

## **SUBCO TRUST**

### **REPORT OF THE MANAGEMENT COMMITTEE**

#### **FOR THE YEAR ENDED 31 MARCH 2025**

##### **Related parties**

The charity has developed relationships with statutory and voluntary sector organisations with which it co-operates in pursuit of its charitable objectives. This includes making and receiving referrals, supporting frail Asian elders to access mainstream services, undertaking joint training, running, and attending activities and events to give information and share good practice, supporting Carers from all communities and offering student placements.

##### **Risk management**

The Trustees undertake regular risk assessments and reviews of all the Charity's activities.

##### **Public benefit statement**

Subco Trust provides a range of benefits and activities to the public as it seeks to improve the lives of people from diverse Asian communities who are residing in the UK and are experiencing need, hardship, or distress.

##### **Subco Trust – Report**

###### **Objectives and Activities**

Subco Trust provides a wide range of services and activities to improve the lives of people from diverse Asian communities living in the UK, particularly those facing hardship, distress, or disadvantage.

Subco Trust was founded in 1993 to address the unmet needs of vulnerable Asian elders and carers in Newham - one of the UK's most deprived boroughs - and has pioneered innovative, culturally, and linguistically appropriate services for over three decades. We are the only charity dedicated to and effectively addressing the unmet needs of vulnerable Asian elders and their Carers in Newham.

###### **Our Values**

All that we do is underpinned by our values of:

- **Respect**  
providing friendly and flexible services, that are respectful, focused on cultural, dietary and linguistic needs that take account of Asian Elders' wishes
- **Empowerment**  
empowering Asian Elders and their Carers
- **Partnership**  
working in partnership with other agencies to plan new, meaningful services.

## **REPORT OF THE MANAGEMENT COMMITTEE**

### **FOR THE YEAR ENDED 31 MARCH 2025**

#### **Our Why**

The older Asian population is projected to grow by 21% in Newham within the next decade and they are twice as likely to be living in poverty that contributes significantly to their poorer physical and mental wellbeing. In the past year, we have managed a 19% increase in referrals to our information and advice service with elders and carers presenting with a range of income, welfare, social care, health, emotional and other complex challenges.

#### **Our Services**

We deliver an integrated, flexible day opportunities programme, offering an exciting and stimulating range of activities and support, including:

- Dementia Services
- Information, Advice, and Advocacy
- Intergenerational Work
- Health and Wellbeing Activities
- Events and Trips
- Support for Carers
- End-of-Life Planning
- Health Equity Programme
- Winter Havens with wraparound services and meals
- Local Heritage Activities

We work with elders and carers who are living with a wide range of long-term health conditions such as diabetes, heart disease, stroke, memory loss and dementia, hearing loss, arthritis, depression, and cancer—often multiple conditions simultaneously. Subco has built a strong track record of supporting people with complex health needs and disabilities.

#### **Achievements and Performance**

We have had a strong year, focused on ensuring our services remained responsive to the community's needs. We supported residents through the cost-of-living crisis, food insecurity, adapting our services and programmes. During the reporting year we delivered:

- 4,832 Meals and Food Parcels to vulnerable people and their families
- 900 additional Meals through luncheon clubs, events, and celebrations.
- 7,342 Advice, Advocacy, and Information cases
- 2,948 Guidance and Signposting interventions
- 1,262 Welfare Rights Advice sessions
- 321 Support Group Sessions
- 24 Community Parties and Events
- 20 Consultation Events
- 42 Intergenerational Sessions.

## **REPORT OF THE MANAGEMENT COMMITTEE**

### **FOR THE YEAR ENDED 31 MARCH 2025**

#### **Organisational Achievements:**

- Accredited as a London Living Wage Employer
- Recognised as an Age Friendly Employer
- Strengthened partnerships across statutory, voluntary, and faith sectors
- Expanded training on end-of-life care and developed new partnerships
- Rebuilt our intergenerational programme with schools and colleges
- Continued mentoring support for elders and carers
- Developed new partnerships to expand our reach in Newham
- Delivered Winter Havens with meals and wraparound support
- Promoted and preserved local heritage

#### **Future Developments (2025–2026)**

##### **Our priorities for the coming year will include:**

- Reviewing internal structures, financial strategy, and business plan to ensure best practice
- Reviewing service delivery in both the short and medium term
- Embedding personalisation and preventative approaches into all services
- Expanding health and wellbeing programmes, including mental health support
- Extending work with older Carers
- Continuing development of End-of-Life and Advance Planning support
- Reviewing and upgrading transport provision in line with service user needs
- Exploring the development of a new befriending service
- Transitioning services to better serve all vulnerable residents in Newham
- Working towards achieving the AQS Quality Mark in Advice, Information, and Advocacy
- Continuing adaptations of our new premises to ensure accessibility and attractiveness



**REPORT OF THE MANAGEMENT COMMITTEE**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**Unexpected Challenges: Premises**

In 2024, Subco was faced with losing its home of 31 years in Upton Park due to a threefold rent increase, which was unaffordable.

Following a campaign and search for alternatives, we secured new premises in Stratford. Trustees, staff, volunteers, and members of the Service User Advisory Committee reviewed and agreed to the move, recognising the potential of the new site despite challenges.

Since relocating, we have faced several issues including accessibility, security, building works, and kitchen facilities. These are being addressed in priority order, while also exploring ways of financing the required changes to ensure our new home can fully support service users into the future.

**Commitment to Elders and Carers**

At the heart of Subco Trust's mission is a commitment to placing Asian elders and carers at the centre of everything we do. We ensure their ongoing involvement in policy development, decision-making, and service delivery, so that our programmes reflect their real needs and lived experiences.

The elders and carers we support are often living with a combination of long-term health conditions, including:

- Diabetes
- Heart disease
- Stroke
- Memory loss and dementia
- Hearing loss
- Arthritis
- Depression
- Cancer

Many experience several of these conditions simultaneously. With our friendly, experienced, and qualified staff team, Subco has built a strong track record and many years of expertise in delivering culturally and linguistically appropriate services for elders with complex health needs and disabilities.



**REPORT OF THE MANAGEMENT COMMITTEE**  
**FOR THE YEAR ENDED 31 MARCH 2025**

***Partnerships and Joint Working continued:***

We recognise that no single organisation can meet the diverse needs of vulnerable elders and carers alone. For this reason, Subco works closely with a range of partners to extend and strengthen support.

Our joint work includes:

- Making and receiving referrals
- Signposting to appropriate services
- Undertaking case assessments and reviews
- Contributing to strategic involvement and planning
- Delivering services in partnership to maximise reach and quality

These collaborations not only expand the range of services available to Asian elders and carers but also improve access to wider opportunities and specialist provision. By working together, we enhance both our own expertise and the capacity of local networks to respond effectively to the needs of vulnerable communities.

Subco has many working partnerships and referral routes in and out of all its services. We work closely with:

The Staywell Partnership, West Ham Foundation Trust, Newham Council, East London NHS Foundation Trust, Bart's Health, Compass Wellbeing, GP practices and health practitioners, Healthwatch Newham, Compassion in Dying, Good Grief Connects, the Wisteria, Eastside Community Heritage, The Renewal Programme, Age UK East London; Newham Work Experience Team (School pupils placed by various Secondary Schools in Newham), Newham Community College, University College London, University of Bristol, University of East London, Grossdale Vocational Institute, Investors in People, Race Equality Foundation, Hibiscus, Ascension Community Trust, Royal Docks Learning & Activity Centre, Trinity Centre, Newham African Caribbean Resource Centre, Newham Chinese Association, Newham Skills Enterprise, Bonny Downs Community Association, Cody Dock, , REIN, Ankh, West Ham Foundation Trust, Caribbean International Football Club, Party Invitation - East Ham, Barkat Caterers, Newham CAB, Newham Social Welfare Alliance, Compost London, One Newham, Newham Food Alliance, , Newham Heritage, Newham Co Production Forum, Fair Share, The Felix Trust, The Trussell Trust, National Lottery Heritage Fund, The National Lottery, Awards for All, The Mercers' Company, Independent Age, Clothworkers, Charles Hayward Foundation, Investors in People, Hyatt Stratford, B & Q Beckton, Fonehouse Forest Gate.

**COMPANY NUMBER:**  
**3031652**

**SUBCO TRUST**  
**(A company Limited by Guarantee)**

**DIRECTORS' REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**SOKHI & ASSOCIATES LTD**  
**CHARTERED CERTIFIED ACCOUNTANTS**  
**86B ALBERT ROAD**  
**ILFORD**  
**ESSEX**  
**IG1 1HR**

**SUBCO TRUST**

**COMPANY INFORMATION**

**Company Number:** 3031652

**Directors:** Mr S Kangesan  
Mr A Patel  
Ms S Memi  
Ms M Muthu

**Secretary:** Ms S Memi

**Registered Office:** 107-109 The Grove  
London  
E15 1HP

**Accountants:** Sokhi & Associates Ltd  
Chartered Certified Accountants  
86B Albert Road  
Ilford  
Essex  
IG1 1HR



**SUBCO TRUST**  
**REPORTS AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**SUBCO TRUST**  
**INDEPENDENT EXAMINER'S REPORT**  
**TO THE MANAGEMENT COMMITTEE OF SUBCO TRUST**  
**FOR THE YEAR ENDED 31 MARCH 2025**

We report on the accounts which are set out on pages 8 to 15.

**Respective responsibilities of the management committee and examiner**

The management committee is responsible for the preparation of the accounts. The management committee consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. Having satisfied ourselves that the charity is not subject to an audit under company law and is eligible for independent examination, it is our responsibility to:

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

**Basis of independent examiner's report**

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

**Independent examiner's statement**


In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

To keep accounting records in accordance with section 386 of the Companies Act 2006;  
and

To prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the account to be reached.

  
R S Sokhi FCCA  
Sokhi & Associates Ltd  
Chartered Certified Accountants  
86B Albert Road  
Hford  
Essex IG1 1HR

Dated: 19 September 2025

**SUBCO TRUST**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

		Unrestricted Funds	Restricted Income Funds	Total Funds 2025 £	Total Funds 2024 £
		£	£		
<b>Incoming resources</b>					
Grants & Contracts	2	-	265,574	265,574	293,187
Donations & Other Similar Income		18,919	-	18,919	22,285
<b>Total incoming resources</b>		<u>18,919</u>	<u>265,574</u>	<u>284,493</u>	<u>315,472</u>
<b>Resources used</b>					
Direct Charitable Expenditure		60,667	65,915	126,582	248,516
Other expenditure		8,506	217,963	226,469	120,957
<b>Total resources used</b>		<u>69,173</u>	<u>283,878</u>	<u>353,051</u>	<u>369,473</u>
Gross transfers between funds		<u>(50,254)</u>	<u>50,254</u>	<u>-</u>	<u>-</u>
<b>Net movement in funds</b>		-	(68,558)	(68,558)	(54,001)
<b>Total funds brought forward</b>		<u>75,000</u>	<u>69,670</u>	<u>144,670</u>	<u>198,671</u>
<b>Total funds carried forward</b>		<u>£ 75,000</u>	<u>£ 1,112</u>	<u>£ 76,112</u>	<u>£ 144,670</u>

Restricted income: contracts/grants taken forward to be spent in the new financial year.

The company has made no acquisitions nor discontinued any operations within the meaning of Financial Reporting Standard 3 during the year therefore turnover and operating income derive from the principal activities of the company.

The company has no recognised gains or losses other than the profit for the financial year.

The annexed notes form part of these financial statements.



**COMPANY NUMBER:3031652**

**SUBCO TRUST**


**BALANCE SHEET**

**AT 31 MARCH 2025**

	Note	2025	2024
		£	£
<b>Fixed assets</b>			
Tangible assets	3	33,069	39,773
<b>Current assets</b>			
Debtors	4	4,000	59,416
Cash at bank and in hand		59,215	68,335
		<u>63,215</u>	<u>127,751</u>
<b>Creditors</b>			
Amounts falling due within one year	5	(20,172)	(22,854)
<b>Net current assets</b>		<u>43,043</u>	<u>104,897</u>
<b>Total assets less current liabilities</b>		<u>76,112</u>	<u>144,670</u>
<b>Net assets</b>		<u>£ 76,112</u>	<u>£ 144,670</u>
<b>Capital and reserves</b>			
Other reserves		259,908	259,908
Profit and loss account		(183,796)	(115,238)
<b>Shareholders' funds</b>		<u>£ 76,112</u>	<u>£ 144,670</u>

For the year ending 31 March 2025 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies. The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006. Approved by the board of directors on 19 September 2025 and signed on its behalf.



Mr A Patel

The annexed notes form part of these financial statements.

**SUBCO TRUST**  
**STATEMENT OF CHANGES IN EQUITY**  
**FOR THE YEAR ENDED 31 MARCH 2025**

	<b>Restricted Reserve £</b>	<b>Other Reserves £</b>	<b>Total Equity £</b>
<b>Balance at 1 April 2024</b>	69,670	75,000	144,670
<b>Changes in equity</b>			
<b>Total comprehensive income</b>	(68,558)	0	(68,558)
<b>Balance at 31 March 2025</b>	<u>£ 1,112</u>	<u>£ 75,000</u>	<u>£ 76,112</u>

## **SUBCO TRUST**

### **NOTES TO THE FINANCIAL STATEMENTS**

#### **FOR THE YEAR ENDED 31 MARCH 2025**

#### **1. Statement of compliance**

These financial statements have been prepared in accordance with the provisions of Section 1A 'Small entities' of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. There were no material departures from the standard.

#### **2. Accounting policies**

##### **Basis of preparing the financial statements**

The financial statements have been prepared under the historical cost convention in accordance with the accounting policies set out below.

These financial statements have been prepared in accordance with FRS102 Section 1A - The Financial Reporting Standard applicable in the UK and Republic of Ireland and the Companies Act 2006.

##### **Cashflow statement**

The Company has taken advantage of the exemption in Financial Reporting Standard No.1 from the requirement to produce a cashflow statement on the grounds that it is a small company.

##### **Grants**

Revenue grants are allocated to period to which they relate.

##### **Tangible fixed assets**

Tangible fixed assets are stated at cost less depreciation

Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Leasehold improvements	10% reducing balance basis
Motor vehicles	25% reducing balance basis
Fixtures and fittings	20% straight line

##### **Leasing**

Rentals paid under operating leases are charged to the profit & loss account on straight line basis over the term of the lease. Assets obtained under hire purchase contracts and finance leases are capitalised as tangible fixed assets and depreciated over the shorter of the lease term and their useful lives. Finance leases are those where substantially all of the benefits and risks of ownership are assumed by the company. Obligations under such agreements are included in creditors net of the finance charge allocated to future periods. The finance element of the rental payment is charged to the profit and loss account so as to produce a constant periodic rate of charge on the net obligation outstanding in each period.



**SUBCO TRUST**

**NOTES TO THE FINANCIAL STATEMENTS** (Continued)

**FOR THE YEAR ENDED 31 MARCH 2025**

**2. Income**

	Unrestricted Funds £	Restricted Funds £	2025 Total Funds	2024 Total Funds £
Day Care LBN		135,498	135,498	162,625
LBN Summer & Winter Meals		(5,000)	(5,000)	15,000
Age UK Newham Carers Comm		32,210	32,210	40,000
The Mercers Company		32,856	32,856	32,211
The National Heritage Lottery Fund				9,591
Greenwich University		2,560	2,560	
LBN – LGBTQ+		20	20	9,500
Awards for All		18,016	18,016	
Newham PPP		4,315	4,315	8,630
UCL Disc Project		190	190	2,570
Vibrance Personal Budget				3,990
UEL		1,400	1,400	2,600
WDF Training		10,920	10,920	4,320
University of Bristol				2,150
The Cloth Workers		5,000	5,000	
Aspers Aging Well Festival		3,160	3,160	
Independent Age		18,596	18,596	
NHS Vaccines Programme		3,333	3,333	
SAHM LBN South Asian Heritage Month		1,000	1,000	
Aging Well Festival Carey London Limit		1,500	1,500	
Newham Renewal Community	1,915		1,915	6,201
Training	350		350	
Charles Hayward Foundation	4,000		4,000	
Income From Meals Service	2,530		2,530	11,876
Donations	7,204		7,204	1,599
Miscellaneous Income	2,920		2,918	2,609
	=====	=====	=====	=====
	18,919	265,574	284,491	315,472
	=====	=====	=====	=====

**SUBCO TRUST**

**NOTES TO THE FINANCIAL STATEMENTS** (Continued)

**FOR THE YEAR ENDED 31 MARCH 2025**

**3. Tangible fixed assets**

	<b>Land and Buildings £</b>	<b>Plant and Machinery £</b>	<b>Total £</b>
<b>Cost:</b>			
At 1 April 2024	89,834	149,406	239,240
At 31 March 2025	89,834	149,406	239,240
<b>Depreciation:</b>			
At 1 April 2024	77,333	122,134	199,467
Charge for the year	1,250	5,454	6,704
At 31 March 2025	78,583	127,588	206,171
<b>Net book value:</b>			
At 31 March 2025	£ 11,251	£ 21,818	£ 33,069
At 31 March 2024	£ 12,501	£ 27,272	£ 39,773

**4. Debtors**

	<b>2025 £</b>	<b>2024 £</b>
<b>Due within one year:</b>		
Other debtors	0	55,416
<b>Due after one year:</b>		
Other debtors	4,000	4,000
	£ 4,000	£59,416

**5. Creditors - amounts falling due within one year**

	<b>2025 £</b>	<b>2024 £</b>
<b>Other creditors</b>	20,172	22,854
	£20,172	£22,854

**SUBCO TRUST**

**DETAILED TRADING AND PROFIT AND LOSS ACCOUNT**

**FOR THE YEAR ENDED 31 MARCH 2025**

	2025		2024	
	£	£	£	£
<b>Grants</b>				
The National Heritage Lottery Fund		0		9,591
Vibrance Personal Budget		0		3,990
Greenwich University		2,560		0
The Cloth workers		5,000		0
Aspers Aging Well Festival		3,160		0
Independent Age		18,597		0
NHS Vaccines Programme		3,333		0
SAHM LBN South Asia Heritage Month		1,000		0
Charles Hayward Foundation		4,000		0
Aging Well Festival Carey London Limit		1,500		0
LBN LGBTQ+		20		9,500
Age UK Newham Carers Community		32,210		40,000
Newham PPP		4,315		8,630
Awards For All		18,016		0
UCL Disc Project		190		2,570
Newham Renewal Community		1,915		6,201
UEL		1,400		2,600
The Mercers Company		32,856		32,212
University of Bristol		0		2,150
WDF Training		10,920		4,320
Training		350		0
Miscellaneous income		2,918		2,609
Donations		7,204		1,598
LBN Summer & Winter Meals		(5,000)		15,000
Day Care		135,498		162,625
		<hr/>		<hr/>
		281,962		303,596
 <b>Miscellaneous Other Operating Income</b>				
 Income from Meals Service		2,531		11,876
		<hr/>		<hr/>
		284,493		315,472
 <b>Overheads</b>				
 Other Administrative Costs	353,051		369,473	
	<hr/>		<hr/>	
		(353,051)		(369,473)
 <b>Loss on ordinary activities</b>		<hr/>		<hr/>
		£ (68,558)		£ (54,001)
		<hr/>		<hr/>



**SUBCO TRUST**  
**SCHEDULE OF OVERHEAD EXPENSES**  
**FOR THE YEAR ENDED 31 MARCH 2025**

	2025		2024
	£	£	£
<b>Other Administrative Costs</b>			
Salaries and National Insurance	208,808		116,217
Other Staff Costs	3,914		6,876
Light & Heat	2,334		754
Rent & Rates	6,704		18,991
Printing, Postage and Advertising	4,851		8,278
Telephones and Fax	4,775		5,320
Insurance	3,533		8,533
Licences and Subscriptions	312		179
Cleaning & Pest Control	1,185		1,959
Travel, Trips & Holiday expenses	4,040		17,109
Vehicle Running Expenses	7,011		10,908
Luncheon Club Expenses	5,788		6,617
Legal, Professional & Consultancy Fees	15,272		12,732
Bank Charges	90		90
Sundry	0		366
Repairs & Maintenance	10,014		8,019
Staff Training	0		4,220
Newham Summer Meals	0		4,818
Newham Winter Meals	0		10,204
The Mercers Company	12,587		34,254
Age UK	0		42,332
LBN - Hot Meals Warm Havens	4,424		0
Newham LGBTQ	0		9,506
Awards for All	4,610		7,449
University of East London	785		1,399
The National Heritage Lottery Fund	0		9,592
Newham PPP	5,817		8,630
University of Bristol	0		2,150
UCL Disc	0		1,964
Newham Aging Well Festival	5,001		0
Aspers Aging Well Festival	3,161		0
Careys AGW	1,500		0
Newham Cares Community Age UK	9,112		0
Greenwich University	392		0
Clothworkers	5,000		0
SAHM LBN South Asian Heritage Month	1,000		0
Independent Age	1,607		0
Crossroad Bexley	10,920		0
Accountancy	1,800		1,800
Depreciation	6,704		8,207
	<hr/>		<hr/>
	353,051		369,473
<b>Total overhead expenses</b>	<hr/> <b>£353,051</b> <hr/>		<hr/> <b>£369,473</b> <hr/>

**SUBCO TRUST**  
**INDEPENDENT EXAMINER'S REPORT**  
**TO THE MANAGEMENT COMMITTEE OF SUBCO TRUST**  
**FOR THE YEAR ENDED 31 MARCH 2025**

We report on the accounts which are set out on pages 8 to 15.

**Respective responsibilities of the management committee and examiner**

The management committee is responsible for the preparation of the accounts. The management committee consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. Having satisfied ourselves that the charity is not subject to an audit under company law and is eligible for independent examination, it is our responsibility to:

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

**Basis of independent examiner's report**

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

**Independent examiner's statement**

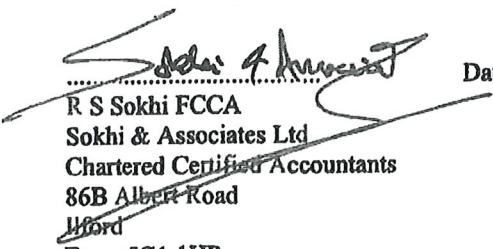
In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

To keep accounting records in accordance with section 386 of the Companies Act 2006;  
and

To prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the account to be reached.

  
R S Sokhi FCCA  
Sokhi & Associates Ltd  
Chartered Certified Accountants  
86B Albert Road  
Hford  
Essex IG1 1HR

Dated: 19 September 2025