

Company number: 2954744

Charity Number: 1040496

Social Action for Health

Report and financial statements
For the year ended 31 March 2025

Contents page

		Page Number
1)	Reference and administrative information	3
2)	Trustees' Annual Report	
	Introduction and Welcome – Chair of Trustees	4
	Governance – Strategic Aims - Review of 2024-25 and looking forward to 2025-26	6
	Key areas of work over the past year, impact and case studies	8
	Staff and Volunteer Development, Training and Celebration!	18
	2024-2025 – Context, community and the change we are making	20
	Thank you to all our funders and supporters	21
	Financial Review	23
	Structure, governance and management	25
3)	Independent Examiner's Report	27
4)	Statement of Financial Activities (incorporating an income and expenditure account)	28
5)	Balance Sheet	29
6)	Statement of Cash Flows	30
7)	Notes to the Financial Statements	31

Company number	2954744
Country of incorporation	United Kingdom
Charity number	1040496
Country of registration	England & Wales
Registered office	Brady Arts Centre, 192-196 Hanbury Street, London, E1 5HU

Trustees

Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

Sayed Ahsan Ali	Appointed 16 September 2025
Emma Backhouse	
Lewis Batkin	Resigned 31 March 2025
Alexa Carranza Gallardo	Appointed 16 September 2025
Joseph Coules	
Hannah Emmett	
Tatyana Karpinskaya	Treasurer
Mandip Lally-Francis	Appointed 16 September 2025
Elaine Londesborough-van Rooyen	
Abbas Mirza	
Alex Murtough	Deputy Chair
Karin Pappenheim	Chair
Somaya Sadach Abdi	Appointed 16 September 2025
Pooja Shah	Resigned 29 April 2025

Key management personnel

Chief Executive	Ceri Durham
Accountants	NfP Accountancy Limited. Appointed 1 October 2021
Bankers	NatWest plc., 403 Bethnal Green Road, London, E2 OAF CAF Bank Limited, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ
HR and legal	Mentor, 100 West George Street, Glasgow, G2 1PP
Independent Examiner	Shruti Soni, T/A Charity Accountant, Shruti Soni Ltd, 117a St Johns Hill, Sevenoaks, TN13 3PL

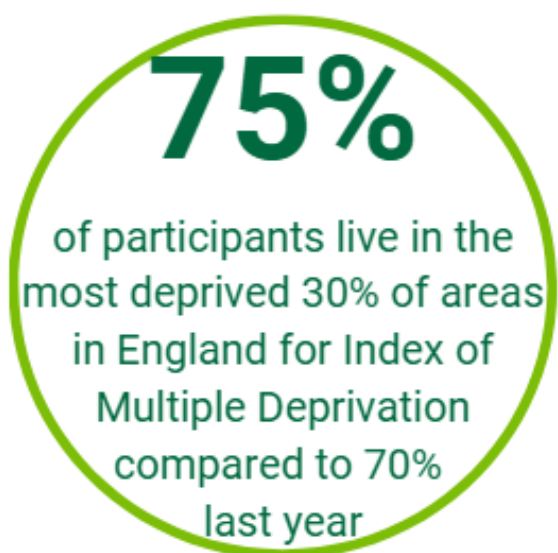
Reference and administrative information set out on page 3 forms part of this report.

Introduction: Trustees' Annual Report 2025

It is with great pleasure that the Trustees, who are also directors of the Company for the purpose of the Companies Act 2006, present their annual report and the financial statements for the year ended 31 March 2025. This is also a Directors' Report as required by Companies Act 2006.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 of the accounts. They comply with the charity's governing document, the Charities Act 2011, and the 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.

Social Action for Health is at the forefront of community-led efforts to address the impact of health inequalities in Tower Hamlets, empowering local people, to improve their health and wellbeing. Our work includes culturally tailored health and wellbeing programmes, mental health support, peer-led activities and long-term condition management, delivered through outreach, group support, one-to-one and drop-in services. We also connect the community with policy makers and researchers to ensure people with lived experience have a voice, and are able to influence, meaningful change in strategic decision-making.



Next year Social Action for Health will celebrate its 40th anniversary. Looking to the future, Trustees have undertaken a strategic review this year, and made the decision to focus our work in Tower Hamlets, continuing to deepen and consolidate our strengths in this community where the charity was founded. We have reviewed our programmes and services to focus on those that deliver most for disadvantaged communities, drawing on learning from our service users, from impact data and service delivery experience. There is ever more evidence of need for our work. Our strategy is to continue our mission to support those most affected by health inequalities in our local area: minoritised communities, mainly of Bangladeshi and African heritage, who face some of UK's highest levels of poverty and poor health.

This year we have also strengthened our organisation for the future. We have recruited new Trustees to ensure that the Board reflects the diversity of the communities we serve. Through a major organisational restructure, we have reduced our core costs and - with implementation of a dynamic new fundraising strategy - the charity is now in a stronger position for longer term financial stability and sustainability, as this year's accounts show.

Thanks to our dedicated core team of staff, and our exceptional sessional workers and volunteers, we have reached about 3,000 service users this year. Our strong impact measurement framework provides clear evidence of the difference our services are making: over 90% of participants consistently report better health and wellbeing, with at least 75% noting stronger support networks and increased confidence to make decisions, advocate and prioritise their health and wellbeing. This

report describes those projects and services, highlighting the power of SAFH's community development approach, and the stories of service users.

As ever, the Trustees wish to record our thanks for all those who have supported the charity this year: our funders, staff and volunteers. The achievements set out in this report would not have been possible without that support. We look forward to engaging with all our supporters and stakeholders as we celebrate our 40th anniversary next year.

Karin Pappenheim, Chair of Board of Trustees

SOCIAL ACTION FOR HEALTH

CHARITABLE OBJECTIVES

As set out in our Governing documents, our Charitable Objectives are:

1. **To preserve and protect the good health** of the public within London and elsewhere within England;
2. **The relief of unemployment** for the benefit of the public in such ways as are thought fit, including assistance to find employment; and
3. **To develop the capacity and skills** of members of socially and economically disadvantaged communities **to enable them better to identify and meet their needs** in order to participate more fully in society.

VISION AND MISSION

A world where unfair and avoidable health inequalities no longer exist.

Our mission is to support and address the priorities of those most affected by health inequalities, and to champion the case for wider structural and societal change.

THEORY OF CHANGE

Poverty, discrimination, prejudice and inaccessible systems across society are leading to an unequal distribution of good health.

The more control people have over their lives, the better their health and wellbeing.

We provide services and support within communities most affected by health inequalities to:

Increase people's ability to **identify personal priorities** and goals

Increase people's **confidence to make decisions** about their health and wellbeing

Increase people's ability to **act on their decisions**

The increased capacity and better health of individuals leads to a reduction in avoidable health inequalities for them and their communities.

Governance

Strategic Aims - Review of 2024-25 and looking forward to 2025-26

Following the organisational restructure last year, we have continued to deliver our strategy in our three main areas:

1. Long-term health conditions,
2. Pregnancy, birth and early-parenthood, and
3. Community Research.

Our **core approach** has not changed: **empowering, not imposing**. We do not tell people what to do. The focus remains providing information and support to people most affected by health inequalities so they can identify their own priorities for themselves and their families, gain confidence and be equipped to make decisions relating to those priorities, and then act on their decisions.

Priorities	Progress
To improve the health and wellbeing of those most affected by health inequities in Tower Hamlets through deeper and longer lasting relationships.	<p>This continues to be successful. Our renewed focus on deepening relationships within Tower Hamlets and delivering a core portfolio of consistent, weekly community services alongside other programmes has paid dividends: people know where our services are and how to access them. We have grown a new team of volunteers who support our activities in their local area. Our programmes continue to be run by people with lived experience from the communities they serve.</p> <p>Financial and digital engagement has continued to be a key delivery and learning area this year thanks to the Santander Foundation and the learning from our Sure STEPS programme. We have taken the learning from this and are applying for funding so we can integrate this model as part of 'business as usual' in all our hubs. Hopefully we will be able to update next year on the progress made in this area.</p>
To diversify the groups and communities we work with, and to fully reflect the demographics of Tower Hamlets in our beneficiaries, staff team and Board.	<p>This has been partially successful. We have successfully improved diversity in our Board, with all new board members having strong links to Tower Hamlets and being from diverse ethnic backgrounds. Our delivery teams are from the communities we serve, but there is more work to do to increase diversity of our team to reach wider demographics in our community.</p>

To bring financial stability and responsiveness to the organisation.	This has been successful. We have stabilised the organisation after the restructure last year, and are better placed to respond flexibly to funding availability and project requirements. From a large deficit last year, to a very small deficit this year, the organisation is on track to return to surplus in the next financial year and then will be able to explore other delivery and funding opportunities, rooted in community priorities.
To be better able to demonstrate our impact and talk about our work.	This has been partially successful, but there is always more to do. We have many qualitative and quantitative measures in place that provide clear evidence of impact. The Impact and Strategy Committee is exploring ways of being able to build on this progress.
To ensure all staff and volunteers are accessing opportunities for formal and informal training and learning.	This has been successful, especially for our frontline delivery team and volunteers. We have ensured a regular suite of trainings ensuring responsiveness to team priorities and compliance with legal obligations and good practice.
Continue to diversify income streams and increase funding from trusts and foundations.	This remains a priority. We engaged a senior fundraiser with expertise in this area to help submit a higher volume of applications to trusts and foundation funders. We are gaining traction and will continue to prioritise this strand of funding alongside our contracted work.
Working towards unrestricted reserves position of £250,000.	The organisation will continue to hold minimal reserves of 3 months running and close down costs in line with a wider aim of organisational growth and holding six months unrestricted funds (£250,000) as a general position.

Key areas of work over the past year

Long-term Health Conditions:

Over the past year we have delivered our long-term health conditions support through two key programmes (Good Moves and Good Friends), by undertaking research work in this area and by acting as strategic advisors on a number of local partnership boards so we can bring the experience of our participants to shape strategic and related decisions.

Good Moves

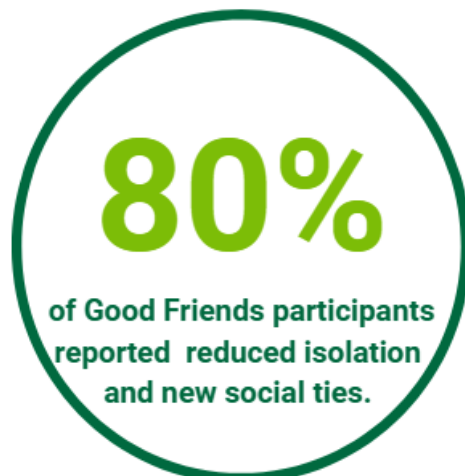
We were delighted to be re-commissioned by the North East London NHS Integrated Care Board (ICB) for the next three years to run our successful peer-led Good Moves programme. Building on the learnings of the last 25 years, we supported 429 people living with Chronic Kidney Disease, High Blood pressure, diabetes and / or heart disease to better manage their conditions and improve their wellbeing as a result. **All tutors are from the communities we serve and have their own experience of living with long-term health conditions**, ensuring our courses are truly peer-led. More than 90% of participants described their wellbeing as low at the start of their Good Moves course. This had reduced significantly to almost 28% by the end of the eight weeks. At the end of the course, we signpost and support people to access other services, such as Good Friends, to build on their learnings and continue improving their health.



Above: The diagram above shows the poor health of most participants who join our Good Moves programme, and also the benefit to their wellbeing after eight weeks of attendance. Wellbeing is assessed using the validated Short Warwick-Edinburgh scale.

Good Friends

Co-designed and delivered by people with lived experience, Good Friends offers women-only walking groups (including two with ESOL), circus skills group, bilingual (Bengali / Sylheti) peer support groups (in-person and online) that offer space for friendship, gentle exercise, health education and guest speakers. Good Friends serves as a follow-on to our NHS funded programme, and a welcoming entry point for those not yet connected. Its peer-led model is central - drawing on local knowledge and lived experience. This year we successfully brought new initiatives for our men's wellbeing project under the Good Friends umbrella, to be managed as part of our core offer of programmes.



Left: a member of our Isle of Dogs Circus Skills group showcases her new skills at the end of term performance.

During the year, we said goodbye to our Hackney **Elevate and Relate** project. As part of the strategic decision to re-focus on relationships in Tower Hamlets, it was felt the time was right to wind up the group. We spent significant time ensuring the participants who had been attending could access other support and groups. Thank you to the team who worked so hard on this project. It made such a difference to the lives of attendees by providing companionship, a culturally sensitive safe-space and mental health support.



Above: Elevate and Relate participants

Left: ESOL participants hard at work

Below: Seated ball game at our Wellbeing Wednesday men's exercise session



Pregnancy, Birth and Early Parenthood including Financial and Digital Wellbeing



Our pregnancy, birth and early parenthood work is centred around our Sure STEPS programme. This programme provides support to mothers of children under five, recognizing the preventable health inequalities which exist around pregnancy, birth, and in the 1001 first ‘critical days’ from conception to age two. We know that the more we can support parents during this time, the better they will be able to support themselves and their families, ensuring the best health and life chances possible.

Funded principally by the Santander Foundation, we have built and grown our weekly ‘wellbeing hub’ for women, whilst also providing volunteering and work experience placements. Each week we offer drop-in welfare advice (e.g., debt, benefits, housing), digital support (e.g., opening bank accounts, setting up email, child benefit registration, laptop and Wi-Fi access), run a baby-bank in conjunction with **Little Village** providing children’s clothes for those struggling with the cost, and end the session with a healthy home-cooked meal that fosters socialising, peer support, and the chance to be part of something positive.

This year, thanks to Innovation funding from **Save the Children**, we piloted a ‘play corner’ with a dedicated bilingual (English / Bengali-Sylheti) staff member to run a baby (under-ones) ‘singing and play’ session. This was extremely successful and is now an embedded part of our Friday morning offer.



“ I like the dancing and singing. It’s lovely having other parents to connect with. I feel relaxed during the session. My son really enjoys the free space and the attention he gets. I feel happy. ”

Sure STEPS participant



Case Study – a volunteer’s journey

“Being part of the Baby Bank project has brought me immense joy and fulfillment, but it has also exposed me to the profound struggles many families face.

Sure STEPS volunteer

“I joined Sure STEPS, as a volunteer, two years ago, encouraged by a friend who had previously completed the training. At the time, I wasn’t sure what to expect, but I decided to give it a try—and I’m so grateful I did.

In 2024, we initiated the **Baby Bank project** ... we

assess the needs of mums—pregnant women (30+ weeks) and those with children under five—and make referrals to Little Village, a charity that provides essential items.

Being part of the Baby Bank project has brought me immense joy and fulfillment, but it has also exposed me to the profound struggles many families face. I’ve heard stories of underage marriage, forced marriage, abuse, poverty, health challenges, difficulties accessing the NHS, stigma, and the barriers to getting support. Yet, amidst these hardships, I’ve also witnessed beautiful stories of resilience and hope.

Meeting these extraordinary women—fighting against the odds for their children, their families, and themselves—has been deeply inspiring. Their strength, despite navigating a system that often offers little, has motivated me to consider further studies. By better understanding the system—its gaps and opportunities—I hope to provide even greater support.

While managing the Baby Bank, I continue to support mums at the Wellbeing Group for Women and another mum one-on-one. Providing this support is both challenging and rewarding, and I’m grateful for every opportunity to make a difference.

However, this work can take an emotional toll. Some situations are heartbreaking, and it’s important to care for our own mental well-being. Fortunately, I can rely on my colleagues and our amazing team. Their guidance, support, and camaraderie make all the difference.

Sure STEPS has been an emotional rollercoaster, but I wouldn’t trade the experience for anything. I hope this journey continues for a long time because I’m loving the ride!

Thank you for the opportunity and thank you for helping me continue to believe in humanity."



Left: some of our Sure STEPS staff and volunteers celebrate International Women’s Day!

Youth Engagement

A key strategic area last year was to grow our work in youth health and engage with a younger cohort of participants. However, having worked in this area for an additional year, with limited success, we decided not to continue with this as a focused strand of work for the moment and keep the age-range of participants under review. This is especially important considering preventative work to support communities we serve to be in good health for as long as possible.

Case Study: Hackney Gym project – impact and lessons learned



Background: From our men's mental health work, we knew that young men in Hackney wanted to be access free physical exercise to improve their mental health. We obtained funding from Compass Wellbeing to start free gym sessions in a local sports centre, with gym instructor and facilitator.

What happened? We found it very difficult to recruit participants to attend the session. We knew it would be challenging, but found it even more difficult than envisaged. We tallied 1,169 conversations through planned outreach (plus many more informal conversations) but this age group proved elusive despite all the indications of need and people telling us how valuable this project was.

The project evolved to become a learning disabilities project successfully recruiting young men in this cohort. Whilst this was not the intention, it was very successful project in terms of the outcomes and learning.

Impact: For the participants, all with learning difficulties, the project made a real difference to their lives and health. They became much fitter, stronger, more confident and keener to engage in wider community activities. The project also made a significant difference to the gym instructor, who has developed in his own confidence and expertise in working with adults with learning difficulties.

Learning: The project highlighted

- the woeful provision of affordable gym or fitness facilities. It was only through this project and trying to arrange follow-on provision that identified quite how limited services are.
- The large number of young people's charities which are failing to recruit / support this younger-adult age group, despite wanting to and being funded to do so.
- When participant numbers are low, the difference to people's lives can still be profound, long-lasting and represent value for money because of the impact made.

A special thank you to our team who made such a difference in improving health and wellbeing of our participants and their families.

Community Research and Engagement

Ensuring involvement of people most affected by health inequalities in academic, medical and health research is a key part of our strategy and one of the ways we champion the case for change.

Community Research has continued to be a very important part of our work this year, with us continuing to ensure that research is as beneficial and impactful for our community members as well as researchers. Some specific highlights this year have included:



- Running a largescale **Community Research Day**. We were approached by a team of researchers who had struggled to engage diverse groups in their work. We used our expertise, connections and insight to design a research day to which we invited seven researchers and three PPIE members from nine institutions across the UK to meet with 22 community members from a range of our services. The day finished with a hot lunch and time for networking and socialising. Feedback was fantastic, with participants and researchers asking when the next event is.

- **Maternity and pregnancy research** – this is a particular area of expertise and we have been working on a number of projects includes pre-term birth, diabetes in pregnancy, hyperemesis (extreme pregnancy sickness), and experiences of midwifery care for women with 2+ long term conditions.

- Building on findings in our men's **mental health work**, we have been working with a Queen Mary researcher to

consider the role of faith for members of the Muslim community in accessing mental health support.

- Continuing work on our **Artificial Intelligence (AI)** work for people living with multiple long-term health conditions though our AI Multiply project. See case study on page 15-16 *Photo (right) of some of our Large Language Model working group.*
- **Dementia Care Programme** – scoping groups considering culturally appropriate Dementia care programme lots of useful insights about how to use and communicate programme with Tower Hamlets Bengali community.



Case Study: Community Art Exhibition - people most affected by health disadvantage influencing Artificial Intelligence (AI) health research

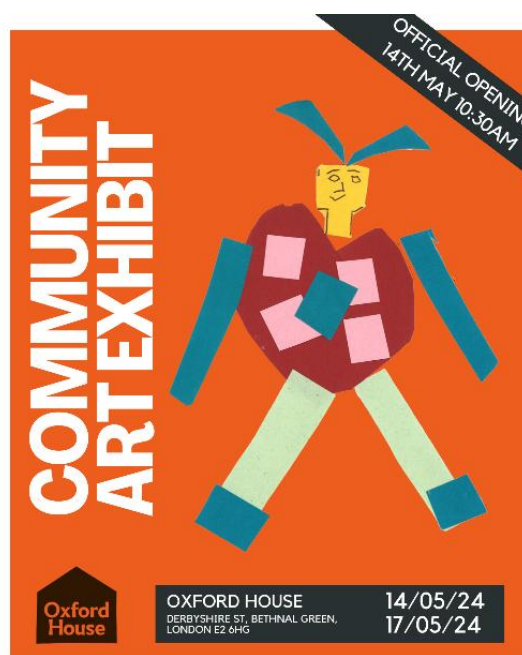
We were delighted to be successful in obtaining additional funding from Queen Mary University of London to host a community art exhibition showcasing the work from our AI Multiply Public Patient Involvement and Engagement (PPIE) group art workshops which we ran last year.

Good PPIE emphasises research being carried out ‘with’ or ‘by’ members of the public rather than ‘to’, or ‘about’ or ‘for’ them. In AI MULTIPLY, we used different creative methods in our workshops to understand what participants would like project to focus on, what research questions we should ask, and explore the concerns people might have about the research or topics of AI. Different creative methods made the research process accessible, inclusive and less reliant on written or spoken materials in English, counteracting the historical bias of participation in research and the overrepresentation of white, middle class and well-educated participants. Using an art-exhibition approach for dissemination, enabled this good practice to continue and involved a further diverse group in understanding and engaging with the research and community priorities.

Attended by more than 80 health researchers, funders, NIHR representatives, public health teams, partners and community members, we showcased lived experience of people living with multiple health conditions and taking multiple medications. Attendees were invited to respond to the art and research and contribute their own ideas to the research, demonstrating, again, how research – even as complicated as Artificial Intelligence (AI) – can be made accessible to people traditionally excluded with funding, and the willingness to learn and partner.



Above: welcoming attendees to the exhibition. The PPIE group (the artists showcased in the exhibit) were a diverse group of 22 individuals, spanning different ages, ethnic groups, and languages. All the workshops were held with the support of translators and facilitated by a visual artist and trainee art therapist.



A community art exhibition exploring the experiences of Tower Hamlets residents living with multiple long-term health conditions and taking multiple medications

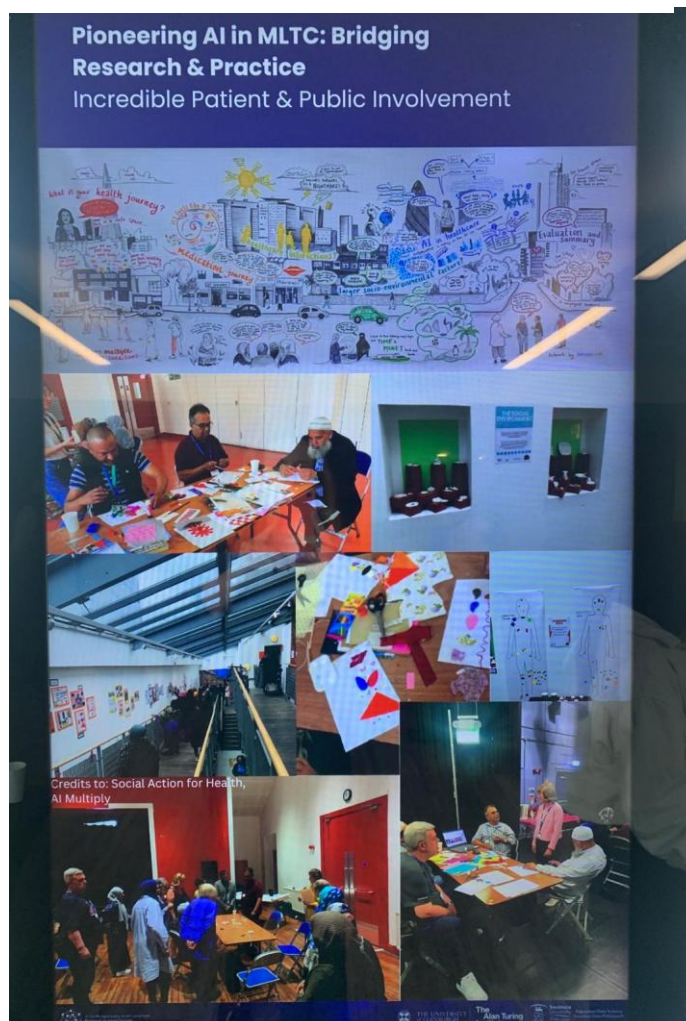


Above: Art work exploring the theme of multiple medications.



Right: Creative works made from clay exploring the impact of living with multiple long-term conditions on daily lives.

Below: Our work was highlighted at the NIHR Artificial Intelligence Multiple Long Term Condition conference in Manchester, as an example of good practice for Patient and Public Involvement.



Changing the narrative: Impact of our Community Research on improving health equity

"I was blown away by the insights from local community members to the extent that I have had to change my approach. You wouldn't get this from papers, text books or seminars - the local community's wisdom is unmatched!"

Researcher who participated in the Community Research Day

100%

of participants surveyed about the impact of their engagement in research with Social Action for Health:



"I had such a good time, I did not realise I had so much useful information for researchers. I would love to come again. When is the next session? "

Community Member who participated in Community Research Day

Staff and Volunteer Development, Training and Celebration!

Over the past year, we have celebrated achievements of our team as well as investing in developing the skills, confidence, and capacity of our staff and volunteers through training and practical experience and management. We used our **new volunteer framework** (developed through support from Johnson & Johnson) to recruit and manage new volunteers at different levels of the organisation. Almost all of our regular sessions are now also supported by at least one volunteer.

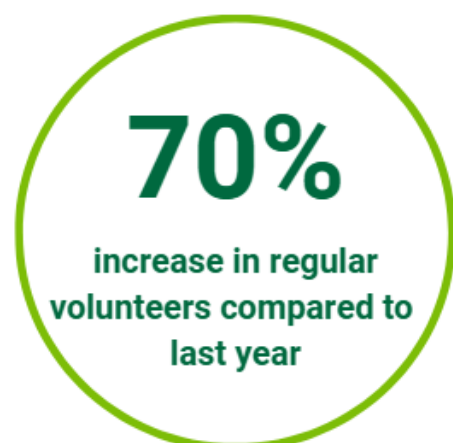


Through a tailored training programme, we have ensured that everyone involved in our organisation is equipped with the knowledge and tools they need to provide safe, informed, and equitable support to the communities we serve. Safeguarding and health and safety (including lone working) training remains a core element of our professional development programme. Ensuring that all staff and volunteers are confident in recognising, responding to, and reporting concerns is vital to maintaining the safety and wellbeing of those who rely on our services and each other.

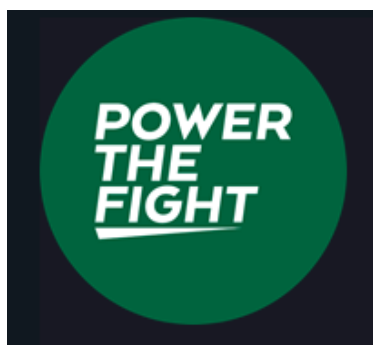
A key focus of our development and capacity building work this year has been our **women's paid work placement** initiative. Designed specifically to empower women who have been out of employment for an extended period, or never worked in this country, the programme provided hands-on experience, CV and interview practice and an environment in which participants could rebuild confidence, learn transferable skills, and move closer to entering the workforce. The impact has been significant; all five women who completed the programme went into paid work.



Left: Celebrating completion of our women's paid work placement programme, with our WorkPath partners from Tower Hamlets Local Authority.



We also partnered with Power the Fight to provide **racial equity training** across the organisation. These sessions have encouraged reflective practice, addressed unconscious bias, and deepened understanding of how systemic racism impacts the lived experience of many of the people we support. As a result, our teams are better prepared to foster inclusivity, challenge discriminatory behaviours, and create spaces where everyone feels valued and heard. In the current political climate, this feels more important than ever.



884+
volunteer
hours
donated

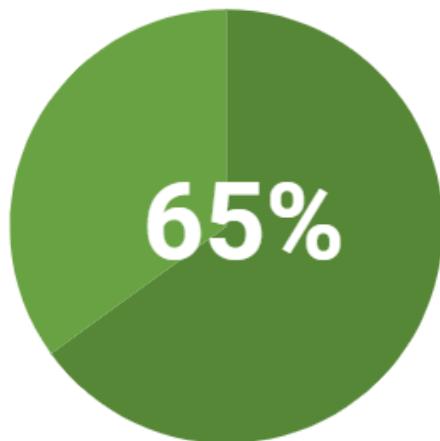
Below: our team New Year celebration at Wapping Community Moorings, including trustees, staff and volunteers having fun together followed by a delicious lunch.



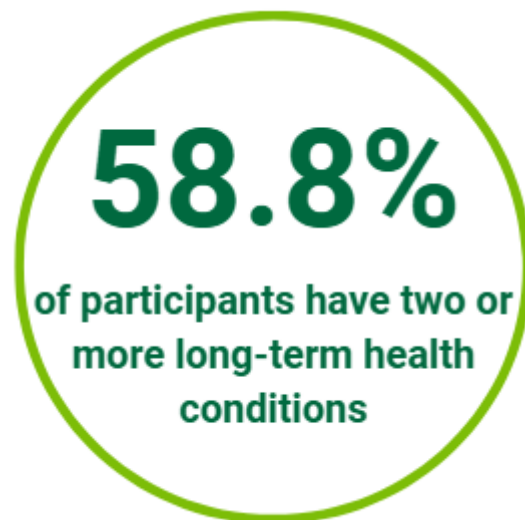
“Since starting with Sure STEPS I feel much more confident, and I am learning different roles in the Friday session. The staff are so helpful and make me feel so much better in what I do. Every week on Friday session I am ready to work I know what to do as I get briefed by Sulima and that makes it easy for me. I am so happy volunteering with SAfH”

Sure STEPS volunteer

2024-2025 – Context, community and the change we are making



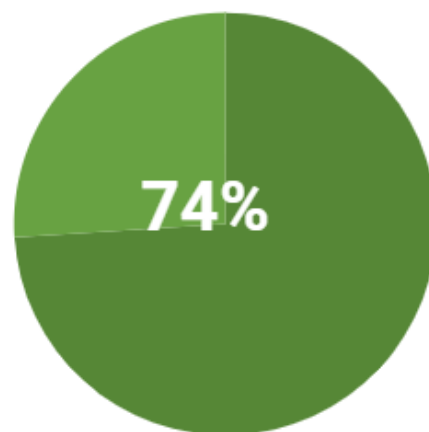
65% of participants identify their ethnicity as Asian / Asian British - Bangladeshi



58.8% of participants have two or more long-term health conditions



87% of participants live in bottom 50% of areas in England for Health, compared to 80% last year



74% of project participants were women

Good Moves. Outcomes from 400+ participants:

- 73% able to advocate for their health and wellbeing (up from 47%)
- 61% able to priorities their health and wellbeing (up from 49%)
- 74% confident to make decisions about health and wellbeing (up from 51%)
- 75% have strong support networks to manage their health (up from 46%)

Thank you to all our funders and supporters

We extend our deepest gratitude to all our generous donors and supporters who have funded our work this year, whether financially or in pro bono support and capacity. Your contributions have been invaluable in helping us pursue our mission and make a lasting impact in the community.

Every donation and funded opportunity, whether large or small, has played a crucial role in driving our initiatives forward, allowing us to reach more individuals and create positive change. We are inspired by your commitment to our cause and are profoundly thankful for your partnership in this journey. Together, we are making a difference, and we look forward to building on this momentum in the year ahead.

- City St George's, University of London
- East End Community Foundation
- Equality Ltd
- London Borough of Tower Hamlets
- Money A&E
- NHS North East London ICB
- Queen Mary University of London
- Rethink Mental Illness
- Save the Children UK
- Sports England
- St Margaret's House
- Tower Hamlets CVS
- University College London
- University of Birmingham
- University of Cambridge
- University of Newcastle
- Wakefield & Tetley Trust

We have also worked with numerous other organisations, community partners, schools, mosques, GP surgeries, local authorities, healthcare practitioners, academics, volunteers and advisors in different capacities who have hosted us, shared staff resources with us, guided us our work and encouraged us in our mission. Thank you so much.

Financial review

2024-25 has been a stabilising year after the upheaval of restructuring the organisation in 2023-24. We finished the year with a very small deficit, a significant improvement on the previous year, and are looking forward to continuing to improve this position as we move into the next year.

Year-end 31st March	2023	2024	2025*
Income			
Unrestricted Funds	316,635	253,050	225,694
Restricted Funds	367,638	83,888	135,090
Total Funds	684,273	336,938	360,784
Expenditure			
Unrestricted Funds	244,683	352,093	198,352
Restricted Funds	398,118	221,712	168,080
Total Funds	642,801	573,805	366,432
Net Income/expenditure for the year	41,472	-236,867	-5,648
Funds			
Restricted reserves	244,343	106,519	73,529
Unrestricted reserves	267,720	168,677	196,019
	512,063	275,196	269,548

The Charity remains in a good cash and reserves (unrestricted and restricted) position in 2024-25. The key financial risk for the year ahead remains the achievability of budgeted income as the year progresses, particularly from Trusts and Foundation.

During the year there was no non-compliance of Fundraising regulations and codes and Social Action for Health received no complaints relating to its fundraising practice.

Reserves policy

The organisation always aims to hold at least three months of minimal running costs plus redundancy and related costs as unrestricted reserves in the event a closure is required. This amount has been calculated as £100,000 for financial year 2025-6 (the same as 2024-25). The trustees have agreed that it will continue to be prudent to continue to aim to hold £250,000 unrestricted funds – as agreed historically, and representing at least six months of funds - but that provided the minimal amount is held, this will be sufficient to support continuity and sustainability of the organisation. Reserves above £100,000 may be used to ensure continuity of community services and development of new initiatives, but in line with previous years, reserves will not be used to subsidise contracted service delivery.

Going concern basis of accounting

Proactive, day-by-day cash flow management alongside contract and resource management ensures that Social Action for Health is a going concern. In the short term, this is supported by good cash reserves, cash flow management based on committed contractual income and risk assessed new income. Cash flow is forecast to remain positive until at least December 2026. Looking further into the future, the plan is for the organisational income and the unrestricted reserves to continue to increase and to make a regular small surplus each year. This will lead to the charity being in a more financially stable and sustainable position and able to take on more projects which respond to community insights in line with organisational strategy.

The trustees have considered the underlying assumptions; the level of confirmed funding agreed at the date of approval of these accounts and assessed the financial position for reasonableness. The trustees have also considered whether there are any material uncertainties that may cast doubt on the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

The trustees are satisfied that although funding needs to increase in the year ahead and is likely (once again) to be challenging, our clear service plans combined with a flexible work-force and careful management, mean that there are no such material uncertainties that the charity will not be able to meet its liabilities when they become due.

Income and expenditure management including cash-flow and scrutiny of reserves will be completed monthly by the Treasurer, the Finance and Governance Committee and at quarterly board meetings to ensure that appropriate actions can be taken to manage the finances in the short and longer-term.

Principal risks and uncertainties

The Trustees are satisfied that this process and the operational and governance processes in place, to manage risks are adequate and appropriate and that mitigation measures are being taken as necessary.

The Trustees have considered what risks the charity faces and believe these to be principally relating to uncertainty of long-term funding for the organisation and the knock-on consequences this may have, including not having sufficient skills, language and capacity within the staff team to meet the needs of the communities we serve. Other risks (which the trustees are satisfied have all been mitigated as far as possible) are:

- Increasing racism affecting communities we serve, is having a direct and indirect negative effect on staff, volunteers, participants and the community more widely.
- Plans to recruit and retain volunteers who reflect local communities, have lived experience of the issues faced and have the required skills, remains challenging. Setting up Panel 100, our Community Advisory Group, will address this.
- Reducing public sector budgets may impact service delivery and sustainability. Whilst the NHS 10 year plan, is, on paper, very positive for us, whether the NHS and local authorities have the courage to commission organisations like ours rather than retain funds themselves, remains to be seen.
- Uncertainty over proposed changes to employment law practices and how they may affect our sessional worker team.

Structure, governance and management

Trustees take overall responsibility for the strategic direction of the organisation as well as ensuring a good legal and good practice framework underpins their role as the employer of staff. The whole board meets at least quarterly and a number of Board Committees / small working groups have been established to enable trustees to contribute skills and knowledge to support the CEO operationally and with specific challenges.

The Board has a Chair, Deputy Chair and Treasurer and a Board Secretary to support governance and administration of board business. Succession planning is kept under review and a new group of four trustees has recently been appointed with the intention of serving at least a three year term. This has helped strengthen board capacity and address specific gaps in terms of skills and diversity. Significant improvements have been made to ensure representation on our Board of the diversity of our local communities and the participants we serve.

Trustees are invited to attend relevant training as well as sharing learning and skills through facilitated sessions and joining external charity governance support organisations. Training will be offered on safeguarding and other areas of interest / good practice as the need arises to ensure the skills of the Board remain relevant and up-to-date.

Ceri Durham remains as CEO to lead a team of staff, sessional staff and volunteers to ensure strategic and business development in line with trustee decision as well as service and operational delivery in line with Social Action for Health's charitable objectives. Legally indemnified HR expertise is provided by Mentor.

The organisation is a charitable company limited by guarantee, incorporated on 19 July 1994 and registered as a charity on 31 August 1994.

The company was established under a memorandum of association which established the objects and powers of the charitable company and is governed under its articles of association.

All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in Note 8 to the accounts.

Remuneration policy for key management personnel

We do a market review to set a pay banding for each type of role. The rate employees are paid within this band is based on experience and performance. Trustees approve pay banding and agree remuneration for the CEO.

Appointment of trustees

Trustees are recruited through an advertisement and interview process with the aim of ensuring an effective mix of skills, experience, diversity of experience to ensure representation on our Board of the diversity of our local communities and the participants we serve. There are currently no constitutional provisions for specific trustee appointments. Four new trustees have been appointed in financial year 2025-26 on 16 September 2025.

Related parties and relationships with other organisations

Social Action for Health has a wide range of stakeholders and partnerships that are detailed in our contracting and subcontracting relationships. We work in several informal partnerships and actively pursue a collaborative way of working with other community-based organisations. However, these are not formally contracted and rely on memorandums of understanding and mutual trust and understanding on both sides. A list of parties who have funded our work is set out below.

Public Benefit

The trustees confirm they have complied with the guidance contained in the Charity Commission's general guidance on public benefit in section 4 of the Charities Act 2011 when reviewing the Charity's aims and objectives and in planning its future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives that have been set.

Statement of responsibilities of the trustees

The trustees (who are also directors of Social Action for Health for the purposes of company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities Statement Of Recommended Practice (SORP)
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements

- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and 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.

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

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31 March 2025 was 7. The trustees are members of the charity but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

Independent Examiner

Shruti Soni was appointed as the charitable company's independent examiner during the year.

The trustees' annual report has been approved by the trustees on 10 December 2025 and signed on their behalf by

A handwritten signature in black ink, reading 'Karin Pappenheim', is displayed on a light pink rectangular background.

Karin Pappenheim

Chair

Independent Examiner's Report to the Trustees of Social Action for Health

I report on the accounts of the charity for the year ended 31 March 2025.

Respective responsibilities of the Board of Trustees and examiner

As the trustees of the charitable company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act'). You are satisfied that the accounts of the Company are not required by charity or company law to be audited and have chosen instead to have an independent examination.

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Company's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the ICAEW which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.

Shruti Soni

Shruti Soni

Shruti Soni Ltd

117a St Johns Hill

Sevenoaks, TN13 3PL

Date: 19 December 2025.....

SOCIAL ACTION FOR HEALTH

STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating Income and Expenditure Account & Statement of Total Realised Gains and Losses)

For the year ended 31 March 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
INCOME FROM							
Donations and legacies	2	814	108,619	109,433	20,870	56,844	77,714
Charitable activities	3	222,154	26,471	248,625	202,649	27,044	229,693
Investment income: bank interest		2,694	-	2,694	3,699	-	3,699
Other income		32	-	32	25,832	-	25,832
TOTAL INCOME		225,694	135,090	360,784	253,050	83,888	336,938
EXPENDITURE ON:							
Raising funds	4	36,724	-	36,724	12,667	-	12,667
Charitable activities	4						
Consultancy, Management and Training		3,521	-	3,521	5,706	-	5,706
Community Health Research		26,935	28,624	55,559	58,866	22,838	81,704
Long Term Conditions Support		85,595	33,160	118,755	243,227	138,804	382,031
Pregnancy, Birth and Early Parenthood		28,718	67,705	96,423	9,796	35,951	45,747
Youth Health		14,061	32,591	46,652	-	-	-
Financial and Digital Wellbeing		-	-	-	21,831	24,119	45,950
Project Development and New Initiatives		2,798	6,000	8,798	-	-	-
		161,628	168,080	329,708	339,426	221,712	561,138
TOTAL EXPENDITURE		198,352	168,080	366,432	352,093	221,712	573,805
Net income / (expenditure) for the year before transfers		27,342	(32,990)	(5,648)	(99,043)	(137,824)	(236,867)
NET INCOME/(EXPENDITURE) FOR THE YEAR		27,342	(32,990)	(5,648)	(99,043)	(137,824)	(236,867)
RECONCILIATION OF FUNDS							
TOTAL FUNDS AT 1 APRIL 2024		168,677	106,519	275,196	267,720	244,343	512,063
TOTAL FUNDS AT 31 MARCH 2025		£ 196,019	£ 73,529	£ 269,548	£ 168,677	£ 106,519	£ 275,196

All income and expenditure has arisen from continuing activities

The annexed notes form part of these financial statements

SOCIAL ACTION FOR HEALTH
(company limited by guarantee number 02954744)

BALANCE SHEET
(company limited by guarantee number 02954744)
As at 31 March 2025

	Notes	£	2025 £	£	2024 £
FIXED ASSETS					
Tangible assets	11		1		2,328
CURRENT ASSETS					
Debtors	12	26,986		9,023	
Cash at bank and in hand		249,586		317,894	
		<u>276,572</u>		<u>326,917</u>	
CREDITORS: amounts falling due within one year	13	(7,025)		(54,049)	
NET CURRENT ASSETS			<u>269,547</u>		<u>272,868</u>
NET ASSETS			<u>£ 269,548</u>		<u>£ 275,196</u>
FUNDS					
Restricted funds	14		73,529		106,519
Unrestricted funds	14		196,019		168,677
			<u>£ 269,548</u>		<u>£ 275,196</u>

The annexed notes form part of these financial statements

For the year ended 31 March 2025 the Company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

Directors responsibilities:

- (i) The members have not required the Company to obtain an audit of its accounts for the year in question in accordance with section 476;
- (ii) The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements have been prepared in accordance with 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) - (Charities SORP FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

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

They were approved, and authorised for issue, by the Board of Trustees on 10 December 2025 and signed on their behalf by:-



KARIN PAPPENHEIM (Chair)

SOCIAL ACTION FOR HEALTH

STATEMENT OF CASHFLOWS For the year ended 31 March 2025

	2025		2024	
	£	£	£	£
Cash flows from operating activities		(5,648)		(236,867)
Add back depreciation		2,327		3,990
Net cash provided by / (used in) operating activities				
(Increase)/decrease in debtors	(17,963)		59,217	
Increase/(decrease) in creditors	(47,024)		40,266	
		(64,987)		99,483
Cash flows from investing activities				
Purchase of fixed assets		-		-
Change in cash and cash equivalents in the year		(68,308)		(133,394)
Cash and cash equivalents at the beginning of the year		317,894		451,288
Cash and cash equivalents at the year end		249,586		317,894

The annexed notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2025

1. ACCOUNTING POLICIES

Basis of preparation of financial statements

The accounts have been prepared under the historical cost accounting rules, and in accordance with 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) - (Charities SORP FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

Judgements and key sources of estimation uncertainty are detailed in the accounting policies where applicable.

Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

Going concern

The Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. Key judgements that the charitable company has made which have a significant effect on the accounts include estimating income and expenditure for the next 12 months, in particular the economic impact of the Covid 19 pandemic.

Income

Income is recognised when the charity has entitlement to the funds: this is when any performance conditions attached to the income have been met, it is probable that the income will be received, and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income is only deferred when: the donor specifies that the grant or donation must only be used in future accounting periods; or for performance related grants, where these are received in advance of the performances or specific event to which they relate.

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2025

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 bank.

Company status

Social Action for Health is a company limited by guarantee. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity.

Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Irrecoverable VAT is included within expenditure, which is classified under the following activity headings:

Fundraising costs

Costs of raising funds relate to the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose.

Charitable activities

Expenditure on charitable activities includes the costs of delivering services and reading activities undertaken to further the purposes of the charity and their associated support costs.

Other expenditure

Other expenditure represents those items not falling into any other heading.

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2025

Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. Staff costs are stated on the basis of staff time. Support costs which cannot be directly attributed to charitable activities are allocated in proportion to staff costs.

Where information about the aims, objectives and projects of the charity is also provided to potential donors, activity costs are apportioned between fundraising and charitable activities on the basis of the area of literature occupied by each activity.

Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

Tangible fixed assets and depreciation

Tangible fixed assets (excluding investments) are stated at cost less depreciation. The cost of minor additions or those costing less than £1,000 are not capitalised. Other fixed assets with an expected life of more than one year are included at cost and depreciated over four years.

Debtors

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

Cash at bank and in hand

Cash at bank and cash 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. Cash balances exclude any funds held on behalf of service users.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

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.

Pensions

The charity operates a defined contributions pension scheme, which is a Group Stakeholder Pension Scheme. During the year, the charity contributed up to 3% of gross pay for all staff. The contributions made during the year are treated as an expense and were £3,719 (2024 - £6,506).

SOCIAL ACTION FOR HEALTH

NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 March 2025

2. DONATIONS AND LEGACIES

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
Trusts & foundations	-	69,212	69,212	20,500	45,250	65,750
Local authority and NHS grant:	-	39,407	39,407	-	10,394	10,394
Corporates	634	-	634	-	1,200	1,200
Other donations	180	-	180	370	-	370
	<u>£ 814</u>	<u>£ 108,619</u>	<u>£ 109,433</u>	<u>£ 20,870</u>	<u>£ 56,844</u>	<u>£ 77,714</u>

3. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
Consultancy, Management and Training	13,663	-	13,663	35,886	-	35,886
Long Term Conditions Support	114,125	-	114,125	112,249	-	112,249
Community Health Research	91,700	26,471	118,171	53,181	27,044	80,225
Project Development and New Initiatives	2,666	-	2,666	1,333	-	1,333
Youth Health	-	-	-	-	-	-
	<u>£ 222,154</u>	<u>£ 26,471</u>	<u>£ 248,625</u>	<u>£ 202,649</u>	<u>£ 27,044</u>	<u>£ 229,693</u>

SOCIAL ACTION FOR HEALTH

NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 March 2025

4. ANALYSIS OF EXPENDITURE

	Staff costs £	Direct costs £	Support £	Total 2025 £	Total 2024 £
Consultancy, Management and Training	718	2,468	335	3,521	5,706
Community Health Research	34,705	4,669	16,185	55,559	81,704
Long Term Conditions Support	71,168	14,396	33,191	118,755	382,031
Pregnancy, Birth and Early Parenthood	61,577	6,128	28,718	96,423	45,747
Youth Health	30,150	2,441	14,061	46,652	-
Financial and Digital Wellbeing	-	-	-	-	45,950
Project Development and New Initiatives	6,000	-	2,798	8,798	-
	<u>204,318</u>	<u>30,102</u>	<u>95,288</u>	<u>329,708</u>	<u>561,138</u>
Fundraising	12,722	18,069	5,933	36,724	12,667
Support & governance	36,201	65,020	(101,221)	-	-
	<u>£ 253,241</u>	<u>£ 113,191</u>	<u>£ Nil</u>	<u>£ 366,432</u>	<u>£ 573,805</u>

2024

	Staff costs £	Direct costs £	Support £	Total 2024 £
Consultancy, Management and Training	1,665	3,438	603	5,706
Community Health Research	51,808	11,150	18,746	81,704
Long Term Conditions Support	261,784	25,522	94,725	382,031
Pregnancy, Birth and Early Parenthood	27,019	8,951	9,777	45,747
Youth Health	-	-	-	-
Project Development and New Initiatives	-	-	-	-
Financial and Digital Wellbeing	32,261	2,016	11,673	45,950
	<u>374,537</u>	<u>51,077</u>	<u>135,524</u>	<u>561,138</u>
Fundraising	3,175	8,343	1,149	12,667
Support & governance	49,743	86,930	(136,673)	-
	<u>£ 427,455</u>	<u>£ 146,350</u>	<u>£ Nil</u>	<u>£ 573,805</u>

During the year, the charity has reviewed and updated the naming of its charitable activities to better reflect its work. These accounts are presented on the basis of these reclassifications, and the comparatives have been updated to match.

Of the total expenditure, £198,352 was unrestricted (2024 - £352,093) and £168,080 was restricted (2024 - £221,712).

SOCIAL ACTION FOR HEALTH

NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 March 2025

5. NET INCOME / EXPENDITURE FOR THE YEAR

This is stated after charging / crediting:

	2025	2024
	£	£
Independent auditor's / examiner's remuneration:		
Independent examiner's fees	1,200	1,200
Operating lease rentals payable:		
Property	7,540	7,540
Other	-	-

6. STAFF COSTS AND NUMBERS

	Total Funds 2025 £	Total Funds 2024 £
Salary costs		
Wages and salaries	237,017	358,213
Social security costs	12,505	22,626
Pension costs	3,719	6,506
Redundancy costs	-	40,110
	£ 253,241	£ 427,455

The average number of employees (head count based on number of staff employed) during the year was 28 (2024 - 27).

The total employee benefits, including pension contributions, of the key management personnel were £65,159 (2024 - £65,159).

During the year, no employee earned more than £60,000 (2024 - the same).

7. PENSION SCHEME

The charitable company operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the charitable company in the independently managed NEST pension fund. The pension cost charge represents contributions payable under the scheme by the charitable company to the fund. The charitable company has no liability under the scheme other than for the payment of those contributions.

8. TRUSTEES' REMUNERATION AND EXPENSES

The charity trustees were not paid and did not receive any other benefits from association with the charity in the year (2024 - £nil). No charity trustee received payment for professional or other services supplied to the charity (2024 - £nil).

No expenses were paid to the Trustees (2024 - the same).

SOCIAL ACTION FOR HEALTH

NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 March 2025

9. RELATED PARTY TRANSACTIONS

Other than trustees' expenses above, there are no reportable related party transactions to disclose for 2025 (2024 - none).

10. TAXATION

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

11. TANGIBLE FIXED ASSETS

	Leasehold improvements	Fixtures and fittings	Office equipment	Total
	£	£	£	£
Cost				
At 1 April 2024	-	-	34,711	34,711
Depreciation				
At 1 April 2024	-	-	32,383	32,383
Charge for the year	-	-	2,327	2,327
At 31 March 2025	-	-	34,710	34,710
Net book value				
At 31 March 2024	£ Nil	£ Nil	£ 2,328	£ 2,328
At 31 March 2025	£ Nil	£ Nil	£ 1	£ 1

12. DEBTORS

	2025	2024
	£	£
Due within one year		
Trade debtors	19,102	8,023
- Less provision for bad debts	-	-
Accrued income	7,884	1,000
	£ 26,986	£ 9,023

SOCIAL ACTION FOR HEALTH

NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 March 2025

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Deferred income	-	48,068
Social security and other taxes	4,645	4,467
Pension	-	103
Accruals	2,380	1,411
	<u>£ 7,025</u>	<u>£ 54,049</u>
<u>Deferred income</u>		
Balance at 1 April 2024	48,068	-
Amount released to incoming resources	(48,068)	-
Amount deferred in the year	-	48,068
	<u>£ Nil</u>	<u>£ 48,068</u>

14. STATEMENT OF FUNDS

	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers and investment gains(losses) £	Carried Forward £
RESTRICTED FUNDS					
Long Term Conditions Support					
Good Friends	9,494	72,703	(61,783)	-	20,414
Pregnancy, Birth and Early Parenthood					
Bilingual play worker	-	16,980	(15,651)	-	1,329
Community Health Research					
AI Multiply	4,206	-	-	-	4,206
Youth health					
Hackney gym	-	39,407	(32,591)	-	6,816
Project Development and New Initiatives					
Core and project development	-	6,000	(6,000)	-	-
Financial and Digital Wellbeing	92,819	-	(52,055)	-	40,764
	<u>£ 106,519</u>	<u>£ 135,090</u>	<u>£ (168,080)</u>	<u>£ Nil</u>	<u>£ 73,529</u>
SUMMARY OF FUNDS					
General Funds	168,677	225,694	(198,352)	-	196,019
Restricted Funds	106,519	135,090	(168,080)	-	73,529
	<u>£ 275,196</u>	<u>£ 360,784</u>	<u>£ (366,432)</u>	<u>£ Nil</u>	<u>£ 269,548</u>

SOCIAL ACTION FOR HEALTH

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

STATEMENT OF FUNDS - 2024

	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers and investment gains/(losses) £	Carried Forward £
RESTRICTED FUNDS					
Long Term Conditions Support					
Good Friends	4,442	31,594	(26,542)	-	9,494
BAME Mental Health	112,262	-	(112,262)	-	-
Pregnancy, Birth and Early Parenthood					
Sure STEPS	5,970	-	(35,951)	29,981	-
Community Health Research					
AI Multiply	-	27,044	(22,838)	-	4,206
Financial and Digital Wellbeing	121,669	25,250	(24,119)	(29,981)	92,819
Other					
Core and project development	-	-	-	-	-
	<u>£ 244,343</u>	<u>£ 83,888</u>	<u>£ (221,712)</u>	<u>£ Nil</u>	<u>£ 106,519</u>
SUMMARY OF FUNDS					
General Funds	267,720	253,050	(352,093)	-	168,677
Restricted Funds	244,343	83,888	(221,712)	-	106,519
	<u>£ 512,063</u>	<u>£ 336,938</u>	<u>£ (573,805)</u>	<u>£ Nil</u>	<u>£ 275,196</u>

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted General Funds £	Restricted Funds £	Total Funds £
Tangible fixed assets	1	-	1
Net current assets	196,018	73,529	269,547
	<u>£ 196,019</u>	<u>£ 73,529</u>	<u>£ 269,548</u>

SOCIAL ACTION FOR HEALTH

NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 March 2025

NOTE 15 ANALYSIS OF NET ASSETS BETWEEN FUNDS CONTINUED - 2024

	<i>Unrestricted General Funds £</i>	<i>Restricted Funds £</i>	<i>Total Funds £</i>
<i>Tangible fixed assets</i>	2,328	-	2,328
<i>Net current assets</i>	166,349	106,519	272,868
	<u>£ 168,677</u>	<u>£ 106,519</u>	<u>£ 275,196</u>

16. OPERATING LEASE COMMITMENTS

The charity has a long-term, rolling agreement for hire of rooms at the Brady Arts Centre and is in ongoing discussions with Tower Hamlets local authority about formalising this arrangement. In the meantime, it has no ongoing obligations in this regard.

17. OTHER COMPANY INFORMATION

Social Action for Health is a charitable company limited by guarantee, registered in England with registration number 02954744. Its registered office address is Brady Arts Centre, 192-196 Hanbury Street, London, England, E1 5HU. The accounts are presented in GBP rounded to £1.