of decision-making.

Partnerships and Strategic Development

Agal maintained and developed relationships with organisations including Safe Horizons London Partnership with London Victim and Witness Support, HERSANA CIC, East Sussex County Council, local authorities and other statutory, voluntary and community-sector partners.

These partnerships have helped strengthen referral pathways, improve access to specialist services, share professional expertise and develop opportunities for collaborative service delivery.

Our partnership model is based on collaboration rather than duplication. We seek to bring specialist cultural knowledge, language capability and community understanding into wider support systems, helping improve access and outcomes for South Asian victims and survivors.

Improved data and reporting capability will also strengthen Agal's ability to demonstrate outcomes and impact to funders, commissioners, partners and Trustees.

Sustainable income generation was a key organisational priority throughout the year. Our approach to fundraising is increasingly strategic, seeking funding that can support not only frontline delivery but also the infrastructure required for sustainable growth, including workforce capacity, safeguarding, technology, service development and organisational resilience. Developing a diverse and sustainable funding base remains essential to Agal's ability to increase its reach while maintaining quality and accountability.

Key funding partners and referral supporting this work included:

- East Sussex County Council
- Police & Crime Commissioner (PCC) Fund – Hersana CIC
- National Lottery Community Fund
- Postcode Lottery
- Thirandaal Midukku
- JMFOA UK
- Wake up Creations
- Inspiring Indian Women UK

Policy and Public Engagement

Agal's specialist expertise was increasingly recognised through engagement with public-sector bodies.

During the year, the organisation provided evidence and organisational information in response to Home Office enquiries relating to domestic abuse support and victim applications.

Agal was able to demonstrate its organisational expertise, safeguarding practice, IDVA qualifications and service standards through formal correspondence.

This engagement reflects the wider role that specialist voluntary-sector organisations can play in helping public bodies understand the practical barriers faced by victims and survivors.

Prevention and early intervention remained important elements of Agal’s work during 2025–2026. Through community engagement, events and awareness activities, Agal

continued to raise awareness of domestic abuse, mental health and wellbeing, while building trusted relationships within South Asian communities.

Family Life Education – Project RAW (Roots and Wings) supports parents and children through practical education, prevention and early support. The approach focuses on strengthening children's roots through belonging, safety, identity, secure relationships, family values and nurturing homes, while helping them develop their wings through confidence, age-appropriate independence, decision-making, resilience and life skills. The aim is to achieve the right balance between security and independence for each family and stage of development, helping promote healthier relationships and long-term family wellbeing.

Agal also continued its monthly Coffee Mornings, providing an informal and accessible space for community members to come together and learn about domestic abuse. Led by Agal's IDVA caseworkers, these sessions provide practical awareness of domestic abuse, its signs and impacts, available support and routes to help. The relaxed setting helps create opportunities for open conversation, early awareness and connection with specialist services.

Volunteer and Governance Contribution

Organisational Leadership and Development

A significant area of work during 2025–2026 was strengthening the organisation itself.

Strategic leadership included operational oversight of governance, service development, staff coordination, quality assurance, contract management and organisational planning.

Internal systems and processes were reviewed and strengthened, including reporting, SharePoint documentation, service processes and operational coordination.

The organisation also oversaw recruitment, induction and onboarding activities, including counsellor placements, consultant contracts and workforce development.

Although much of this work is behind the scenes, it is critical to building a charity that can grow safely and sustainably while maintaining high standards of service delivery.

Workforce Development

Agal recognises that the quality of its services depends on the quality, capability and wellbeing of its people.

During the year, the organisation continued to develop its workforce through recruitment, induction, professional development and specialist training.

Training and learning included areas such as safeguarding, immigration and Violence Against Women and Girls practice. Counsellor placements and professional

development were also supported as part of the organisation's continuing investment in service quality.

Workforce development is particularly important within domestic abuse and trauma-informed services, where practitioners require appropriate knowledge, supervision, support and safeguarding awareness to respond safely to complex needs.

Volunteers contributed across counselling, technology, finance, campaign, PR, HR, safeguarding and domestic abuse support functions, providing substantial professional and operational capacity to the charity.

Financial Review

During the year ended 31 July 2026, the charity received total income of £70,807, principally from grants and donations supporting its domestic abuse, counselling and wellbeing activities. Total expenditure for the year was £83,470, reflecting the continued delivery and development of the charity's services, including staffing, counselling support, fundraising, premises and governance costs.

At 31 July 2026, the charity held total funds of £19,571. Of this amount, £20,245 represented restricted funds held for purposes specified by the relevant funders. The unrestricted fund showed a small deficit of £674 at the year end.

The unrestricted deficit arose principally from the timing of year-end liabilities, including amounts payable after the reporting date. The Trustees expect the deficit to be eliminated from unrestricted income received during the subsequent financial year. Restricted funds remain separately identified and have not been used to meet unrestricted expenditure.

Reserves Policy

The Trustees recognise the importance of maintaining an appropriate level of unrestricted reserves to support the charity's ongoing operations, manage fluctuations in income and expenditure, and provide resilience against unexpected costs or delays in funding.

At the year end, the charity did not hold positive unrestricted reserves due to the small temporary deficit described above. The Trustees continue to monitor the charity's cash flow and unrestricted funding position and will seek to rebuild unrestricted reserves from future unrestricted income.

The Trustees consider the charity to remain able to meet its obligations as they fall due and are not aware of any material uncertainties that would cast significant doubt on the charity's ability to continue as a going concern.

Financial and Social Value Delivered

The volunteer contributions recorded for 2026 total approximately 5,476 hours, with an estimated service value of £182,102. This demonstrates the significant additional capacity generated through voluntary contribution and the efficient use of charitable resources, while enabling Agal to extend its reach and maintain a broad range of specialist services and organisational functions.

Agal also shared its expertise beyond its own services by providing free consulting, strategic consultations and mentoring to other like-minded charities and community organisations. This included sharing practical knowledge on organisational development, governance, safeguarding, service design, funding and operational systems. By supporting other organisations without charge, Agal extended the benefit of its experience and specialist knowledge and contributed to strengthening the wider voluntary and community sector.

The Value of a Specialist South Asian Charity

Agal's work demonstrates the importance of specialist organisations that understand the cultural and social context in which domestic abuse and mental health challenges can occur.

South Asian victims and survivors may face additional barriers including community stigma, family and cultural pressures, language barriers, immigration insecurity, financial dependency, social isolation and concerns about confidentiality.

Our aim is not to create separate systems, but to help ensure that existing services are accessible, culturally competent and responsive to different lived experiences.

Through partnership working, Agal brings specialist cultural knowledge and community understanding into wider domestic abuse and wellbeing systems.

During the year, Agal was also invited to work with Domestic Abuse Related Death Review commissioner, contributing specialist knowledge and insight from its work with South Asian communities affected by domestic abuse. This provided an important opportunity for Agal to contribute to wider learning, review practice and the needs of diverse communities are understood and responded to.

Public Benefit Statement

The Trustees confirm that the charity has complied with its duty under section 17 of the Charities Act 2011 to have due regard to Charity Commission guidance on public benefit. All services were delivered free of charge, ensuring accessibility for individuals experiencing financial hardship, insecure immigration status, language barriers, and

social isolation. The charity's activities improved personal safety, reduced harm, strengthened emotional wellbeing, and supported survivors towards independence.

Conclusion

The period from August 2025 to July 2026 was a year of growth, strengthening and organisational development for Agal Wellbeing Services.

While frontline domestic abuse and counselling support remained at the heart of our work, the organisation also invested significantly in the partnerships, workforce, systems, governance and funding infrastructure required to increase future impact.

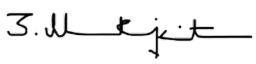
We strengthened our relationships with statutory, voluntary and community-sector partners, developed our workforce, pursued new funding opportunities, improved organisational systems and continued to contribute specialist expertise to wider domestic abuse and public-sector discussions.

Most importantly, we continued to place the safety, dignity, wellbeing and choices of survivors at the centre of our work.

Agal's ambition is to become a stronger and more sustainable specialist charity capable of reaching significantly more people while retaining the personal, culturally informed approach that makes our work distinctive.

The Trustees are grateful to our staff, counsellors, volunteers, partners, funders and supporters whose commitment makes this work possible.

This report was approved by the board of Trustees on 30 October 2026



And signed on behalf of board by:
Mrs. Maharani Sasikumar (Chair) - Trustee

AGAL WELLBEING SERVICES

REGISTERED CHARITY NUMBER: 1202168

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 JULY 2026

	Notes	Unrestricted funds	Restricted income funds	Total funds	Prior year funds
		£	£	£	£
Income from:					
Donations and legacies	3	3,313	67,494	70,807	85,860
Charitable activities	4	-	-	-	265
Investments	5	-	-	-	-
Other Income	6	-	-	-	-
Total Income		**3,313**	**67,494**	**70,807**	**86,125**
Expenditure on:					
Raising funds	9	325	4,245	4,570	1,966
Charitable activities	10	7,899	68,179	76,078	49,021
Separate material expense item	11	2,822	-	2,822	5,925
Other		-	-	-	-
Total Expenditure		**11,046**	**72,424**	**83,470**	**56,912**
Net income/(expenditure) for the reporting period		**- 7,733**	**- 4,930**	**- 12,663**	**29,213**
Gross Transfer between funds		-	-	-	-
Net movement in funds		**- 7,733**	**- 4,930**	**- 12,663**	**29,213**
Reconciliation of funds:					
Total funds brought forward		7,059	25,175	32,234	3,021
Total funds carried forward		**- 674**	**20,245**	**19,571**	**32,234**

AGAL WELLBEING SERVICES
REGISTERED CHARITY NUMBER: 1202168
BALANCE SHEET FOR THE YEAR ENDED 31 JULY 2026

	Notes	Unrestricted funds	Restricted income funds	Total this year	Total last year
		£	£	£	£
Fixed assets		F01	F02	F04	F05
Intangible assets		-	-	-	-
Tangible assets	16	-	-	-	-
Total fixed assets		-	-	-	-
Current assets					
Stocks		-	-	-	-
Debtors	17	-	-	-	-
Cash at bank and in hand	18	326	20,245	20,571	34,876
Total current assets		**326**	**20,245**	**20,571**	**34,876**
Creditors:					
Amounts falling due within one year	19	1,000	-	1,000	2,642
Net current assets/(liabilities)		**- 674**	**20,245**	**19,571**	**32,234**
Total assets less current liabilities		**- 674**	**20,245**	**19,571**	**32,234**
Creditors:					
Amounts falling due after one year		-	-	-	-
Total net assets or liabilities		**- 674**	**20,245**	**19,571**	**32,234**
Funds of the Charity					
Restricted income funds		20,245	-	20,245	25,175
Unrestricted funds		- 674	-	674	7,059
Total funds		**19,571**	**-**	**19,571**	**32,234**

Mrs. Maharani Sasikumar (Chair) - Trustee
Date: 30 October 2026

1. General information

The charity is a public benefit entity and a Charitable Incorporated Organisation (CIO) registered in England and Wales
The address of the principal office is Wellesley House - 1st Floor, 98-102 Cranbrook Road, Ilford IG1 4NH

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

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

2.2 Income

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

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

2.3 Expenditure

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

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

All expenditure is inclusive of irrecoverable VAT.

2. Accounting policies (continued)

2.4 Interest receivable

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

2.5 Tangible fixed assets and depreciation

Tangible fixed assets costing £5000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.
Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

Depreciation is provided on the following basis:

Plant and machinery - 25% reducing balance
Equipment - 25% reducing balance

2.6 Debtors

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

2.7 Cash at bank and in hand

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

2.8 Liabilities and provisions

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

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

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

2. Accounting policies (continued)

2.9 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.10 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

2.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the 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 costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

Income from donations and legacies

3. Donations and legacies	Unrestricted funds	Restricted income funds	Total funds	Prior year
PCC- Sussex Fund	-	29,205	29,205	29,715
Seven Friends	-	-	-	2,270
East Sussex County Council	-	2,488	2,488	7,466
Safe Horizons London Partnership	-	35,801	35,801	
Postcode Lottery				22,064
Awards4All - Lottery Fund				19,860
Other	3,313	-	3,313	4,486
Total Donations and gifts	**3,313**	**67,494**	**70,807**	**85,860**

4. Charitable activities				
Income from charitable activities	-	-	-	265
Other	-		-	-
Total Charitable activities	**-**	**-**	**-**	**265**

5. Income from Investments				
Interest income	-	-	-	-
Dividend income	-	-	-	-
Rental and leasing income	-	-	-	-
Other	-	-	-	-
Total Income from Investments	-	-	-	-

6. Other				
Other Income	-	-	-	-

TOTAL INCOME	**3,313**	**67,494**	**70,807**	**86,125**

7. Income from government grants

Government Grant	Unrestricted funds	Restricted income funds	Total funds	Prior year
Grant 1	-	-	-	-
Grant 2	-	-	-	-
Grant 3	-	-	-	-
Other	-	-	-	-
Total Government Grant Income	-	-	-	-

8. Donated Goods, facilities and services

Seconded staff	-	-	-	-
Use of property	-	-	-	-
Other	-	-	-	-
Youth Activities	-	-	-	-
Other	-	-	-	-
Total Donated Goods, facilities and services	-	-	-	-

Expenditure

9. Expenditure on raising funds:	Unrestricted funds	Restricted income funds	Total funds	Prior year
Incurred seeking donations	-	-	-	578
Incurred seeking legacies	-	-	-	-
Incurred seeking grants	-	-	-	-
Operating membership schemes and social lotteries	-	-	-	-
Staging fundraising events	-	-	-	-
Fundraising agents	-	4,245	4,245	1,388
Operating charity shops	-	-	-	-
Operating a trading company undertaking non-charitable	-	-	-	-
Advertising, marketing, direct mail and publicity	325	-	325	-
Start up costs incurred in generating new source of future income	-	-	-	-
Database development costs	-	-	-	-
Other trading activities	-	-	-	-
Rent collection, property repairs and maintenance charges	-	-	-	-
Total expenditure on raising funds	**325**	**4,245**	**4,570**	**1,966**

10. Expenditure on charitable activities:				
Staff Costs	-	60,593	60,593	38,827
Counselling related services	-	4,910	4,910	3,726
Rent	5,325	-	5,325	5,148
Training	90	-	90	1,000
Other	2,484	2,676	5,160	320
Total expenditure on charitable activities	**7,899**	**68,179**	**76,078**	**49,021**

11. Separate material item of expense				
Independent Examination	520	-	520	520
Legal and professional fees	480	-	480	480
Immigration Fees		-	-	2,435
Support Costs	1,428	-	1,428	2,289
Governance	394	-	394	201
Total Separate material item of expense	**2,822**	**-**	**2,822**	**5,925**

TOTAL EXPENDITURE	**11,046**	**72,424**	**83,470**	**56,912**

12. Governance and support costs

	Unrestricted funds	Restricted income funds	Total funds	Prior year
Staff Costs	-	-	-	-
Depreciaton	-	-	-	-
General expenses including IT, Telephone etc	1,428	-	1,428	1,608
Travel and subsistence	-	-	-	-
Legal and professional fees	480		480	480
Professional membership / Governance	394	-	394	201
Total governance and support costs	2,302	-	2,302	2,289

13. Independent examiner's remuneration

Fees payable to the Charity's independent examiner for the independent examination of the Charity's annual accounts	520	-	520	520

14. Staff costs

Wages and salaries incl NI and Taxes	-	59,922	59,922	38,827
Contribution to defined contribution pension schemes	-	671	671	-
Total staff costs	**-**	**60,593**	**60,593**	**38,827**

The average number of persons employed by the Charity during the year was as follows:	This year	Prior year
Employees	3	3

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

15. Trustees' remuneration and expenses

Name of trustee	Legal authority	Remuneration	Pension contribution	Total

16. Tangible fixed assets

	Plant and Machinery	Equipment	Other	Total
Cost or valuation				
Start of the year				
Additions				
At end of the year				
Depreciation				
Start of the year				
Additions				
At end of the year				
Net Book Value				
This year				
Last Year				

17. Debtors

Due within one year	**This year**	**Prior year**
Other debtors		
Prepayment and accrued income		
Total		

18. Cash at bank and in hand

	This year	**Prior year**
Short term deposits		
Investments		
Cash at bank and in hand	20,571	34,876
Total	20,571	34,876

19. Creditors: Amounts falling due within one year

	This year	**Prior year**
Other taxation and social security		
Accruals and deferred income	1,000	2,642
Total	**1,000**	**2,642**

20. Details of material funds held and movements during the CURRENT reporting period

Fund Names	Fund balances brought forward	Income	Expenditure	Transfers	Fund balances carried forward
Unrestricted Funds	7,059	3,313	11,046	-	- 674
Restricted Funds	25,175	67,494	72,424	-	20,245
Total	**32,234**	**70,807**	**83,470**	**-**	**19,571**

21. Details of material funds held and movements during the PREVIOUS reporting period

Fund Names	Fund balances brought forward	Income	Expenditure	Transfers	Fund balances carried forward
Unrestricted Funds	2,525	26,815	22,281	-	7,059
Restricted Funds	496	59,310	34,631		25,175
Total	**3,021**	**86,125**	**56,912**	**-**	**32,234**

22. Analysis of net assets between funds

	Unrestricted funds	Restricted income funds	Total this year	Total last year
Tangible fixed assets				
Current assets	326	20,245	20,571	34,876
Creditors due within one year	- 1,000	-	- 1,000	- 2,642
	-		-	
Total	**- - 674**	**20,245**	**19,571**	**32,234**

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	**AGAL WELLBEING SERVICES**		
On accounts for the year ended	31/07/2026	**Charity no (if any)**	1202168
Set out on pages	All the pages in CC17a (annual accounts) & TAR (Trustee Annual Report)		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 07 / 2026**.

Responsibilities and basis of report

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

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

Independent examiner's statement

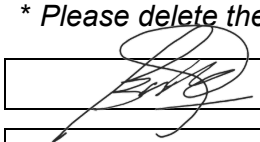
I am qualified to undertake the examination by being a qualified member of Institute of Financial Accountants.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:		**Date:**	30/10/2026
Name:	Right 7 Finance Limited		
Relevant professional qualification(s) or body (if any):	Institute of Financial Accountants		
Address:	124 City Road		
	London		

EC1V 2NX

Section B	Disclosure
	Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).
Give here brief details of any items that the examiner wishes to disclose.	There are no material matters of concern with regards to the financial position of Agal Wellbeing Services.