HARLOW OCCUPATIONAL HEALTH SERVICE LIMITED

Charity number 210370
Company registration number 00555099

FINANCIAL STATEMENTS

HARLOW OCCUPATIONAL HEALTH SERVICE LIMITED

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FOR THE YEAR ENDED 31st OCTOBER 2025

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HARLOW OCCUPATIONAL HEALTH SERVICE LIMITED

TRUSTEE ANNUAL REPORT
FOR THE YEAR ENDED 31st OCTOBER 2025

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 October 2025. The trustees have adopted the provisions of 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).

OBJECTIVES AND ACTIVITIES OF THE CHARITY

Aims

The charity, Harlow Occupational Health Service (HOHS) was set up by the Nuffield Provincial Hospitals Trust in 1955 to provide a medical service to the industry growing up in Harlow New Town. This pre-dated the existence of a district General Hospital in the area. In the Articles of Association, the objectives of the company are:

- To advance the physical and mental welfare of the working population by the prevention and cure of occupational illness, diseases and injuries and to promote the general health of workers.
- To provide services for medical treatment/care to assist full restoration to health.
- To undertake medical and other teaching in occupational diseases and injuries and in the promotion of occupational and environmental health directly or through partnerships.

The benefits include:

- Reduced sickness absence rates and associated costs
- Compliance with Government Legislation
- Management and reduction of work-related stress
- Healthier workforce

HOHS occupational health professionals use their expertise to advise both employers and employees of risks to health and how best to avoid these. As well as providing routine occupational health services, we have the capability to undertake adjacent services through partnerships.

Public benefit

HOHS works in collaboration with other service providers to maintain their facilities and services to all. Fees are set to ensure charges do not prevent the access to the services or facilities available on the basis of affordability. Voluntary organisations are able to access free first aid training Premiums can be paid for on behalf of others for example; as a benefit provided under condition of employment.

People in poverty are not excluded from the opportunity to benefit. Subsidised rates are offered for First Aid Training and Health Assessments. Room hire can be provided for free to other local charities.

The benefits to the public are set out in the Charities Objectives and Activities.

HOHS works closely with its clients to educate and advise on how to prevent workplace injury and treat those with work related illness. Services are currently provided to over 450 local businesses

These services have undoubtedly had a positive impact on the number of workdays lost due to ill health and workplace injury and have thus had a positive effect on the financial status of the companies served as well as the local economy. A reduction in lost productivity days directly leads due to a reduction in lost taxes for the government, limits NHS costs and reduces payment of benefits to those who are unable to work due to long term health issues, very often work related.

Social investment
HOHS has a policy to support all staff in enhancing their skills in work and social life. If any member of staff wishes to attend a course that is relevant to their work, then this will be arranged if it is affordable to HOHS. The nursing staff are supported continually with their on-going medical accreditation. With the changing requirements of the medical bodies requiring proof of training and evidence of on-the-job situations, this is imperative.
Staff choose to work hours that enable them to achieve a satisfactory work/life balance, and at the same time ensuring a good service is given to clients.

ACHIEVEMENT AND PERFORMANCE

Charitable activities
HOHS has continued to expand its charitable activities over the past year, reinforcing its commitment to supporting the local community. In addition to providing all services at an affordable cost to local businesses, it has maintained its policy of offering reduced rates for charities.

To maintain the highest professional standards, HOHS has continued investing in staff development, ensuring that all medical personnel received ongoing training and remained compliant with their professional registration requirements. This commitment to professional excellence ensures that all services provided by HOHS are delivered to the highest standards. HOHS had remained a trusted partner for public services, with the Fire Service and Police Forces relying on its expertise for occupational health medicals due to internal staffing shortages. However, from April 2024, Police Forces and the Fire Service transitioned their medical assessments back in-house due to funding constraints. In addition, one of the largest employers in Harlow, OI, made the decision to change their occupational health service provider. This combined loss of business has had a major financial implication for HOHS and affected its viability as an ongoing concern.

To address this, with the aim of enhancing its visibility and expanding its reach, HOHS implemented a marketing strategy aimed at increasing awareness of its services among local businesses and charitable organisations. This initiative did not achieve the necessary positive results for HOHS however.

This combination of loss of business, the failure of additional marketing activity and a lack of success in pursuing other business opportunities in the latter part of 2025, put the charity in a precarious financial situation and lead the trustees to reluctantly make the difficult decision to close the charity.

HARLOW OCCUPATIONAL HEALTH SERVICE LIMITED

TRUSTEE ANNUAL REPORT
FOR THE YEAR ENDED 31st OCTOBER 2025

FINANCIAL REVIEW

Principal funding sources and outcome of reduced income
HOHS is dependent on income through subscriptions and individual contracts from employers for their employees. As stated above, there has been a substantial reduction in income over the past 12 months, making HOHS unviable in the future, considering both the short- and long-term financial forecasts.

In early Autum 2025 the Interim CEO Martin Hunt, urgently brought to the attention of trustees that the charity was in severe financial difficulties with a real risk of insolvency in the coming months. Unfortunately, HOHS could no longer afford the services of a CEO and therefore Martin's contract was terminated by mutual agreement. Following his departure the trustees have undertaken the duties required to close the charity in an ordered fashion.

Investment policy and objectives
The Board have considered the factors limiting charities to not risk capital invested. Reserves are held in one account the Business Fund Account with The Co-operative Bank. Unfortunately, the reduced income has resulted in the requirement to use HOHS capital funding for the day to day business of running the charity. This has resulted in the CEO and trustees undertaking detailed forward financial planning and has resulted in the decision to close HOHS.

Reserves policy
The Company has a Policy Statement that the organisation will hold reserves appropriate to the level of activity to ensure the on-going viability of the organisation.

The reserves policy has been set giving due consideration to the risks and opportunities that the charity faces or may face in the future and has influence the decision to close the charity.

Going concern
The charity reported a nett cash outflow of £108,259 for the year. This influenced the Trustees view on the ability of the business to continue as a going concern. As such, the trustees have made the unanimous decision that HOHS is no longer viable and should be closed. Failure to delay this decision would result in HOHS becoming insolvent, which would have major implications which all trustees would want to avoid.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document
The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees
The Charity's Trustees remain at six taken from member clients and the Local Authority and Trades Council. They meet four times a year, January, April, July & November and more frequently if required to do so, for example during the months surrounding the decline in business in 2025.

Organisational structure
HOHS was headed by the Chief Executive, Sandra Wright. Sandra resigned in March 2025 and an interim Chief Executive, Mr M Hunt, was recruited on a temporary basis, with a remit to undertake a thorough review of the charity and its viability and structure. Martin also had responsibility for the day to day running of the business. The Occupational Health Manager and Clinical Manager are responsible for the professional side of the charity which includes a total of 3 occupational health advisors and 3 medical officers. There is a large administrative team that supports the service.

Induction and training of new trustees
New trustees are fully informed of their obligations with the issue of the Charity Commission publication "The Essential Trustee, what you need to know".

Harlow Occupation Health Service Limited keeps a PSC register and HOHS can confirm that there are no persons with a significant control.

Trustees meet at least four times a year, and more often if required to do so (see above)

Risk Management

HOHS maintain a risk register that is maintained by the CEO and reported to the trustees by exception. During 2025 it was requested by the trustees that the full risk register be circulated to trustees and considered and discussed in full at each board meeting. This was implemented from January 2025.

HARLOW OCCUPATIONAL HEALTH SERVICE LIMITED

TRUSTEE ANNUAL REPORT
FOR THE YEAR ENDED 31st OCTOBER 2025

REFERENCE AND ADMINISTRATIVE DETAILS Registered Company number
00555099 (England and Wales)

Registered Charity number
210370

Registered office
Stephen Taylor House
Edinburgh Place
Templefields, Harlow. CM20 2DJ

Trustees
A E Jolley
Cllr A Edwards
Mrs L A Macrae
Ms S L Dunlop
Ms J Sully
Ms J Greer

Company Secretary (as at 31/10/2025)
Mr M Hunt

Interim Chief Executive Officer (as at 31/10/2025)
Mr M Hunt

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Harlow Occupational Health Service Ltd for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Approved by order of the board of trustees on 30th July 2026 and signed on its behalf by:



.....
Ms Jane Greer – Trustee HOHS

HARLOW OCCUPATIONAL HEALTH SERVICE LIMITED

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31st OCTOBER 2025

I report on the accounts of Harlow Occupational Health Service Limited for the year ended 31 October 2025 which are set out on pages eight to fifteen.

Respective responsibilities of trustees and examiner

The Charity's Trustees are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year (under section 144 (2) of the Charities Act 2011 (The Act) but that an independent examination is needed. The charities gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Association of Accounting Technicians.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention.

Basis of independent examiner's Statement

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 considerations 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 I do not express an audit opinion on the view given by the accounts.

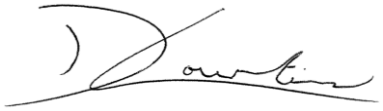
Independent examiner's statement

In the course of my examination, no material matters have come to my attention 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 the 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 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.

David Courtier FMAAT AATQB for and on behalf of:



Community360
Winsley's House, High Street, Colchester, Essex Date: 30th July 2026

HARLOW OCCUPATIONAL HEALTH SERVICE LIMITED

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31st OCTOBER 2025

	Note	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Income resources:					
Income from charitable activity	2	517,707	-	517,707	639,726
Investment income		1,542	-	1,542	2,179
Other income		4,090	-	4,090	1,080
Total incoming resources		**523,339**	**-**	**523,339**	**642,985**
Resources expended:					
Charitable activities	3	635,397	-	635,397	676,770
Total expenditure		**635,397**	**-**	**635,397**	**676,770**
Net income		**(112,058)**	**-**	**(112,058)**	**(33,785)**
Transfer between funds		-	-	-	-
Net income for the year		**(112,058)**	**-**	**(112,058)**	**(33,785)**
Total funds brought forward	11	469,769	-	469,769	503,554
Total funds carried forward	11	**357,711**	**-**	**357,711**	**469,769**

Notes on pages 11 to 15 are part of these accounts

HARLOW OCCUPATIONAL HEALTH SERVICE LIMITED

BALANCE SHEET
AS AT 31 OCTOBER 2025

	Note		2025 £		2024 £
Fixed assets	**10**		218,579		225,560
Current assets					
Debtors	**8**	54,086		79,821	
Stock		1,180		1,180	
Cash at bank and in hand		127,009		200,001	
		182,275		281,002	
Current liabilities					
Creditors	**9**	43,143		25,113	
Total current liabilities		43,143		25,113	
Net current assets			139,132		255,889
Total assets less current liabilities			357,711		481,449
Creditors **Amounts falling due after more than one year**			-		11,680
Net Assets			**357,711**		**469,769**
Funds					
Unrestricted funds	**11**		357,711		469,769
Restricted funds	**11**		-		-
			357,711		**469,769**

For the year ended 31 October 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The director's acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to small companies regime.

Signed L Macrae Date 30th July 2026

Leigh Macrae

HARLOW OCCUPATIONAL HEALTH SERVICE LIMITED

STATEMENT OF CASH FLOW
FOR THE YEAR ENDED 31st OCTOBER 2025

	Notes	Total 2025 £	Total 2024 £
Cash flows from operating activities	a		
Net cash provided by (used in) operating activities		(68,274)	(10,638)
Cash flows from investing activities		1,542	2,179
Loan repayments		(6,260)	(6,017)
Purchase of property, plant and equipment		-	(8,382)
Net cash provided by (used in) investing activities		(4,718)	(12,220)
Change in cash and cash equivalents in		(72,992)	(22,858)
Cash and cash equivalents at the beginning of the reporting period		200,001	222,859
Cash and cash equivalents at the end of the reporting period	b	127,009	200,001

(a) RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	Total 2025 £	Total 2025 £
Net income/(expenditure) for the reporting period (as per SOFA)	(112,058)	(33,785)
Adjustments for non-cash items:		
Depreciation charges	6,981	11,819
Interest received	(1,542)	(2,179)
(increase)/decrease in stock	-	(46)
(Increase)/decrease in debtors	25,735	27,248
Increase/(decrease) in creditors	12,610	(13,695)
Net cash provided by (used in) operating activities	(68,274)	(10,638)

b) ANALYSIS OF CASH AND CASH EQUIVALENTS

	Total 2025 £	Total 2025 £
Cash in hand	127,009	200,001
Total cash and cash equivalents	127,009	200,001

HARLOW OCCUPATIONAL HEALTH SERVICE LIMITED

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st OCTOBER 2025

1. Accounting Policies

Basis of the preparation of the accounts
The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement on Recommended Practise 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)- (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Charity information
Harlow Occupational Health is a private limited company by guarantee registered in England and Wales incorporated on 26th September 1955

Incoming resources
All material incoming resources have been included on a receivable basis.
Donations and gifts are included in the statement of financial activities.
All grants are recognised as income within the period covered by these accounts.

Resources expended
All expenditure is accounted for on an accrual basis.
All expenditure has been analysed using a natural classification.

Tangible fixed assets
Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at the following rates:

Freehold Property	Specalist workshop over 50 years
Fixtures and Fittings	20% on cost
Medical Equipment	20% on cost

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

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund.

1. Accounting Policies (Continued)

Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

There are no critical accounting estimates or judgements in the financial statements.

2. Charitable Activites

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Member Company Subscriptions	14,141	-	14,141	20,920
Sale of medical suppplies	-	-	-	126
Health assessements	274,689	-	274,689	525,005
Audometry	20,180	-	20,180	17,256
Vision Screening	-	-	-	94
Health Screening	250	-	250	413
Training	33,416	-	33,416	89,582
Physiotherapy	624	-	624	2,330
Addition MO/OHN time	153,063	-	153,063	191,655
Counselling	21,344	-	21,344	9,240
Total	**517,707**	**-**	**517,707**	**856,621**
Total 2024	**358,448**	**307,724**	**666,172**	

3. Chatitable Activities Cost

	Note	Unrestricted £	Restricted £	Total 2025 £	Total 2024 £
Wages		208,324	-	208,324	242,270
Self employed professional fees		69,339	-	69,339	93,537
COSHH surveiliance		(10,149)	-	(10,149)	(8,252)
Medical reports		57	-	57	(34)
Training		9,414	-	9,414	3,138
Computer costs		11,458	-	11,458	9,785
Counselling		15,130	-	15,130	7,645
Support costs	4	331,824	-	331,824	328,681
Total expenditure		**635,397**	**-**	**635,397**	**676,770**

4. Support Costs

	Unrestricted £	Restricted £	Total 2025 £	Total 2024 £
Mangement	83,288	-	83,288	65,976
Finance	2,001	-	2,001	680
Administration and human resources	241,906	-	241,906	256,941
Governance	4,629	-	4,629	5,084
Total	**331,824**	**-**	**331,824**	**328,681**

7. Salaries and wages

	Total 2025 £	Total 2024 £
Wages & salaries	404,571	445,245
Social security costs	19,911	25,289
Other pension costs	25,748	28,677
Total	**450,230**	**499,211**

The key management personnel of the charity is the Chief Executive Officer, the total employee benefits of the key management personnel of the charity was £34,406 (2024: £55,650).

No staff have been paid more than £60,000 for the year.

The average monthly number of employees during the year was as follows:

	2025	2024
Nursing	3	3
Administration	8	8

8. Debtors

	2025	2024
	£	£
Debtors	46,253	74,081
Loan	7,833	5,740
	54,086	**79,821**

9. Creditors

	2025	2024
	£	£
Creditors	24,864	19,230
Other Creditors	10,896	-
Accruals	7,383	5,883
	43,143	**25,113**

10 Tangible fixed assets

	Freehold Property	Fixtures & Fittings	Medical Equipment	Total
Cost	£	£	£	£
As at 31 October 2024	400,000	147,300	74,901	622,201
Additions	-	-	-	-
As at 31 October 2025	**400,000**	**147,300**	**74,901**	**622,201**
Depreciation				
As at 31 October 2024	191,802	132,359	72,480	396,641
Charge for the year	5,600	582	799	6,981
As at 31 October 2025	**197,402**	**132,941**	**73,279**	**403,622**
Net Book Value				
As at 31 October 2025	**202,598**	**14,359**	**1,622**	**218,579**
As at 31 October 2024	208,198	14,941	2,421	225,560

11. Movement in funds	As at 1 November 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	As at 31 October 2025 £
Unrestricted funds					
Unrestricted funds	469,769	523,339	(635,397)	-	357,711
Total unrestricted funds	**469,769**	**523,339**	**(635,397)**	**-**	**357,711**
Total funds	**469,769**	**523,339**	**(635,397)**	**-**	**357,711**

12. Related parties

There were no related party transactions during the year.