

HEALTHY LIVING PROJECTS LIMITED

England & Wales · Charity number 1087256

Details

Status Registered

Legal form Charitable company

Company number [04108124](#)

Registered 2001-06-29

Register [View on the Charity Commission register](#)

Contact

Address 322 High Road
Ilford
Essex
IG1 1QP

Phone 020 8478 6478

Email llir.mustafaj@hlpltd.org.uk

Website www.hlpltd.org.uk

Activities

Objects: FOR THE BENEFIT OF THE INHABITANTS OF THE LONDON BOROUGH OF REDBRIDGE (THE AREA OF BENEFIT) AND IN PARTICULAR THOSE INHABITANTS WHO ARE REFUGEES OR ASYLUM SEEKERS OR WHO ARE OTHERWISE IN CONDITIONS OF NEED BY:1) ADVANCING EDUCATION2) RELIEVING POVERTY (INCLUDING THROUGH THE PROVISION OF ADVICE ON ISSUES RELATING TO, BUT NOT EXCLUSIVELY, IMMIGRATION, HOUSING, WELFARE BENEFIT AND EMPLOYMENT; AND3) PROVIDING OR ASSISTING IN THE PROVISION OF FACILITIES FOR RECREATION AND LEISURE TIME OCCUPATION IN THE INTERESTS OF SOCIAL WELFARE AND WITH THE OBJECT OF IMPROVING THE CONDITIONS OF LIFE OF THE SAID INHABITANTS

Activities: The Charity's objectives and principal activity is the provision of holistic care for the needy and the provision of education within the London Borough of Redbridge and surrounding areas. Activities include a drop in centre (The Welcome Centre) to help and support the homeless, refugees and asylum seekers. Projects also include Language classes, childcare and social groups for senior citizens.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Economic/community Development/employment, Recreation
- **Who:** Children/young People, Elderly/old People, Other Defined Groups

Geography

- **Area of benefit:** LONDON BOROUGH OF REDBRIDGE
- Essex

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£548,684	£405,017	£397,754	8
2024-03-31	£580,890	£387,367	£254,088	9
2023-03-31	£468,481	£500,726	-	-
2022-03-31	£412,664	£485,864	-	-
2021-03-31	£510,275	£464,865	£166,010	15

Trustees

Name	Role	Appointed
Rev Andrew Willis	Chair	2017-03-30
Angela Patricia Eversley		2023-11-23
Barbara Macaulay		2022-07-11
Debbie Evadney Loretta Forde		2021-09-14
Mark Andrews		2014-09-01
Romord Lindsay		2019-10-03
Simon John Standen		2019-02-21
Susanne Daswani		2023-11-23

HEALTHY LIVING PROJECTS LIMITED

England & Wales - Charity number 1087256

Accounts

Healthy Living Projects Limited

Report and Accounts
Year ended 31 March 2025

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

HEALTHY LIVING PROJECTS LIMITED

COMPANY INFORMATION

FOR THE YEAR ENDED 31 MARCH 2025

Trustees	Rev Andrew Willis (Chair) Mr Mark Andrews Mr Simon Standen Mr Romord Lindsay Miss Debbie Forde Mrs Barbara Macaulay Ms Angela Eversley Mrs Susanne Daswani
Key Staff	Mr Philip Herbert (Healthy Living Projects' Director) Mrs Sonia Lynch (Welcome Project Manager)
Governing Document	Memorandum and Articles of Association dated 15th November 2000, amended 21st May 2001 & 2nd June 2015
Company Registration Number	04108124 (England and Wales)
Charity Registration Number	1087256 (England and Wales)
Registered Office and Operational address	322 High Road, Ilford, Essex IG1 1QP
Independent Examiner	Lisa Darby FCA Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	CAF Bank Limited PO Box 289 Kings Hill West Malling Kent ME19 4TA

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**HEALTHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)**

**COMPANY INFORMATION
FOR THE YEAR ENDED 31ST MARCH 2025**

The directors, who are the charity's trustees for the purposes of charity law, have pleasure in submitting the Report and Accounts for the year ended 31st March 2025.

Volunteers

Volunteer activity has again been a crucial part of the work of Healthy Living Projects (HLP) and the trustees acknowledge grateful thanks to all who have given of their time in a wide range of ways. Two volunteers in Language Link have delivered English Language Classes in person, each giving up four hours a week. The Welcome Project has benefitted from volunteers who have helped in a number of ways including catering, reception duties, administration, processing donations of food and clothing, overseeing the shower and laundry facilities and running various life skills classes. From 1 April 2024 to 31 March 2025, 22 volunteers worked a total of 2,929 hours compared to 1,734 in 2023-24, up by 69% on the previous year.

Structure, Governance and Management

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 15th November 2000 and registered as a charity on 29th June 2001. 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. In the event of the company being wound up each member may be required to contribute an amount not exceeding £10.

Recruitment and Appointment of Trustees

The directors of the company are also charity trustees for the purposes of charity law. Under the requirements of the Memorandum and Articles of Association the trustees are elected at the Annual General Meeting.

The charity works within a diverse community; the trustees are keen that this diversity is reflected within the trustee body. Through networking the charity is seeking to identify those who have relevant knowledge and are willing to share their experience by being actively involved in the charity as a trustee.

Business and management skills are well represented within the trustee body. The mix of trustee skills, if lost due to retirements, is maintained by recruitment.

Trustee Induction and Training

Trustees are familiar with the work of the charity as they are provided with regular reports from the charity's management team. Potential trustees undertake an Induction Process and are informed of the following:

- The work carried out by the charity
- The Structure of the charity
- Obligations of the board of trustees
- Funding of the charity
- Future Strategic Plans

Publications from the Charity Commission are regularly distributed to all trustees.

**HEALTHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)**

**COMPANY INFORMATION
FOR THE YEAR ENDED 31ST MARCH 2025**

Risk Management

The trustees are keen to limit the internal and external risks to which the charity is exposed, and are continually investigating means of providing further support to the charity's principal activities.

Risks to funding have been mitigated by the development of agreements with organisations experienced in recognising and generating new streams of funding and the establishment of new initiatives in order to diversify income streams. Internal control risks are minimised by the implementation of Financial Control Procedures for the authorisation of all transactions and projects. Policies and Procedures are in place to ensure compliance with the health and safety of staff, volunteers, clients and visitors to the various projects. Employees have gained qualifications in Management, Health & Safety, First Aid and Food Hygiene. The charity maintains effective Insurance Policies covering Public Liability, Employers Liability, Professional Indemnity and Contents insurance.

Organisational Structure

Healthy Living Projects has a board of trustees consisting of 8 members who meet at least quarterly, and are responsible for the strategic direction and policy of the charity. Members are from a variety of professional backgrounds that add value to the work of the charity.

A scheme of delegation is in place and day-to-day responsibility for the provision of the services rests with the Projects Director. The Director is responsible for ensuring the charity delivers the services specified and that key performance indicators are met. Project Co-ordinators/ Managers have day-to-day responsibility for the operation and supervision of their teams, whilst ensuring the continued development of team skills and working practices.

Connections to Other Charities

The charity has a relationship with Ilford High Road Baptist Church in so far as having use of the church premises (including the Welcome Centre) for which the charity pays rent.

Public Benefit

When reviewing the charity's aims and objectives and in planning the activities, the trustees have had regard to the guidance on public benefit issued by the Charity Commission. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

Objectives and Activities

The company's objectives and principal activity is the relief of poverty, the provision of education and the provision of recreation in the interest of social welfare, within the London Borough of Redbridge.

The main activities planned for the year were:

- Providing a Day Centre to help and support the homeless, refugees and asylum seekers within the London Borough of Redbridge and surrounding areas.
- English Language classes for speakers of other languages

**HEALTHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)**

**COMPANY INFORMATION
FOR THE YEAR ENDED 31ST MARCH 2025**

Achievements and Performance

Welcome Project

The Welcome Project offers a support service providing help to those who are homeless or refugees and those seeking asylum within the London Borough of Redbridge and surrounding areas. The project operates from the Welcome Centre; these facilities include two training rooms, an I.T. suite, Interview rooms, a nurse's room, 2 showers and a laundry.

The Project continued to see an increase in numbers of homeless women and men who have attended the Day Centre

The project continued to provide hot meals and food parcels to people who have been placed in hostels or temporary accommodation. Support workers have continued to give Information, Advice and Guidance on issues relating to homelessness. The economic climate has continued to be challenging, but the charity is pleased to report that a number of grants and Local Authority contracts has enabled it to deliver vital services. During the year, staff and volunteers attended training courses on; Immigration Status & Eligibility for Housing, Domestic Abuse Awareness, Universal Credit overview, Casework skills for prevention & Advice services, Homelessness Law, INFORM Database, Food Health & Hygiene, Outcome Star and Safeguarding Vulnerable Adults They have also attended the Redbridge Homelessness Forum, Case Review and Redbridge Strategic Board meetings.

Language Link

English Language classes continued throughout the year. The aim of the classes is to teach practical English and to build up the confidence and self-esteem of the students. Classes are offered at different levels and whilst numbers have fluctuated, the average daily attendance is approximately 15 ladies.

Financial Review

The Charity is reporting a surplus for the year 2024-25 of £143,667, compared to a surplus of £193,523 in 2023-24. Reserves carried forward amount to £397,755 (£254,088 in 2023-24), £250,789 of which relates to restricted and endowment funds and £146,966 unrestricted funds.

For the year 2024-25 we received a total income of £548,684, compared to £580,890 in 2023-24. The main sources of income were grants and donations received for Welcome Project. This year, Welcome Project received £501,613 compared to £366,747 in 2023-24. In addition, an unexpected legacy of £2,961 (2023-24: £103,250) was made from the estate of Jean Margaret Gladstone of which £100,000 has been designated to the development of a Social Enterprise.

Total Expenditure for the year has increased to £405,017 compared to £387,367 in 2023-24. The charity has been keen to make savings wherever possible whilst recognising that salaries and activities costs linked to specific grants inevitably lead to a rise in expenditure for the duration of the grant.

**HEALTHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)**

**COMPANY INFORMATION
FOR THE YEAR ENDED 31ST MARCH 2025**

Principal Funding Sources

The principal sources of funding were from contracts with the London Borough of Redbridge and the ICB NHS) plus grants from Garfield Weston Foundation, The Drapers Charitable Trust, Rough Sleeper Intervention Program and the ongoing commitment from London Borough of Redbridge Housing Service. Felton Fundraising & Appeals continue to identify opportunities for a wider range of funding for the future. The individual donor scheme has 31 donors whose contributions totalled £9,153 (£11,464 2023-24) (with Gift Aid). These funds combined are sufficient to cover the salaries of Managers, Support Workers and Administrators who provide services to our clients as well as providing resources that cover activities and general running costs.

Investment Policy

The trustees have considered the most appropriate policy for investing funds and have found that a range of bank deposit accounts meet the charity's requirements.

Reserves Policy

The trustees consider it prudent that unrestricted funds should be sufficient to cover 3 months of unrestricted expenditure which amount to £10,571. Unrestricted cash balances held at the year-end amounted to £143,272 which complies with its reserves policy. The level of reserves will be monitored and reviewed by the trustees on a quarterly basis.

Plans for Future Periods

The charity is keen to maximise the opportunities afforded by the Welcome Centre facilities. Building on the achievements so far, the project plans to help more people to find fulfilment and independence through further training or employment.

In order to increase our revenues streams, the charity is keen to raise its profile through social media and other conventional means. To this end we will continue to develop our Website and social media platforms. We intend to build on relationships forged with local businesses such as Waitrose, Asda, Sainsbury's, Tesco, Lidl, Greggs, KFC, Big Yellow Storage and Nando's.

**HEALTHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)**

**COMPANY INFORMATION
FOR THE YEAR ENDED 31ST MARCH 2025**

Responsibilities of the directors under company law

The directors are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and UK Accounting Standards (UK Generally Accepted Accounting Practice).

Company law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at Balance Sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the directors are required to:

1. select suitable accounting policies and then apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The directors are responsible for keeping adequate accounting records which 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.

Approval

This report, which has been prepared in accordance with the provisions of the Companies Act 2006 relating to small companies, was approved by the trustees and signed on their behalf by:

Andrew Willis – Chair

Andrew Willis

Andrew Willis (Dec 2, 2025 09:48:54 GMT)

Date: Dec 2, 2025

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
HEALTHY LIVING PROJECTS LIMITED
('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025 on pages 8 to 20 following, which have been prepared on the basis of the accounting policies set out on pages 11 to 12.

Responsibilities and basis of report

As the charity's trustees of the 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').

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 your charity's accounts as 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 Institute of Chartered Accountants in England and Wales, 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:

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.

Lisa Darby

Lisa Darby (Dec 2, 2025 11:16:36 GMT)

Lisa Darby FCA
Institute of Chartered Accountants of England and Wales
Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: Dec 2, 2025

HEALTHY LIVING PROJECTS LIMITED
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2025 £	Total Funds 2024 £
INCOME AND ENDOWMENTS FROM:						
Donations and legacies	3	31,607	17,681	-	49,288	138,862
Donated goods	3	6,000	46,318	-	52,318	38,347
Charitable activities	4	506	311,724	125,000	437,230	396,155
Investments	5	6,358	-	890	7,248	4,366
Other income		2,600	-	-	2,600	3,160
Total income and endowments		47,071	375,723	125,890	548,684	580,890
EXPENDITURE ON:						
Charitable activities	6	(36,449)	(356,731)	-	(393,180)	(376,400)
Raising funds	6	(11,837)	-	-	(11,837)	(10,967)
Total expenditure		(48,286)	(356,731)	-	(405,017)	(387,367)
Net income/(expenditure)		(1,215)	18,992	125,890	143,667	193,523
Transfers between funds	16	-	-	-	-	-
		(1,215)	18,992	125,890	143,667	193,523
Net movement in funds		(1,215)	18,992	125,890	143,667	193,523
Reconciliation of funds:						
Total funds brought forward		148,181	105,907	-	254,088	60,565
Total funds carried forward	16	146,966	124,899	125,890	397,755	254,088

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The statement of financial activities also complies with the requirements for an income and expenditure account required by the Companies Act 2006.

The notes on page 11 - 19 form part of these accounts.

HEALTHY LIVING PROJECTS LIMITED

BALANCE SHEET

AS AT 31 MARCH 2025

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2025 £	Total Funds 2024 £
FIXED ASSETS						
Tangible assets	9	3,226	-	-	3,226	5,064
		<u>3,226</u>	<u>-</u>	<u>-</u>	<u>3,226</u>	<u>5,064</u>
CURRENT ASSETS						
Stock	10	-	3,324	-	3,324	3,619
Debtors	11	19,644	96,592	-	116,236	19,749
Cash at bank and in hand	12	143,272	83,540	125,890	352,702	284,862
		<u>162,915</u>	<u>183,456</u>	<u>125,890</u>	<u>472,261</u>	<u>308,230</u>
CREDITORS: Amounts falling due within one year	13	(19,176)	(58,557)	-	(77,733)	(59,206)
Net current assets / (liabilities)		<u>143,740</u>	<u>124,899</u>	<u>125,890</u>	<u>394,529</u>	<u>249,024</u>
Total assets less current liabilities		<u>146,966</u>	<u>124,899</u>	<u>125,890</u>	<u>397,755</u>	<u>254,088</u>
Net assets / (liabilities)		<u>146,966</u>	<u>124,899</u>	<u>125,890</u>	<u>397,755</u>	<u>254,088</u>
TOTAL NET ASSETS		<u>146,966</u>	<u>124,899</u>	<u>125,890</u>	<u>397,755</u>	<u>254,088</u>
FUND BALANCES						
16						
Unrestricted Funds						
General funds		46,966	-	-	46,966	148,180
Designated funds		100,000	-	-	100,000	-
		<u>146,966</u>	<u>-</u>	<u>-</u>	<u>146,966</u>	<u>148,180</u>
Restricted Funds		-	124,899	-	124,899	105,907
Endowment Funds		-	-	125,890	125,890	-
		<u>146,966</u>	<u>124,899</u>	<u>125,890</u>	<u>397,755</u>	<u>254,088</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

The directors (who are the charitable company's trustees for the purposes of charity law) acknowledge their responsibilities for:

- ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors and were signed on its behalf by:

Andrew Willis

Andrew Willis (Dec 2, 2025 09:48:54 GMT)

Andrew Willis

Date: Dec 2, 2025

Company number: 04108124

Charity number: 1087256

The notes on page 11 - 19 form part of these accounts.

HEALTHY LIVING PROJECTS LIMITED
FOR THE YEAR ENDED 31 MARCH 2025
CASH FLOW STATEMENT

	Note	2025 £	2024 £
Cash flows from operating activities:			
Net cash provided by operating activities	a	<u>61,327</u>	<u>200,586</u>
Cash flows from investing activities:			
Dividends, interest and rents from investments		7,248	4,366
Purchase of property, plant and equipment		(736)	(2,727)
Net cash provided by/(used in) investing activities		<u>6,512</u>	<u>1,639</u>
Change in cash and equivalents in the reporting period		<u>67,839</u>	<u>202,225</u>
Cash and equivalents at the beginning of the year	b	<u>284,863</u>	<u>82,638</u>
Cash and cash equivalents at the end of the year	b	<u>352,702</u>	<u>284,863</u>

Analysis of changes in net debt:

	At start of year £	Non-cash movements £	Cash-flows £	At end of year £
Cash	284,863	-	67,839	352,702
Total net funds	<u>284,863</u>	<u>-</u>	<u>67,839</u>	<u>352,702</u>

Note a: Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2025 £	2024 £
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	143,667	193,523
Adjustments for:		
Depreciation charges and provisions for impairment	2,573	6,491
Dividends, interest and rents from investments	(7,248)	(4,366)
(Increase)/decrease in stocks	295	2,860
(Increase)/decrease in debtors	(96,487)	(14,328)
Increase/(decrease) in creditors	18,527	16,406
Net cash provided by (used in) operating activities	<u>61,327</u>	<u>200,586</u>

Note b: Analysis of cash and cash equivalents

	2025 £	2024 £
Cash at bank with immediate access	352,203	284,394
Petty cash	498	469
Total cash and cash equivalents	<u>352,702</u>	<u>284,863</u>

HEALTHY LIVING PROJECTS LIMITED
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

1 Statutory Information

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention.

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

b) Income

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.
- ii) Donated facilities, services and goods. Goods donated for distribution to beneficiaries are recognised as income when receivable at fair value (being an estimate of the amount it would cost to purchase those items). Facilities, services and goods donated for the charity's own use are recognised as income when receivable at their value to the charity.

The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

When donated goods, services and facilities are distributed or consumed, an expense in respect of those items is included in the Statement of Financial Activities. At the year end any goods that have not been distributed or consumed are recognised as stock; donated fixed assets are capitalised.

- iii) Legacies. Income from legacies is recognised when a distribution is received from the estate or, if earlier, when the charity has been notified that a distribution will be made and the amount receivable can be measured reliably.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from grants.

Investment income represents income generated by the charity's assets and includes income from bank interest.

Other income comprise rental income and reimbursements.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Expenditure on raising funds comprises the costs for a professional fundraising consultant.

The charity's overheads, being costs that have not been incurred directly on a charitable activity, have been disclosed separately in the notes under the heading 'Support costs'. These costs have been allocated to the charity's various activities using an appropriate basis such as the relative use of space and / or personnel.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

HEALTHY LIVING PROJECTS LIMITED
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Fixtures and Fittings	Over 5 years
Plant and Machinery	Over 5 years

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Stock

Stock of donated items held for distribution to beneficiaries are measured at fair value; stocks of goods donated for the charity's own use are valued at an estimate of their value to the charity.

g) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to these schemes are recognised as an expense when the liability arises. The assets of these schemes are held separately from those of the charity in independently administered funds.

h) Taxation

The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

i) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

j) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

3 Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
The Estate of Jean Margaret Gladstone	2,961	-	2,961	103,250
The Souter Charitable Trust	2,000	-	2,000	3,000
The Leigh Trust	-	-	-	2,000
The Alchemy Foundation	-	-	-	1,000
The Eva Reckitt Trust	1,000	-	1,000	1,000
The Marsh Christian Trust	950	-	950	850
St Martin In The Field	-	981	981	279
Chapman Charitable Trust	2,000	-	2,000	-
Alma Jean Henry Trust	1,000	-	1,000	-
The HDH Wills 1965 Charitable Trust	2,000	-	2,000	-
Hannah Davies	-	9,700	9,700	-
The Leaver Family Charitable Trust	1,000	-	1,000	-
Sandy Maxworth	-	7,000	7,000	-
Donations from individuals (including Gift Aid)	7,460	-	7,460	9,266
Other donations	9,543	-	9,543	16,019
Gift aid recoverable	1,693	-	1,693	2,199
	<u>31,607</u>	<u>17,681</u>	<u>49,288</u>	<u>138,862</u>

Donations in kind comprise:

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Goods donated for:				
Distribution to beneficiaries				
Food	-	24,938	24,938	21,084
Clothing	-	4,406	4,406	1,971
Other	-	3,277	3,277	3,273
Donated facilities	6,000	13,698	19,698	12,020
	<u>6,000</u>	<u>46,318</u>	<u>52,318</u>	<u>38,347</u>

Restricted donated facilities comprise two room storage spaces that have been made available rent-free for the Welcome Project. Unrestricted donated facilities comprise the use of a room for office and storage space made available rent-free to the charity.

HEALTHY LIVING PROJECTS LIMITED
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

4 Income from charitable activities	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
<u>Welcome Project</u>					
LB of Redbridge - Housing	-	70,000	-	70,000	70,000
LBR Floating Support	-	42,523	-	42,523	53,154
LBR Health Navigator	-	42,000	-	42,000	42,000
LBR - Rough Sleepers Intervention	-	12,500	-	12,500	12,500
LBR Household Support	-	35,000	-	35,000	11,120
Community Organisations Cost of Living Grant	-	-	-	-	67,454
The Garfield Weston Foundation	-	35,000	-	35,000	35,000
NHS NE London ICB	-	93,043	-	93,043	43,048
The Tudor Trust	-	-	-	-	14,000
The Edward Gostling Foundation	-	10,000	125,000	135,000	10,000
London Catalyst (Samaritan Fund)	-	1,500	-	1,500	2,000
The Drapers' Charitable Fund	-	20,000	-	20,000	-
	-	361,566	125,000	486,566	360,276
<u>Young Inspirations</u>					
Fees	-	-	-	-	23,017
<u>Pre-school</u>					
Fees - LB of Redbridge	-	-	-	-	27,807
Fees - LB of Redbridge SEN	-	-	-	-	10,670
Fees - other	-	-	-	-	6,128
Education & Skills Funding Agency	-	-	-	-	-
	-	-	-	-	44,605
<u>Language Link</u>					
Fees	506	-	-	506	412
<u>Welcome Project: Closing balances of deferred income</u>					
NHS NE London ICB	-	(49,842)	-	(49,842)	(21,524)
LBR Floating Support	-	-	-	-	(10,631)
The Tudor Trust	-	-	-	-	-
	-	(49,842)	-	(49,842)	(32,155)
	506	311,724	125,000	437,230	396,155
5 Investment income					
	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025 £	Total 2024 £
Bank interest	6,358	-	890	7,248	4,366
				7,248	4,366
6 Analysis of expenditure					

Direct costs have been allocated on the basis of direct costs incurred on each activity, support costs have been allocated on the basis of usage and staff time spent on each activity. In this year, the charity operated one activity, the Welcome Project.

a Incurred directly on activities	Welcome Project £	Charitable Expenditure 2025 £	Raising funds 2025 £
Salaries & wages	234,709	234,709	-
Outworker costs	2,190	2,190	-
Materials, books & journals	40	40	-
Transportation & travel	398	398	-
Donations distributed (Note 6d)	45,948	45,948	-
Volunteer expenses	1,341	1,341	-
Fundraising	11,837	-	11,837
Catering materials & equipment	15,393	15,393	-
Telephone	2,922	2,922	-
Post & stationery	650	650	-
Repairs & maintenance	14,308	14,308	-
Subscriptions	1,869	1,869	-
Activities & trips	1,109	1,109	-
Sundry expenses	3,318	3,318	-
Consultancy & professional fees	3,866	3,866	-
Rent, rates & storage	12,392	12,392	-
Insurance	2,369	2,369	-
Light, heat & cleaning	16,090	16,090	-
Training	228	228	-
Depreciation	2,393	2,393	-

HEALTHY LIVING PROJECTS LIMITED
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

b	Support costs			
	Salaries & wages	17,944	17,944	-
	Materials, books & journals	48	48	-
	Donations Distributed (Note 6d)	6,000	6,000	-
	Telephone	1,020	1,020	-
	Post & stationery	309	309	-
	Repairs & maintenance	15	15	-
	Subscriptions	35	35	-
	Sundry expenses	87	87	-
	Consultancy & professional fees	740	740	-
	Insurance	320	320	-
	Bank charges	60	60	-
	Depreciation	180	180	-
c	Governance			
	Independent examiner's fees	4,890	4,890	-
	Total expenditure	405,017	393,180	11,837

In the prior year, direct costs were allocated on the basis of direct costs incurred on each activity, support costs have been allocated on the basis of usage and staff time spent on each activity.

	Welcome Project £	Young Inspirations £	Pre- School £	Young at heart £	Total Charitable Expenditure 2024 £	Raising funds £
a	Incurred directly on activities					
	Salaries & wages	175,410	29,685	37,697	-	242,791
	Outworker costs	-	-	120	-	120
	Materials, books & journals	3	45	29	1	78
	Equipment	150	-	48	-	198
	Transportation & travel	451	275	-	-	726
	Donations distributed (note 6d)	40,439	-	-	-	40,439
	Volunteer expenses	1,123	-	-	-	1,123
	Fundraising	10,967	-	-	-	-
	Catering materials & equipment	10,734	1,565	17	15	12,331
	Telephone	3,847	286	266	-	4,399
	Post & stationery	504	69	67	-	640
	Repairs & maintenance	9,471	320	590	-	10,382
	Subscriptions	1,348	335	397	-	2,080
	Activities & trips	2,031	77	-	50	2,158
	Sundry expenses	1,740	164	200	-	2,104
	Consultancy & professional fees	1,120	856	552	-	2,528
	Rent, rates & storage	13,887	1,732	3,007	-	18,627
	Insurance	2,717	181	181	-	3,079
	Light, heat & cleaning	14,756	146	207	-	15,109
	Training	1,080	-	40	-	1,120
	Recruitment	4,082	-	-	-	4,082
b	Support costs					
	Salaries & wages	1,124	341	381	-	1,845
	Catering materials & equipment	279	85	95	-	458
	Telephone	96	29	33	-	157
	Subscription	21	6	7	-	35
	Consultancy and professional fees	312	95	106	-	512
	General expenses	53	16	18	-	87
	Depreciation	6,491	-	-	-	6,491
c	Governance					
	Independent examiner's fees	2,700	-	-	-	2,700
	Total expenditure	306,937	36,308	44,056	66	376,400
						10,967

HEALTHY LIVING PROJECTS LIMITED
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

d	Donations distributed	Support costs £	Incurred directly on activities £	Total 2025 £	Total 2024 £
	Food	-	24,684	24,684	22,853
	Clothing	-	4,793	4,793	2,331
	Services (Storage and office space)	6,000	13,698	19,698	12,020
	Other	-	2,773	2,773	3,235
		<u>6,000</u>	<u>45,948</u>	<u>51,948</u>	<u>40,439</u>

7 Analysis of staff costs, the cost of key management personnel and trustee remuneration

	2025 £	2024 £
Gross wages and salaries	231,359	227,819
Social security	14,531	11,010
Pension costs	6,763	5,808
	<u>252,653</u>	<u>244,637</u>
The average number of employees: full-time equivalents	2025	2024
Welcome Project	7.22	4.86
Young Inspirations	-	1.48
Preschool	-	1.65
Management and administration	1.00	0.96
	<u>8.22</u>	<u>8.95</u>

The average monthly headcount of full and part time employees during the year was 11.17 (2024: 13.83)

No staff received salaries at a rate of more than £60,000 per annum.

During the year key management received employment benefits totalling £69,745 (2024: £78,463).

Ursula Standen, who is closely related to trustee, Simon Standen, received employment benefits totalling £29,956 (2024: £27,963) for providing administrative services to the charity as permitted by the charity's governing document.

Payroll costs included redundancy and termination payments totalling £nil (2024: £5,115) and comprised statutory payments and ex-gratia payments where this was considered appropriate. Redundancy and termination payments are charged when the liability or obligation arises.

No trustees received employment benefits in either the current or preceding year.

8 Acting as agent

On occasion the charity receives money on behalf of other charities, which it banks and then pays out to these charities. This income is received as agent for these other charities and the income, and the related payments, are excluded from the Statement of Financial Activities; any money that has not been distributed by the year end is recognised as a creditor.

During the year the charity acted as agent for BARKA UK and, in that capacity:

- a) received £52,500 (2024: £40,000) and paid £41,250 (2024: £30,000)
- b) at the year end the charity owed £11,250 (2024: £10,000) to BARKA UK.

9 Tangible fixed assets

	Fixtures and fittings £	Plant and Machinery £	Total 2025 £
Cost			
At 1 April 2024	6,909	31,236	38,145
Additions	-	736	736
Disposals	-	-	-
At 31 March 2025	<u>6,909</u>	<u>31,971</u>	<u>38,880</u>
Accumulated depreciation			
At 1 April 2024	6,909	26,172	33,081
Charge for the year	-	2,573	2,573
Eliminated on disposal	-	-	-
At 31 March 2025	<u>6,909</u>	<u>28,745</u>	<u>35,654</u>
Net book value			
At 31 March 2025	<u>-</u>	<u>3,226</u>	<u>3,226</u>
At 31 March 2024	<u>-</u>	<u>5,064</u>	<u>5,064</u>

HEALTHY LIVING PROJECTS LIMITED
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

10 Stock	2025	2024
	£	£
Donated goods		
For distribution to beneficiaries	3,324	3,618
	<u>3,324</u>	<u>3,618</u>
11 Debtors	2025	2024
	£	£
Falling due within one year:		
Trade debtors	96,592	-
Gift aid recoverable	455	448
Other debtors	12,098	11,804
Prepayments and accrued income	7,091	7,497
	<u>116,236</u>	<u>19,749</u>
12 Cash at Bank and in Hand	2025	2024
	£	£
Cash at bank with immediate access	352,203	284,394
Petty cash	498	469
	<u>352,702</u>	<u>284,862</u>
13 Creditors: liabilities falling due within one year	2025	2024
	£	£
Trade creditors	1,051	2,060
Taxation and social security	4,404	3,751
Other creditors - NEST Pension	764	579
Other creditors - BARKA	11,250	10,000
Accruals	10,422	10,662
Deferred income	49,842	32,155
	<u>77,733</u>	<u>59,206</u>
14 Deferred income		
Deferred income comprises the following:	2025	2024
	£	£
Balance at the beginning of the reporting period	32,155	22,631
Amount released to income	(32,155)	(22,631)
Amount deferred in year	49,842	32,155
Balance at the end of the reporting period	<u>49,842</u>	<u>32,155</u>
The income deferred at the period end will be released to income over the following periods:		
Within one year	49,842	32,155
After one year	-	-
	<u>49,842</u>	<u>32,155</u>
The balance on Deferred Income represents grants received from The London Borough of Redbridge and NHS NE London ICB which relates to the financial year 2025-26. (See note 4 above)		
15 Pension commitments		
During the year employer's pension contributions totalling £6,763 (2024: £5,808) were payable to defined contribution personal pension schemes. No pension contributions were owing at the balance sheet date (2024: £nil).		

HEALTHY LIVING PROJECTS LIMITED
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

16 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2025 £	Incoming resources 2025 £	Outgoing resources 2025 £	Transfers in the year 2025 £	Closing balance 2025 £
<i>Designated Funds</i>					
The Jean Gladstone Legacy	-	-	-	100,000	100,000
	-	-	-	100,000	100,000
<i>General Unrestricted Funds</i>	148,181	47,071	(48,286)	(100,000)	46,966
Total Unrestricted Funds	148,181	47,071	(48,286)	-	146,966
<i>Restricted Funds</i>					
<u>Welcome Project</u>					
LB of Redbridge - Housing	27,072	70,000	(97,072)	-	-
LBR Floating Support	-	42,523	(42,523)	-	-
LBR Health Navigator	-	42,000	(42,000)	-	-
LBR - Rough Sleepers Intervention	12,500	12,500	(6,408)	-	18,592
LBR Household Support	8,830	35,000	(15,201)	-	28,629
The Edward Gostling Foundation	7,992	10,000	(17,992)	-	-
The Garfield Weston Foundation	35,000	35,000	(34,072)	-	35,928
NHS NE London ICB	8,072	43,201	(49,665)	-	1,608
London Catalyst - Samaritan Fund	821	1,500	(1,339)	-	982
Fowler Smith and Jones Trust	2,000	-	(2,000)	-	-
St Martin In The Field	-	981	(981)	-	-
Sandy Maxworth Fund	-	7,000	(465)	-	6,535
Hannah Davies Fund	-	9,700	(400)	-	9,300
Draper's Charitable Fund	-	20,000	-	-	20,000
Other Donated Goods and Facilities	3,618	46,318	(46,613)	-	3,324
Total of Restricted Funds	105,907	375,723	(356,731)	-	124,899
<i>Endowment Funds</i>					
<u>Expendable</u>					
The Edward Gostling Fund	-	125,890	-	-	125,890
Aggregate of funds	254,088	548,684	(405,017)	-	397,755

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestricted Funds				2025 £
	General funds £	Designated funds £	Restricted funds £	Endowment funds £	
Tangible fixed assets	3,226	-	-	-	3,226
Stock	-	-	3,324	-	3,324
Debtors	19,644	-	96,592	-	116,236
Cash at bank and in hand	43,272	100,000	83,540	125,890	352,702
Creditors falling due within one year	(19,176)	-	(58,557)	-	(77,733)
	46,966	100,000	124,899	125,890	397,755

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2024 £	Incoming resources 2024 £	Outgoing resources 2024 £	Transfers in the year 2024 £	Closing balance 2024 £
<i>General Unrestricted Funds</i>	35,948	203,472	(92,166)	927	148,181
Total Unrestricted Funds	35,948	203,472	(92,166)	927	148,181

HEALTHY LIVING PROJECTS LIMITED
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

Restricted Funds

<u>Welcome Project</u>					
LB of Redbridge - Housing	-	70,000	(42,928)	-	27,072
LBR Floating Support	-	42,523	(42,523)	-	-
LBR Health Navigator	-	42,000	(42,000)	-	-
LBR - Rough Sleepers Intervention	-	12,500	-	-	12,500
LBR Household Support	-	11,120	(2,290)	-	8,830
LBR Food Bank	6,012	-	(6,012)	-	-
Community Organisations Cost of Living Grant	-	67,454	(66,527)	(927)	-
The Edward Gostling Foundation	-	10,000	(2,008)	-	7,992
The Garfield Weston Foundation	9,024	35,000	(9,024)	-	35,000
The Tudor Trust	1,103	14,000	(15,103)	-	-
NHS NE London ICB	-	21,524	(13,452)	-	8,072
London Catalyst - Samaritan Fund	-	2,000	(1,179)	-	821
Fowler Smith and Jones Trust	2,000	-	-	-	2,000
St Martin In The Field	-	279	(279)	-	-
Other Donated Goods and Services	6,478	38,347	(41,207)	-	3,618
	<u>24,617</u>	<u>366,747</u>	<u>(284,531)</u>	<u>(927)</u>	<u>105,907</u>
<u>Pre-School</u>					
Fees-LB Redbridge SEN	-	10,670	(10,670)	-	-
Total of Restricted Funds	<u>24,617</u>	<u>377,417</u>	<u>(295,201)</u>	<u>(927)</u>	<u>105,907</u>
Aggregate of funds	<u>60,565</u>	<u>580,890</u>	<u>(387,367)</u>	<u>-</u>	<u>254,088</u>

Analysis of net assets by fund

In the previous year, the assets and liabilities of the various funds were as follows:

	Unrestricted funds £	Restricted funds £	2024 £
Tangible fixed assets	5,064	-	5,064
Stock and Debtors	12,252	11,116	23,368
Cash at bank and in hand	135,935	148,927	284,862
Creditors falling due within one year	(5,070)	(54,136)	(59,206)
	<u>148,180</u>	<u>105,907</u>	<u>254,088</u>

The purpose of the funds held by the charity are as follows:

Restricted Funds:

Welcome Project:	This project provides help and support to the homeless, refugees and asylum seekers within the London Borough of Redbridge. Clients can receive medical advice, meals, laundry facilities and the use of the project's garden.
LB - Redbridge Housing:	Funded the Welcome Project towards staff and operational costs.
The Garfield Weston Foundation:	Funded the Welcome Project towards staff and operational costs.
The Tudor Trust:	Funded the Welcome Project towards the salary and the on-going costs of a support worker.
Community Organisations Cost of Living:	Funded the Welcome Project towards Support Workers salary cost.
The Edward Gostling Foundation:	Funded the Welcome Project towards general running costs of the project.
LBR - Rough Sleepers Intervention:	Funded the Welcome Project towards staff salary .
LBR - Household Support:	Funded the Welcome Project towards emergency relief for clients facing Cost of living crisis
LBR - Food Bank:	Funded the Welcome Project towards emergency relief for clients facing Cost of living crisis
LBR Floating Support:	Funded the Welcome Project towards the salary and the on-going costs of a support worker
LBR Health Navigator:	Funded the Welcome Project towards the salary and the on-going costs of a support worker
NHS NE London ICB:	Funded the Welcome Project towards the salary and the on-going costs of a support worker
Fowler Smith and Jones Trust:	Funded the Welcome Project towards the clients hardship fund
London Catalyst- Samaritan Fund:	Funded the Welcome Project towards emergency payments for clients experiencing hardship.
St Martin In The Field:	Funded the Welcome Project towards emergency relief for clients

HEALTHY LIVING PROJECTS LIMITED
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

Other Donated Goods and Facilities:	Donated food, toiletries, clothing and other household items from restaurants, supermarkets and members of Public towards Welcome Project's clients. Big Yellow Self storage also provide Welcome Project with free storage space.
Sandy Maxworth Fund:	Funding towards a Welfare Fund for Service Users at the Welcome Project.
Hannah Davies Fund	Funding towards a Welfare Fund (specifically Food and Clothing) for Service Users at the Welcome Project.
Draper's Charitable Fund:	Funding towards Core Costs of the Welcome Project.
LB Redbridge - SEN:	Funded support worker cost for SEN children.
<i>Endowment Funds:</i> Edward Gostling Fund	Funded the Welcome Project towards general running costs of the project. The terms of Endowment is to limit spending to £25,000 per annum for 5 years, and any unused funds can be treated as general funds after the 5 years from date of receipt.
<i>Designated Funds:</i> The Jean Gladstone Legacy	Legacy income received during the year and the prior year, designated by the trustees to be used for Social Enterprise development.

17 Operating lease commitments

The charity has a licence to occupy agreement with Ilford High Road Baptist Church for the Welcome Centre Building. The minimum amount payable in respect of this agreement is as follows:

	2025	2024
	£	£
Payments falling due:		
Within one year	10,200	10,200
Between one and five years	8,925	20,400
	19,125	30,600

During the year the charity was charged £10,200 (2024: £10,200) for its rent agreement.

18 Transactions with related parties

During the year the charity:

- a) received donations totalling £2,280 (2024: £2,280) from related parties (which includes trustees, any other members of key management and anyone closely connected to them).
- b) No expenses (2024: £nil) were paid to, or for, the trustees.

Except as disclosed in note 7 'Analysis of staff costs', there have been no other transactions with related parties during the year.

19 Members

Each member of the company commits to contribute if the charity is wound up an amount of £10.

HEALTHY LIVING PROJECTS LIMITED
DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES
FOR THE YEAR ENDED 31 MARCH 2025

Note	<u>Unrestricted funds</u>					Unrestricted 2024 £	Restricted 2024 £	Total 2024 £	
	General 2025	Designated 2025 £	Restricted 2025 £	Endowment 2025 £	Total 2025 £				
INCOME AND ENDOWMENTS FROM:									
Donations and legacies	3	31,607	-	17,681	-	49,288	138,583	279	138,862
Donated goods	3	6,000	-	46,318	-	52,318	-	38,347	38,347
Charitable activities	4	506	-	311,724	125,000	437,230	57,364	338,791	396,155
Investments	5	6,358	-	-	890	7,248	4,366	-	4,366
Other income		2,600	-	-	-	2,600	3,160	-	3,160
Total income and endowments		47,071	-	375,723	125,890	548,684	203,473	377,417	580,890
EXPENDITURE ON:									
Charitable activities:	6	(36,449)	-	(356,731)	-	(393,180)	(81,199)	(295,201)	(376,400)
Raising funds	6	(11,837)	-	-	-	(11,837)	(10,967)	-	(10,967)
Total Expenditure		(48,286)	-	(356,731)	-	(405,017)	(92,166)	(295,201)	(387,367)
Net income/(expenditure)		(1,215)	-	18,992	125,890	143,667	111,307	82,216	193,523
Transfers between funds	16	(100,000)	100,000	-	-	-	927	(927)	-
Net movement in funds		(101,215)	100,000	18,992	125,890	143,667	112,233	81,289	193,523
Reconciliation of funds:									
Total funds brought forward		148,181	-	105,907	-	254,088	35,948	24,617	60,565
Total funds carried forward	16	46,966	100,000	124,899	125,890	397,755	148,181	105,907	254,088

HEALTHY LIVING PROJECTS LIMITED

England & Wales - Charity number 1087256

Accounts

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2024**

FOR

**HEALTHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)**

CHARITY NUMBER: 1087256

COMPANY NUMBER: 04108124

**HEATHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)**

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FOR THE YEAR ENDED 31ST MARCH 2024**

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**HEALTHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)**

**COMPANY INFORMATION
FOR THE YEAR ENDED 31ST MARCH 2024**

Reference and Administrative Information

Charity Name:	Healthy Living Projects Limited
Governing Document:	Memorandum and Articles of Association dated 15 th November 2000, amended 21 st May 2001 & 2 nd June 2015
Charity registration number:	1087256 (England and Wales)
Company registration number	04108124 (England and Wales)
Registered Office and Operational address:	322 High Road, Ilford, Essex, IG1 1QP

Trustees

Mr Barry Richardson (Secretary) (Resigned 23rd November 2023)

Mr Mark Andrews (Treasurer) (Resigned as Chair on 1st August 2023)

Rev Andrew Willis (Chair) (Elected on 1st August 2023)

Mr Simon Standen

Mr Romord Lindsay

Miss Debbie Forde

Mrs Barbara Macaulay

Ms Angela Patricia Eversley (Appointed: 23rd November 2023)

Mrs Susanne Daswani (Appointed: 23rd November 2023)

Secretary

Mr Barry Richardson (Resigned 23rd November 2023)

Key Management Personnel

Mr Philip Herbert (Projects Director)

Miss Patricia Forde (Children's Services Manager) (Made redundant 17th December 2023)

Mrs Sonia Lynch (Welcome Centre Manager)

Independent Examiner

Lisa Darby FCA, Stewardship, 1 Lamb's Passage, London, EC1Y 8AB

Bankers

CAF Bank Limited, PO Box 289, Kings Hill, West Malling, Kent ME19 4TA

HEALTHY LIVING PROJECTS LIMITED (COMPANY LIMITED BY GUARANTEE)

COMPANY INFORMATION FOR THE YEAR ENDED 31ST MARCH 2024

The directors, who are the charity's trustees for the purposes of charity law, have pleasure in submitting the Report and Accounts for the year ended 31st March 2024.

Volunteers

Volunteer activity has again been a crucial part of the work of Healthy Living Projects (HLP) and the trustees acknowledge grateful thanks to all who have given of their time in a wide range of ways. Two volunteers in Language Link have delivered English Language Classes in person, each giving up four hours a week. The Young at Heart programme was led by two volunteers each contributing three hours on a weekly basis to run activities for the elderly and keep in touch by phone. The Welcome Project has benefitted from volunteers who have helped in a number of ways including catering, reception duties, administration, processing donations of food and clothing, overseeing the shower and laundry facilities and running various life skills classes. From 1 April 2023 to 31 March 2024 there were 1,734 volunteer hours worked compared to 997 in 2022-23, which is up by 74% on the previous year.

Structure, Governance and Management

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 15th November 2000 and registered as a charity on 29th June 2001. 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. In the event of the company being wound up each member may be required to contribute an amount not exceeding £10.

Recruitment and Appointment of Trustees

The directors of the company are also charity trustees for the purposes of charity law. Under the requirements of the Memorandum and Articles of Association the trustees are elected at the Annual General Meeting.

The charity works within a diverse community; the trustees are keen that this diversity is reflected within the trustee body. Through networking the charity is seeking to identify those who have relevant knowledge and are willing to share their experience by being actively involved in the charity as a trustee.

Business and management skills are well represented within the trustee body. The mix of trustee skills, if lost due to retirements, is maintained by recruitment.

Trustee Induction and Training

Trustees are familiar with the work of the charity as they are provided with regular reports from the charity's management team. Potential trustees undertake an Induction Process and are informed of the following:

- The work carried out by the charity
- The Structure of the charity
- Obligations of the board of trustees
- Funding of the charity
- Future Strategic Plans
- Publications from the Charity Commission are regularly distributed to all trustees.

**HEALTHY LIVING PROJECTS LIMITED
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**COMPANY INFORMATION
FOR THE YEAR ENDED 31ST MARCH 2024**

Risk Management

The trustees are keen to limit the internal and external risks to which the charity is exposed and are continually investigating means of providing further support to the charity's principal activities.

Risks to funding have been mitigated by the development of agreements with organisations experienced in recognising and generating new streams of funding and the establishment of new initiatives in order to diversify income streams. Internal control risks are minimised by the implementation of Financial Control Procedures for the authorisation of all transactions and projects. Policies and Procedures are in place to ensure compliance with the health and safety of staff, volunteers, clients and visitors to the various projects. Employees have gained qualifications in Management, Safer Recruitment, Childcare, Health & Safety, First Aid and Food Hygiene. The charity maintains effective Insurance Policies covering Public Liability, Employers Liability, Professional Indemnity and Contents insurance.

Organisational Structure

Healthy Living Projects has a board of trustees consisting of 8 members who meet at least quarterly, and are responsible for the strategic direction and policy of the charity. Members are from a variety of professional backgrounds that add value to the work of the charity.

A scheme of delegation is in place and day-to-day responsibility for the provision of the services rests with the Projects Director. The Director is responsible for ensuring the charity delivers the services specified and that key performance indicators are met. Project Co-ordinators/ Managers have day-to-day responsibility for the operation and supervision of their teams, whilst ensuring the continued development of team skills and working practices.

Pay policy for key management personnel

Staff salaries are aligned with the pay structure set out in the NJC Pay scales and NICVA job descriptions. HLP will always pay within National Minimum Wage requirements currently in force.

Related Parties

The charity has a relationship with Ilford High Road Baptist Church in so far as having use of the church premises (including the Welcome Centre) for which the charity pays rent.

Public Benefit

When reviewing the charity's aims and objectives and in planning the activities, the trustees have had regard to the guidance on public benefit issued by the Charity Commission. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

Objectives and Activities

The company's objectives and principal activity is the relief of poverty, the provision of education and the provision of recreation in the interest of social welfare, within the London Borough of Redbridge.

The main activities planned for the year were:

- Providing a Day Centre to help and support the homeless, refugees and asylum seekers within the London Borough of Redbridge and surrounding areas.
- English Language classes for speakers of other languages
- Childcare and education provided for children of pre-school age
- Out of school childcare for children of primary school age
- Social groups for senior citizens

**HEALTHY LIVING PROJECTS LIMITED
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**COMPANY INFORMATION
FOR THE YEAR ENDED 31ST MARCH 2024**

Achievements and Performance

COVID-19

Staff and volunteers have continued to be mindful of government policies and guidance on health and hygiene issues regarding Covid-19.

Welcome Project

The Welcome Project offers a support service providing help to those who are homeless or refugees and those seeking asylum within the London Borough of Redbridge and surrounding areas. The project operates from the Welcome Centre; these facilities include two training rooms, an I.T. suite, Interview rooms, a nurse's room, showers and a laundry.

The Project continued to see an increase in numbers of homeless women and men who have attended the Day Centre

The project continued to provide hot meals and food parcels to people who have been placed in hostels or temporary accommodation. Support workers have continued to give Information, Advice and Guidance on issues relating to homelessness. The economic climate has continued to be challenging, but the charity is pleased to report that a number of grants and Local Authority contracts has enabled it to deliver vital services. During the year, staff and volunteers attended training courses in Mental Health, Suicide Awareness and Supporting Women Experiencing Homelessness. They have also attended the Redbridge Homelessness Forum, Case Review and Redbridge Strategic Board meetings.

Language Link

English Language classes continued throughout the year, still with some Covid-19 related precautions in place to protect volunteers and students. The aim of the classes is to teach practical English and to build up the confidence and self-esteem of the students. Classes are offered at different levels and whilst numbers have fluctuated, the average daily attendance is approximately 12 ladies.

Pre-School

Childcare and education has been provided for up to 23 children, although numbers have been as low as 11, causing some anxiety around continuous employment for staff. This year the Pre-school has struggled to maintain a viable level of suitably qualified staff. This has been exacerbated by long-term sickness absence, resignations and maternity leave and difficulty in recruiting suitable qualified replacements resulting in the use of agency workers. Following an unsatisfactory OFSTED inspection, the Trustees took the strategic decision to suspend its registration with OFSTED and close the setting on 16th November 2023 until such time as it is able to meet the standards required for a quality childcare setting.

**HEALTHY LIVING PROJECTS LIMITED
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**COMPANY INFORMATION
FOR THE YEAR ENDED 31ST MARCH 2024**

Young Inspirations

The Pandemic and Cost of Living Crisis has continued to impact on the number of children attending our Breakfast and After School clubs as many parents now work from home or blended hours and therefore have little or no need for our services. With the average daily attendance dropping below 10, the club has become financially unsustainable. The trustees have had this situation under continual review for over a year and reluctantly reached the decision to close the service from 17th November 2023 until such time as there may be an upturn in demand for out of school care.

Young at Heart

Our Young at Heart group have met regularly on Monday afternoons and provided support to its members to help overcome loneliness. Members sit and chat whilst they enjoy tea, coffee and cakes; they play games; and sometimes enjoy the visit of speakers from outside organisations. The project leader felt unable to continue beyond 31st July 2023 but organised one final activity to celebrate Christmas. With no obvious successor, the club has remained dormant since the beginning of 2024. Members have been referred to other similar activities in the locality including the church run Knitting Club.

Financial Review

The Charity is reporting a surplus for the year 2023-24 of £193,523, compared to a loss of £32,245 in 2022-23. Reserves carried forward amount to £254,088 (£60,565 in 2022-23), £105,907 of which relates to restricted funds and £148,181 unrestricted funds.

For the year 2023-24 we received a total income of £580,890, compared to £468,481 in 2022-23. The main sources of income was grants and donations received for Welcome Project. This year Welcome Project received £404,027 compared to £350,468 2022-23. In addition, an unexpected legacy of £103,250 was received from the estate of Jean Margaret Gladstone. Income for Young Inspirations Out of School Club decreased to £23,517 compared to £57,609. Income for Pre-school decreased again this year to £44,915 compared to £58,969 in 2022-23 due to lower numbers of children in attendance and the subsequent closure of Young Inspirations and the Pre-school provision in November 2023.

Total Expenditure for the year has decreased to £387,367 compared to £500,726 in 2022-23. The charity has been keen to make savings wherever possible whilst recognising that salaries and activities costs linked to specific grants inevitably lead to a rise in expenditure for the duration of the grant.

Principal Funding Sources

Aside from fees generated from Young Inspirations and Pre-school, the principal sources of funding were from contracts with the London Borough of Redbridge and grants from Garfield Weston Foundation, The Tudor Trust, Rough Sleeper Intervention Program and the ongoing commitment from London Borough of Redbridge Housing Service. Felton Fundraising & Appeals continue to identify opportunities for a wider range of funding for the future. The individual donor scheme has 31 donors whose contributions totalled £11,464 (£10,168 2022-23) (with Gift Aid). The charity has an annual fundraising event in the form of a Sponsored Walk, it raised £2,500 in 2023 and has targeted £5,000 in 2024.

These funds combined are sufficient to cover the salaries of Managers, Support Workers and Administrators who provide services to our clients as well as providing resources that cover activities and general running cost.

**HEALTHY LIVING PROJECTS LIMITED
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**COMPANY INFORMATION
FOR THE YEAR ENDED 31ST MARCH 2024**

Investment Policy

The trustees have considered the most appropriate policy for investing funds and have found that bank deposit accounts meet the charity's requirements.

Reserves Policy

The trustees have examined the charity's requirements for reserves in light of the main risks to the organisation. They have established a policy whereby unrestricted funds are required to:

- Cover administration and support costs without which the charity could not function to provide funds to enable project/s to be undertaken at short notice.
- The trustees consider it prudent that unrestricted funds should be sufficient to cover 3 months administration and support costs which amount to £23,042. Unrestricted cash balances held at the yearend amount to £135,936.

The level of reserves will be monitored and reviewed by the trustees on a quarterly basis.

Plans for Future Periods

The charity is keen to maximise the opportunities afforded by the Welcome Centre facilities. Building on the achievements so far, the project plans to help more people to find fulfilment and independence through further training or employment.

In order to increase our revenues streams, the charity is keen to raise its profile through social media and other conventional means. To this end we will continue to develop our Website and social media platforms. We intend to build on relationships forged with local businesses such as Waitrose, Asda, Sainsbury's, Tesco, Lidl, Greggs, KFC, Big Yellow Storage and Nando's.

Responsibilities of the directors under company law

The directors are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and UK Accounting Standards (UK Generally Accepted Accounting Practice).

Company law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at Balance Sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the directors are required to:

1. select suitable accounting policies and then apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

**HEATHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)
CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2024**

The directors are responsible for keeping adequate accounting records which 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.

This report, which has been prepared in accordance with the provisions of the Companies Act 2006 relating to small companies, was approved by the trustees and signed on their behalf by:

Andrew Willis

Andrew Willis
Chair

13th November 2024

Approved by the trustees on _____

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HEALTHY LIVING PROJECTS LIMITED

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024 on pages 11 to 24 following, which have been prepared on the basis of the accounting policies set out on pages 14-15.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

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 your charity's accounts as 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 Institute of Chartered Accountants in England and Wales, 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:

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.

Lisa Darby

Lisa Darby FCA
Institute of Chartered Accountants of England and Wales

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date : 18th November 2024

HEALTHY LIVING PROJECTS LIMITED
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2024
Summary Income and Expenditure Account

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3a	138,582	280	138,862	66,303
Donated goods	3a	-	38,347	38,347	39,425
Investments		4,366	-	4,366	892
Charitable activities	3b	57,364	338,791	396,155	356,410
Other income and endowments		3,160	-	3,160	5,451
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Total income and endowments		203,472	377,418	580,890	468,481
EXPENDITURE ON					
Charitable activities	4a-c	81,199	295,201	376,400	490,618
Raising funds	4d	10,967	-	10,967	10,108
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Total expenditure		92,166	295,201	387,367	500,726
Net income/(expenditure)		111,306	82,217	193,523	(32,245)
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Transfers between funds	12	927	(927)	-	-
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		112,233	81,290	193,523	(32,245)
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Net movement in funds		112,233	81,290	193,523	(32,245)
<hr/>					
Reconciliation of funds:					
Total funds brought forward		35,948	24,617	60,565	92,810
<hr/>					
Total funds carried forward		148,181	105,907	254,088	60,565

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure are derived from continuing operations. Donations and Legacies include £103,250 from the legacy left in the will of Jean Margaret Gladstone.

The statement of financial activities also complies with the requirements for an income and expenditure account required by the Companies Act 2006.

The notes on page 14-24 form part of these accounts.

HEALTHY LIVING PROJECTS LIMITED
BALANCE SHEET
FOR THE YEAR ENDED 31 MARCH 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total funds 2024 £	Total funds 2023 £
FIXED ASSETS					
Tangible assets	7	5,064	-	5,064	8,828
		5,064	-	5,064	8,828
CURRENT ASSETS					
Stock	8	-	3,619	3,619	6,478
Debtors	9	12,252	7,497	19,749	5,421
Cash at bank	10	135,936	148,927	284,862	82,638
		148,188	160,042	308,230	94,537
CURRENT LIABILITIES					
Liabilities falling due within one year	11	5,071	54,136	59,206	42,800
Net Current Assets		143,117	105,907	249,024	51,737
NET ASSETS		148,181	105,907	254,088	60,565
FUND BALANCES					
Unrestricted funds					
General Funds	12	148,181	-	148,181	35,948
Restricted Funds	12	-	105,907	105,907	24,617
		148,181	105,907	254,088	60,565

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year end 31 March 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

The directors (who are the charitable company's trustees for the purposes of charity law) acknowledge their responsibilities for:

- (a) ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors on 13th November 2024 and were signed on its behalf by:

Andrew Willis

Andrew Willis - Chair

Company number: 04108124

Charity number: 1087256

The notes on page 14-24 form part of these accounts.

HEALTHY LIVING PROJECTS LIMITED
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2024

	Total funds £	Prior year funds £	Note
Cash flows from operating activities:			
<i>Net cash provided by (used in) operating activities</i>	204,952	(13,160)	a
Cash flows from investing activities:			
Dividends, interest and rents from investments	-	-	
Proceeds from the sale of property, plant and equipment	-	-	
Purchase of property, plant and equipment	(2,727)	-	
Proceeds from sale of investments	-	-	
Purchase of investments	-	-	
<i>Net cash provided by (used in) investing activities</i>	(2,727)	-	
Cash flows from financing activities:			
Repayments of borrowing	-	-	
Cash inflows from new borrowing	-	-	
Receipt of endowment	-	-	
<i>Net cash provided by (used in) financing activities</i>	-	-	
<i>Change in cash and cash equivalents in the reporting period</i>	202,225	(13,160)	
Cash and cash equivalents at the beginning of the reporting period	82,638	95,798	b
Change in cash and cash equivalents due to exchange rate movements	-	-	
<i>Cash and cash equivalents at the end of the reporting period</i>	284,863	82,638	b

Note a: Reconciliation of net income/(expenditure) to net cash flow from operating activities

	Current year £	Prior year £
<i>Net income/(expenditure) for the reporting period (as per the statement of financial activities)</i>	193,523	(32,245)
Adjustments for:		
Depreciation charges	6,491	4,315
(Gains)/losses on investments	-	-
Dividends, interest and rents from investments	-	-
Loss/(profit) on the sale of fixed assets	-	-
(Increase)/decrease in stocks	2,860	(656)
(Increase)/decrease in debtors	(14,328)	39,541
Increase/(decrease) in creditors	16,406	(24,115)
<i>Net cash provided by (used in) operating activities</i>	204,952	(13,160)

Note b: Analysis of cash and cash equivalents

	Current year £	Prior year £
Cash in hand	284,863	82,638
Notice deposits (less than 3 months)	-	-
Overdraft facility repayable on demand	-	-
Total cash and cash equivalents	284,863	82,638

HEALTHY LIVING PROJECTS LIMITED
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024

1 Statutory Information

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention [as modified by the revaluation of certain assets, which are measured at fair value through the Statement of Financial Activities].

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements. In making this assessment the trustees have considered all reasonable risks and have concluded that there is no material impact.

b) Income:

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.
- ii) Donated facilities, services and goods. Goods donated for distribution to beneficiaries are recognised as income when receivable at fair value (being an estimate of the amount it would cost to purchase those items). Goods donated for resale are recognised as income at the point of sale (as the sale proceeds cannot be estimated reliably before the goods are sold). Facilities, services and goods donated for the charity's own use are recognised as income when receivable at their value to the charity.

The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

When donated goods, services and facilities are distributed or consumed, an expense in respect of those items is included in the Statement of Financial Activities. At the year-end any goods that have not been distributed or consumed are recognised as stock; donated fixed assets are capitalised.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from donations and grants received during the year.

Investment income represents income generated by the charity's assets and includes income from bank interest.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Fixture & Fittings	Over 5 years
Plant and Machinery	Over 5 years

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Stocks:

Stocks of donated items held for distribution to beneficiaries are measured at fair value; stocks of goods donated for the charity's own use are valued at an estimate of their value to the charity.

g) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to the scheme are recognised as an expense when the liability arises.

h) Taxation

The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

i) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year-end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

j) Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account and cash on deposit that has a notice period of less than 30 days.

k) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

3a Voluntary income	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
The Estate of Jean Margaret Gladstone	103,250	-	103,250	-
The Souter Charitable Trust	3,000	-	3,000	4,000
The Leigh Trust	2,000	-	2,000	1,500
The Alchemy Foundation	1,000	-	1,000	-
The Eva Reckitt Trust	1,000	-	1,000	-
The Marsh Christian Trust	850	-	850	750
St Martin In The Field	-	279	279	331
Donations from individuals (including Gift Aid)	11,464	-	11,464	10,168
Other donations	16,019	-	16,019	8,397
29th May 1961 Charitable Trust	-	-	-	5,000
Fowler Smith & Jones Trust	-	-	-	2,000
Gateway Community Church	-	-	-	1,057
Giving Force Foundation	-	-	-	1,600
The Charis Trust	-	-	-	1,500
The Garfield Weston Foundation	-	-	-	30,000
	138,583	279	138,862	66,303
	138,583	279	138,862	66,303

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
<i>Donated goods</i>				
Food	-	21,084	21,084	21,171
Clothing	-	1,971	1,971	2,400
Services	-	12,020	12,020	12,020
Other	-	3,273	3,273	3,834
	-	38,347	38,347	39,425

3b Income from charitable activities	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
<i>Welcome Project</i>				
LB of Redbridge - Housing	-	70,000	70,000	70,000
LBR Floating Support	-	53,154	53,154	42,523
LBR Health Navigator	-	42,000	42,000	39,969
LBR - Rough Sleepers Intervention	-	12,500	12,500	13,705
LBR Household Support	-	11,120	11,120	12,870
Community Organisations Cost of Living Grant	-	67,454	67,454	-
The Garfield Weston Foundation	-	35,000	35,000	-
NHS NE London ICB	-	43,048	43,048	-
The Tudor Trust	-	14,000	14,000	48,000
The Edward Gostling Foundation	-	10,000	10,000	10,000
London Catalyst (Samaritan Fund)	-	2,000	2,000	-
LBR Food Bank	-	-	-	11,120
Lloyds Bank Foundation	-	-	-	4,026
The Fyrish Foundation	-	-	-	10,000

	-	360,276	360,276	262,213
<u>Young Inspirations</u>				
Fees	23,017	-	23,017	57,609
	23,017	-	23,017	57,609
<u>Pre-school</u>				
Fees - LB of Redbridge	27,807	-	27,807	38,618
Fees - LB of Redbridge SEN	-	10,670	10,670	11,441
Fees - other	6,128	-	6,128	4,410
Education & Skills Funding Agency	-	-	-	4,500
	33,935	10,670	44,605	58,969
<u>Language Link</u>				
Fees	412	-	412	249
<u>Welcome Project: Closing balances of deferred income</u>				
NHS NE London ICB	-	(21,524)	(21,524)	-
LBR Floating Support	-	(10,631)	(10,631)	(10,631)
The Tudor Trust	-	-	-	(12,000)
	-	(32,155)	(32,155)	(22,631)
	57,364	338,791	396,155	356,410

4 Analysis of expenditure

	2024	2023
	£	£
Charitable Activities		
a Direct Costs		
Wages and Salaries	225,974	324,888
Employer's NI	11,010	18,560
Contributions		
Staff Pension Costs	5,808	8,026
Sessional Staff	120	-
Travel expenses	726	1,010
Volunteer Expenses	1,123	571
Activities and Trips	2,158	5,953
Catering Food	12,331	22,969
Rent Rates and Storage	18,627	24,069
Utilities	12,345	7,838
Repairs and Maintenance	10,382	10,344
Premises Cleaning	2,764	3,210
Insurance	3,079	2,179
Subscription	2,080	1,829
Telephone and Internet	4,399	4,287
Printing, Postage and Stationery	640	1,046
Consultancy and Professional Fees	1,112	1,202
Database and IT	1,416	1,937
General Expenses	2,104	3,094
Training	1,120	901
Recruitment	4,082	-
Equipment and Materials	276	1,478

Donations Distributed (Note 4e)	40,439	38,318
	<u>364,113</u>	<u>483,711</u>
b Support costs		
Wages and Salaries	1,845	-
Telephone and Internet	458	-
Printing, Postage and Stationery	157	-
Consultancy and Professional Fees	512	-
Subscription	35	-
General Expenses	87	72
Depreciation	6,491	4,315
	<u>9,587</u>	<u>4,387</u>
c Governance		
Independent Examiner's Fees	2,700	2,520
d Fundraising Costs	10,967	10,108
	<u><u>387,367</u></u>	<u><u>500,726</u></u>

The return on investment for the costs of generating funds was £125,804
(2023: £99,550)

Activity	Direct costs	Support costs	Governance costs	Fundraising costs	Total 2024
Welcome Project	284,894	8,376	2,700	10,967	306,937
Young Inspirations	35,736	572	-	-	36,308
Pre-School	43,417	639	-	-	44,056
Young at heart	66	-	-	-	66
	<u>364,113</u>	<u>9,587</u>	<u>2,700</u>	<u>10,967</u>	<u>387,367</u>
Activity	Direct costs	Support costs	Governance costs	Fundraising costs	Total 2023
Welcome Project	311,489	4,306	2,520	10,108	328,423
Young Inspirations	88,215	41	-	-	88,256
Pre-School	83,853	41	-	-	83,894
Young at heart	154	-	-	-	154
	<u>483,711</u>	<u>4,387</u>	<u>2,520</u>	<u>10,108</u>	<u>500,726</u>

Direct costs have been allocated on the basis of direct cost incurred on each activity, support costs have been allocated on the basis of usage and staff time spent on each activity.

e Donations Distributed	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Food	-	22,853	22,853	20,086
Clothing	-	2,331	2,331	2,388
Services (Storage)	-	12,020	12,020	12,020
Other	-	3,235	3,235	3,825
		<u>40,439</u>	<u>40,439</u>	<u>38,318</u>

5 Staff & Trustees

	2024	2023
	£	£
Gross wages, salaries & benefits in kind	227,819	324,803
Employer's National Insurance costs	11,010	18,560
Pension costs	5,808	8,111
Total staff costs	<u>244,637</u>	<u>351,474</u>

During the year three members of staff were made redundant. The associated redundancy costs for 2024 were £6,204 (2023: £nil).

The average number of employees: full-time equivalents

Welcome Project	4.86	5.77
Young Inspirations	1.48	2.89
Preschool	1.65	3.59
Management and administration	0.96	1.38
	<u>8.95</u>	<u>13.63</u>

The average monthly headcount of full and part time employees during the year was 13.83 (2023: 20.50)

No staff received salaries at rate equal to, or more than, £60,000 per annum.

Remuneration payable to key management (excluding trustees) amounted to £84,739 in the year (2023: £91,677). Key management is considered to cover the salaries of Projects Director, Welcome Centre Manager directly employed by the charity and Children's Services Manager which was made redundant during the year.

Ursula Standen, who is closely related to Simon Standen, who is a trustee, received employment benefits totalling £30,479 (2023: £31,249) for providing administrative services to the charity as permitted by the charity's governing document.

The total amount of donations funded by trustees and connected parties was £360 (2023: £240), and the value of monetary donation by key management personnel was £1,920 (2023: £1,920)

Some of the trustees of the charity has significant influence over Ilford High Road Baptist Church and is therefore considered a related party. The charity had use of the church premises (including the Welcome Centre) during the year for which the charity paid rent Refer to Note 13 Commitments for the rent paid during the year.

No other transactions have taken place with trustees and related parties during the year.

6 Acting as agent

On occasion the charity receives money on behalf of other charities, which it banks and then pays out to these charities. This income is received as agent for these other charities and the income, and the related payments, are excluded from the Statement of Financial Activities; any money that has not been distributed by the year end is recognised as a creditor.

During the year the charity acted as agent for BARKA UK and, in that capacity:

- a) received £40,000 (2023: £81,295) and paid £30,000 (2023: £81,295)

b) at the year end the charity owed £10,000 (2023: £0) to BARKA UK

7 Tangible Fixed Assets

	Fixture & Fittings	Plant & Machinery	Total 2024
	£	£	£
Cost			
At 1 April 2023	12,886	40,422	53,308
Additions	-	2,727	2,727
Disposals	(5,977)	(11,913)	(17,890)
At 31 March 2024	6,909	31,236	38,145
Accumulated Depreciation			
At 1 April 2023	12,616	31,864	44,480
Charge for the year	270	6,221	6,491
Disposals	(5,977)	(11,913)	(17,890)
At 31 March 2024	6,909	26,172	33,081
Net book value			
At 31 March 2024	-	5,064	5,064
At 1 April 2023	270	8,558	8,828

8 Stock

	2024	2023
	£	£
At Cost		
Donated goods		
For distribution	3,618	6,478
	3,618	6,478

9 Debtors and Prepayments

Tax recoverable	448	520
Other Debtors	11,804	1,672
Prepayments	7,497	3,229
	19,749	5,421

10 Cash at Bank and in Hand

	2024	2023
	£	£
Bank operating accounts	284,394	81,671
Petty cash	469	967
	284,862	82,638

11 Creditors: liabilities falling due within one year

Trade Creditors	2,060	761
Taxation and social security	3,751	5,662
Other Creditors - NEST Pension	579	1,146
Other Creditors - BARKA	10,000	-
Accruals	10,662	12,602
Deferred Income	32,155	22,631
	59,206	42,800

The balance on Deferred Income represents grants received from The London Borough of Redbridge and NHS NE London ICB which relates to the financial year 2024-25. (See note 3b above)

Movement in deferred income account	2024	2023
	£	£

Balance at the start of the reporting period	22,631	49,334
Amounts added in current period	32,155	22,631
Amounts released to income from previous periods	(22,631)	(49,334)
Balance at the end of the reporting period	32,155	22,631

12 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2024 £	Incoming resources 2024 £	Outgoing resources 2024 £	Transfers in the year 2024 £	Closing Balance 2024 £
Unrestricted Funds	35,948	203,472	92,166	927	148,181
Total of Unrestricted Funds	35,948	203,472	92,166	927	148,181
Restricted Funds					
<i><u>Welcome Project</u></i>					
LB of Redbridge - Housing	-	70,000	42,928	-	27,072
LBR Floating Support	-	42,523	42,523	-	-
LBR Health Navigator	-	42,000	42,000	-	-
LBR - Rough Sleepers Intervention	-	12,500	-	-	12,500
LBR Household Support	-	11,120	2,290	-	8,830
LBR Food Bank	6,012	-	6,012	-	-
Community Organisations Cost of Living Grant	-	67,454	66,527	(927)	-
The Edward Gostling Foundation	-	10,000	2,008	-	7,992
The Garfield Weston Foundation	9,024	35,000	9,024	-	35,000
The Tudor Trust	1,103	14,000	15,103	-	-
NHS NE London ICB	-	21,524	13,452	-	8,072
London Catalyst - Samaritan Fund	-	2,000	1,179	-	821
Fowler Smith and Jones Trust	2,000	-	-	-	2,000
St Martin In The Field Other Donated Goods and Services	-	279	279	-	-
	6,478	38,347	41,207	-	3,618
	24,617	366,747	284,531	(927)	105,907
<i><u>Pre-School</u></i>					
Fees-LB Redbridge SEN	-	10,670	10,670	-	-
	24,617	377,417	295,201	(927)	105,907
Aggregate of funds	60,565	580,890	387,367	-	254,088

The transfer of £927, from restricted funds to unrestricted funds, has been made for the purpose of equipment's purchased during the year.

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

Unrestricted	Restricted	Total
--------------	------------	-------

	Funds £	Funds £	2024 £
Fixed assets	5,064	-	5,064
Stock and debtors	12,252	11,116	23,368
Cash at bank and in hand	135,935	148,927	284,862
Current liabilities	(5,071)	(54,136)	(59,206)
	<u>148,181</u>	<u>105,907</u>	<u>254,088</u>

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2023 £	Incoming resources 2023 £	Outgoing resources 2023 £	Transfers in the year 2023 £	Closing Balance 2023 £
Unrestricted Funds	84,765	155,151	203,968	-	35,948
Total of Unrestricted Funds	<u>84,765</u>	<u>155,151</u>	<u>203,968</u>	<u>-</u>	<u>35,948</u>
Restricted Funds					
<u>Welcome Project</u>					
LB of Redbridge - Housing	-	70,000	70,000	-	-
LBR Floating Support	-	31,892	31,892	-	-
LBR Health Navigator	-	39,969	39,969	-	-
LBR - Rough Sleepers Intervention	-	13,705	13,705	-	-
LBR Household Support	-	12,870	12,870	-	-
LBR Food Bank	-	11,120	5,108	-	6,012
Lloyds Bank Foundation	-	4,026	4,026	-	-
The Edward Gostling Foundation	-	10,000	10,000	-	-
The Garfield Weston Foundation	-	30,000	20,976	-	9,024
The Tudor Trust	-	36,000	34,897	-	1,103
London City Airport Community Fund	1,000	-	1,000	-	-
London Catalyst - Samaritan Fund	1,223	-	1,223	-	-
Fowler Smith and Jones Trust	-	2,000	-	-	2,000
St Martin In The Field	-	331	331	-	-
Other Donated Goods and Services	5,822	38,975	38,318	-	6,478
	<u>8,045</u>	<u>300,888</u>	<u>284,316</u>	<u>-</u>	<u>24,617</u>
<u>Young Inspirations</u>					
The Eva Reckitt Trust	-	1,000	1,000	-	-
<u>Pre-School</u>					
Fees-LB Redbridge SEN	-	11,441	11,441	-	-
Total of Restricted Funds	<u>8,045</u>	<u>313,330</u>	<u>296,757</u>	<u>-</u>	<u>24,617</u>
Aggregate of funds	<u>92,810</u>	<u>468,481</u>	<u>500,726</u>	<u>-</u>	<u>60,565</u>

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestricted	Restricted	Total
--	--------------	------------	-------

	Funds £	Funds £	2023 £
Fixed assets	8,828	-	8,828
Stock and debtors	3,578	8,322	11,900
Cash at bank and in hand	34,459	48,178	82,638
Current liabilities	(10,917)	(31,883)	(42,800)
	<u>35,948</u>	<u>24,617</u>	<u>60,565</u>

The purpose of the restricted funds received during 2023-24 was as follows:

Welcome Project: This project provides help and support to the homeless, refugees and asylum seekers within the London Borough of Redbridge. Clients can receive medical advice, meals, laundry facilities and the use of the project's garden.

<i>LB - Redbridge Housing:</i>	<i>Funded the Welcome Project towards staff and operational costs.</i>
<i>Garfield Weston Foundation</i>	<i>Funded the Welcome Project towards staff and operational costs.</i>
<i>The Tudor Trust</i>	<i>Funded the Welcome Project towards the salary and the on-going costs of a support worker</i>
<i>Community Organisations Cost of Living Grant</i>	<i>Funded the Welcome Project towards Support Workers salary cost.</i>
<i>The Edward Gostling Foundation</i>	<i>Funded the Welcome Project towards general running costs of the project</i>
<i>LBR - Rough Sleepers Intervention</i>	<i>Funded the Welcome Project towards staff salary</i>
<i>LBR - Household Support Grant</i>	<i>Funded the Welcome Project towards emergency relief for clients facing Cost of living crisis</i>
<i>LBR - Food Bank Grant</i>	<i>Funded the Welcome Project towards emergency relief for clients facing Cost of living crisis</i>
<i>LBR Floating Support</i>	<i>Funded the Welcome Project towards the salary and the on-going costs of a support worker</i>
<i>LBR Health Navigator Grant</i>	<i>Funded the Welcome Project towards the salary and the on-going costs of a support worker</i>
<i>NHS NE London ICB</i>	<i>Funded the Welcome Project towards the salary and the on-going costs of a support worker</i>
<i>Fowler Smith and Jones Trust:</i>	<i>Funded the Welcome Project towards the clients hardship fund</i>
<i>London Catalyst</i>	<i>Funded the Welcome Project towards emergency payments for clients experiencing hardship.</i>
<i>St Martin In The Field</i>	<i>Funded the Welcome Project towards emergency relief for clients</i>
<i>Nando's Restaurant, Greggs, Tesco, Lidl, Members of Public</i>	<i>Donated substantial amount of cooked food towards Welcome Project's clients</i>
<i>Big Yellow Self Storage</i>	<i>Provided Welcome Project with storage space.</i>
Pre-school: Day Nursery for 2 to 4 year old children.	
<i>LB Redbridge - SEN</i>	<i>Funded support worker cost for SEN children.</i>

13 Commitments

The charity has a licence to occupy agreement with Ilford High Road Baptist Church for the Welcome Centre building. The minimum amount payable in respect of this agreement is as follows:

	2024 £	2023 £
Payments falling due:		
Within one year	10,200	10,200
Between one and five years	20,400	30,600
After five years	-	-

30,600 40,800

During the year the charity was charged £10,200 (2023: £10,200) for its rent agreement.

14 Members

Each member of the company commits to contribute if the charity is wound up an amount of £10.

15 Events since the year end: None

HEALTHY LIVING PROJECTS LIMITED
DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES
FOR THE YEAR ENDED 31 MARCH 2024

		Unrestricted Funds		Restricted Funds		Total Funds	Total Funds
	Note	2024	2023	2024	2023	2024	2023
		£	£	£	£	£	£
INCOME AND ENDOWMENTS FROM							
Donations and legacies	3a	138,583	33,972	279	32,331	138,862	66,303
Donated goods	3a	-	450	38,347	38,975	38,347	39,425
Investments		4,366	892	-	-	4,366	892
<i>Charitable activities</i>	3b	57,364	114,386	338,791	242,023	396,155	356,410
<i>Other income and endowments</i>		3,160	5,451	-	-	3,160	5,451
Total income and endowments		203,472	155,151	377,417	313,330	580,890	468,481
EXPENDITURE ON							
Charitable activities	4 a-c	81,199	193,860	295,201	296,757	376,400	490,618
Raising funds	4d	10,967	10,108	-	-	10,967	10,108
Total expenditure		92,166	203,968	295,201	296,757	387,367	500,726
Net income/(expenditure)		111,306	(48,817)	82,216	16,572	193,522	(32,245)
Transfers between funds		927	-	(927)	-	-	-
Net movement in funds		112,233	(48,817)	81,289	16,572	193,523	(32,245)
Reconciliation of funds:							
Total funds brought forward		35,948	84,765	24,617	8,045	60,565	92,810
Total funds carried forward		148,181	35,948	105,907	24,617	254,088	60,565

Movements on reserves and all recognised gains and losses are shown above.

HEALTHY LIVING PROJECTS LIMITED

England & Wales - Charity number 1087256

Accounts

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2023**

FOR

**HEALTHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)**

CHARITY NUMBER 1087256

COMPANY NUMBER 4108124

**HEATHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)**

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FOR THE YEAR ENDED 31ST MARCH 2023**

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**HEALTHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)**

**COMPANY INFORMATION
FOR THE YEAR ENDED 31ST MARCH 2023**

Reference and Administrative Information

Charity Name:	Healthy Living Projects Limited
Governing Document:	Memorandum and Articles of Association dated 15 th November 2000, amended 21 st May 2001 & 2 nd June 2015
Charity registration number:	1087256 (England and Wales)
Company registration number	04108124 (England and Wales)
Registered Office and Operational address:	322 High Road Ilford Essex IG1 1QP

Trustees

Mr Barry Richardson (Resigned as Trustee on 17th October 2023)
Mr Mark Andrews (Resigned as Chair but not as Trustee or Treasurer on 1st August 2023 (Treasurer))
Rev Andrew Willis (Appointed as Chair 1st August 2023)
Mr Simon Standen
Mr Romord Lindsay
Miss Debbie Forde
Mrs Barbara Macaulay
Ms Angela Eversley (Appointed 23rd November 2023)
Mrs Susanne Daswani (Appointed 23rd November 2023)

Secretary

Mr Barry Richardson (Resigned as Secretary on 17th October 2023)

Key Management Personnel

Mr Philip Herbert (Projects Director)
Miss Patricia Forde (Children's Services Manager)
Mrs Sonia Lynch (Welcome Centre Manager)

Independent Examiner

Lisa Darby FCA, Stewardship, 1 Lamb's Passage, London, EC1Y 8AB

Bankers

CAF Bank Limited, PO Box 289, Kings Hill, West Malling, Kent ME19 4TA

**HEALTHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)**

**COMPANY INFORMATION
FOR THE YEAR ENDED 31ST MARCH 2023**

The directors, who are the charity's trustees for the purposes of charity law, have pleasure in submitting the Report and Accounts for the year ended 31st March 2023.

Volunteers

Volunteer activity has again been a crucial part of the work of Healthy Living Projects (HLP) and the trustees acknowledged grateful thanks to all who have given of their time in a wide range of ways. Two volunteers in Language Link – have delivered English Language Classes in person, each giving up four hours a week. The Young at Heart programme was led by two volunteers each contributing three hours on a weekly basis to run activities for the elderly and keep in touch by phone. The Welcome Project has benefitted from volunteers who have helped in a number of ways including catering, reception duties, administration, processing donations of food and clothing, overseeing the shower and laundry facilities and running various life skills classes. From 1 April 2022 to 31 March 2023 there were 997 volunteer hours worked, which is up by 9.5% on the previous year.

Structure, Governance and Management

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 15th November 2000 and registered as a charity on 29th June 2001. 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. In the event of the company being wound up each member may be required to contribute an amount not exceeding £10.

Recruitment and Appointment of Trustees

The directors of the company are also charity trustees for the purposes of charity law. Under the requirements of the Memorandum and Articles of Association the trustees are elected at the Annual General Meeting.

The charity works within a diverse community; the trustees are keen that this diversity is reflected within the trustee body. Through networking the charity is seeking to identify those who have relevant knowledge and are willing to share their experience by being actively involved in the charity as a trustee.

Business and management skills are well represented within the trustee body. The mix of trustee skills, if lost due to retirements, is maintained by recruitment.

Trustee Induction and Training

Trustees are familiar with the work of the charity as they are provided with regular reports from the charity's management team. Potential trustees undertake an Induction Process and are informed of the following:

- The work carried out by the charity
- The Structure of the charity
- Obligations of the board of trustees
- Funding of the charity
- Future Strategic Plans

Publications from the Charity Commission are regularly distributed to all trustees.

**HEALTHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)**

**COMPANY INFORMATION
FOR THE YEAR ENDED 31ST MARCH 2023**

Risk Management

The trustees are keen to limit the internal and external risks to which the charity is exposed, and are continually investigating means of providing further support to the charity's principal activities.

Risks to funding have been mitigated by the development of agreements with organisations experienced in recognising and generating new streams of funding and the establishment of new initiatives in order to diversify income streams. Internal control risks are minimised by the implementation of Financial Control Procedures for the authorisation of all transactions and projects. Policies and Procedures are in place to ensure compliance with the health and safety of staff, volunteers, clients and visitors to the various projects. Employees have gained qualifications in Management, Safer Recruitment, Childcare, Health & Safety, First Aid and Food Hygiene. The charity maintains effective Insurance Policies covering Public Liability, Employers Liability, Professional Indemnity, Contents and Vehicle insurance.

Organisational Structure

Healthy Living Projects has a board of trustees consisting of 7 members who meet at least quarterly, and are responsible for the strategic direction and policy of the charity. Members are from a variety of professional backgrounds that add value to the work of the charity.

A scheme of delegation is in place and day-to-day responsibility for the provision of the services rests with the Project Director. The Director is responsible for ensuring the charity delivers the services specified and that key performance indicators are met. Project Co-ordinators/ Managers have day-to-day responsibility for the operation and supervision of their teams, whilst ensuring the continued development of team skills and working practices.

Related Parties

The charity has a relationship with Ilford High Road Baptist Church in so far as having use of the church premises (including the Welcome Centre) for which the charity pays rent. Barry Richardson, the Secretary of Healthy Living Projects provides professional services to the charity through his consultancy called "My Father's Business".

Public Benefit

When reviewing the charity's aims and objectives and in planning the activities, the trustees have had regard to the guidance on public benefit issued by the Charity Commission. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

Objectives and Activities

The company's objectives and principal activity is the relief of poverty, the provision of education and the provision of recreation in the interest of social welfare, within the London Borough of Redbridge. The main activities planned for the year were:

- Providing a Day Centre to help and support the homeless, refugees and asylum seekers within the London Borough of Redbridge and surrounding areas.
- English Language classes for speakers of other languages
- Childcare and education provided for children of pre-school age
- Out of school childcare for children of primary school age
- Social groups for senior citizens

**HEALTHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)**

**COMPANY INFORMATION
FOR THE YEAR ENDED 31ST MARCH 2023**

Achievements and Performance

COVID-19

Staff and volunteers have continued to be mindful of government policies and guidance on health and hygiene issues regarding Covid-19.

Welcome Project

The Welcome Project offers a support service providing help to those who are homeless or refugees and those seeking asylum within the London Borough of Redbridge and surrounding areas. The project operates from the Welcome Centre; these facilities include two training rooms, an I.T. suite, Interview rooms, a nurse's room, showers and a laundry.

Following the easing of restrictions last year around Covid-19, the Project continued to see an increase in numbers of homeless women and men who have attended the Day Centre

The project continued to provide hot meals and food parcels to people who have been placed in hostels or temporary accommodation. Support workers have continued to give Information, Advice and Guidance on issues relating to homelessness. The economic climate has continued to be challenging, but the charity is pleased to report that a number of grants and contracts has enabled it to deliver vital services. During the year, staff and volunteers attended training courses in Mental Health, Suicide Awareness and Supporting Women Experiencing Homelessness. They have also attended the Redbridge Homelessness Forum, Case Review and Redbridge Strategic Board meetings.

Language Link

English Language classes continued throughout the year, still with some precautions in place to protect volunteers and students. The aim of the classes is to teach practical English and to build up the confidence and self-esteem of the students. Classes are offered at different levels and whilst numbers have fluctuated, the average daily attendance is approximately 14 ladies.

Pre-School

Childcare and education has been provided for up to 30 children, in the age range 2-5 years, every weekday morning during term time. The numbers of children attending has been lower this year, we started the year with 14 children which has risen to 20 + which bodes well for next year. The setting is regulated by Ofsted and received the ranking of "Good" at its last inspection in March 2018. The Pre-school has provided Special Educational Needs support for 5 children this year. Learning opportunities are run in association with Redbridge Early Years. The costs of providing this education are met by London Borough of Redbridge (Early Years) grant. Since the year-end the trustees have decided to cease operations of the Pre-school and resign our registration with Ofsted following an unsatisfactory inspection.

HEALTHY LIVING PROJECTS LIMITED (COMPANY LIMITED BY GUARANTEE)

COMPANY INFORMATION FOR THE YEAR ENDED 31ST MARCH 2023

Young Inspirations

The pandemic has changed the way people work, working from home is the new norm and fewer parents are in need of out-of-school care for their children. Although we had 57 children registered, most only attended for 1 or 2 days per week, meaning the average daily attendance was around 15. Because parents can book daily online, it can be difficult to know how many staff are needed. We still provide an essential service to those that do need childcare and want to continue to offer this service to working parents for as long as we can. The trustees have this situation under continual review. Since the year-end, the trustees have decided to close operations due to the project running at a loss.

Young at Heart

Our Young at Heart group have met regularly on Monday afternoons and provided support to its members to help overcome loneliness. Members sit and chat whilst they enjoy tea, coffee and cakes; they play games; and sometimes enjoy the visit of speakers from outside organisations (Fire Brigade, Falls Prevention, Police, Music Groups. Christmas, Easter, and Summer are celebrated with special activities usually including food. Members are invited to the Christmas and Easter services held by the church in which Young at Heart meet.

Financial Review

The Charity is reporting a loss for the year 2022-23 of £32,245, compared to a loss of £73,200 in 2021-22. Reserves carried forward amount to £60,565 (£92,810 in 2021-22), £24,617 of which relates to restricted funds and £35,948 unrestricted funds.

For the year 2022-23 we received a total income of £468,481, compared to £412,664 in 2021-22. The main sources of income was grants and donations received for Welcome Project. This year the Welcome Project received £350,468 of both restricted and unrestricted funds compared to £267,168 2021-22. Also income for Young Inspirations Out of School Club increased to £57,609 compared to £49,872. Income for Pre-school decreased again this year to £58,969 compared to £72,886 in 2021-22 due to lower numbers of children in attendance.

Total Expenditure for the year has increased to £500,726 compared to £485,864 in 2021-22. The charity has been keen to make savings wherever possible whilst recognising that salaries and activities costs linked to specific grants inevitably lead to a rise in expenditure for the duration of the grant.

Principal Funding Sources

Aside from fees generated from Young Inspirations and Pre-school, the principal sources of funding were grants received from the London Borough of Redbridge, Garfield Weston Foundation, The Tudor Trust, Rough Sleeper Intervention Program and the ongoing commitment from London Borough of Redbridge Housing Service. Felton Fundraising & Appeals continue to identify opportunities for a wider range of funding for the future. The individual donor scheme has so far attracted over 35 donors whose contributions totalled £10,168 (£10,380 2021-22) (with Gift Aid). These funds combined are sufficient to cover the salaries of Managers, Support Workers and Administrators who provide services to our clients as well as providing resources that cover activities and general running cost.

**HEALTHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)**

**COMPANY INFORMATION
FOR THE YEAR ENDED 31ST MARCH 2023**

Investment Policy

The trustees have considered the most appropriate policy for investing funds and have found that bank deposit accounts meet the charity's requirements.

Reserves Policy

The trustees consider it prudent that unrestricted funds should be sufficient to cover 3 months administration and support costs which amount to £50,992. Unrestricted fund balances held at the year-end amount to £35,948. The level of reserves is currently less than that required by the Reserves Policy and the level is being monitored and reviewed by the trustees on a quarterly basis.

Plans for Future Periods

The charity is keen to maximise the opportunities afforded by the Welcome Centre facilities. Building on the achievements so far, the project plans to help more people to find fulfilment and independence through further training or employment.

In order to increase our revenues streams, the charity is keen to raise its profile through social media and other conventional means. To this end we will continue to develop our Website and social media platforms. We intend to build on relationships forged with local businesses such as Waitrose, Asda, Sainsbury's, Tesco, Lidl, Greggs, Big Yellow Storage and Nando's.

Responsibilities of the directors under company law

The directors are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (UK Generally Accepted Accounting Practice).

Company law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at Balance Sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the directors are required to:

1. select suitable accounting policies and then apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The directors are responsible for keeping adequate accounting records which 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.

Approved by the board of trustees on 5th December 2023 and signed on its behalf by:

Andrew Willis – Chair *Andrew Willis*

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HEALTHY LIVING PROJECTS LIMITED

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023 on pages 10 to 24 following, which have been prepared on the basis of the accounting policies set out on pages 13-14.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

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 your charity's accounts as 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 Institute of Chartered Accountants in England and Wales, 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:

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.

Lisa Darby FCA *Lisa Darby*
Institute of Chartered Accountants of England and Wales

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date 5th December 2023

HEALTHY LIVING PROJECTS LIMITED
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023
Summary Income and Expenditure Account

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3a	33,972	32,331	66,303	54,180
Donated goods	3a	450	38,975	39,425	37,727
Investments		892	-	892	26
Charitable activities	3b	114,386	242,023	356,410	297,672
HMRC JRS Grant		-	-	-	12,861
Other income and endowments		5,451	-	5,451	10,198
Total income and endowments		155,151	313,330	468,481	412,664
EXPENDITURE ON					
Charitable activities	4a-b	193,860	296,757	490,618	476,456
Raising funds	4d	10,108	-	10,108	9,408
Total expenditure		203,968	296,757	500,726	485,864
Net income/(expenditure)		(48,817)	16,572	(32,245)	(73,200)
Transfers between funds	12	-	-	-	-
Net movement in funds		(48,817)	16,572	(32,245)	(73,200)
Reconciliation of funds:					
Total funds brought forward		84,765	8,045	92,810	166,010
Total funds carried forward		35,948	24,617	60,565	92,810

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing operations, apart from Other income and endowments which includes £5,251 relating to Legacy left in the will of Daphne Oates.

The statement of financial activities also complies with the requirements for an income and expenditure account required by the Companies Act 2006.

The notes on page 13-24 form part of these accounts.

HEALTHY LIVING PROJECTS LIMITED
BALANCE SHEET
FOR THE YEAR ENDED 31 MARCH 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total funds 2023 £	Total funds 2022 £
FIXED ASSETS					
Tangible assets	7	8,828	-	8,828	13,143
		<u>8,828</u>	<u>-</u>	<u>8,828</u>	<u>13,143</u>
CURRENT ASSETS					
Stock	8	-	6,478	6,478	5,822
Debtors	9	3,578	1,844	5,421	44,962
Cash at bank	10	34,459	48,178	82,638	95,798
		<u>38,037</u>	<u>56,500</u>	<u>94,537</u>	<u>146,582</u>
CURRENT LIABILITIES					
Liabilities falling due within one year	11	10,917	31,883	42,800	66,915
Net Current Assets		<u>27,120</u>	<u>24,617</u>	<u>51,737</u>	<u>79,667</u>
NET ASSETS					
		<u>35,948</u>	<u>24,617</u>	<u>60,565</u>	<u>92,810</u>
FUND BALANCES					
Unrestricted funds					
General Funds	12	35,948	-	35,948	84,765
Restricted Funds					
	12	-	24,617	24,617	8,045
		<u>35,948</u>	<u>24,617</u>	<u>60,565</u>	<u>92,810</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year end 31 March 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

The directors (who are the charitable company's trustees for the purposes of charity law) acknowledge their responsibilities for:

- (a) ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors on 5th December 2023 and were signed on its behalf by:

Andrew Willis - Chair *Andrew Willis*

Company number: 04108124

Charity number: 1087256

The notes on page 13-24 form part of these accounts.

HEALTHY LIVING PROJECTS LIMITED
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2023

	Total funds £	Prior year funds £	Note
Cash flows from operating activities:			
<i>Net cash provided by (used in) operating activities</i>	<u>(13,160)</u>	<u>(49,494)</u>	a
Cash flows from investing activities:			
Dividends, interest and rents from investments	-	-	
Proceeds from the sale of property, plant and equipment	-	-	
Purchase of property, plant and equipment	-	(18,988)	
Proceeds from sale of investments	-	-	
Purchase of investments	-	-	
<i>Net cash provided by (used in) investing activities</i>	<u>-</u>	<u>(18,988)</u>	
Cash flows from financing activities:			
Repayments of borrowing	-	-	
Cash inflows from new borrowing	-	-	
Receipt of endowment	-	-	
<i>Net cash provided by (used in) financing activities</i>	<u>-</u>	<u>-</u>	
<i>Change in cash and cash equivalents in the reporting period</i>	(13,160)	(68,482)	
Cash and cash equivalents at the beginning of the reporting period	95,798	164,279	b
Change in cash and cash equivalents due to exchange rate movements	-	-	
<i>Cash and cash equivalents at the end of the reporting period</i>	<u>82,638</u>	<u>95,798</u>	b

Note a: Reconciliation of net income/(expenditure) to net cash flow from operating activities

	Current year £	Prior year £
<i>Net income/(expenditure) for the reporting period (as per the statement of financial activities)</i>	(32,245)	(73,200)
Adjustments for:		
Depreciation charges	4,315	4,315
(Gains)/losses on investments	-	-
Dividends, interest and rents from investments	-	-
Loss/(profit) on the sale of fixed assets	-	11,500
(Increase)/decrease in stocks	(656)	(5,112)
(Increase)/decrease in debtors	39,541	(5,297)
Increase/(decrease) in creditors	<u>(24,115)</u>	<u>18,300</u>
<i>Net cash provided by (used in) operating activities</i>	<u>(13,160)</u>	<u>(49,494)</u>

Note b: Analysis of cash and cash equivalents

	Current year £	Prior year £
Cash in hand	82,638	95,798
Notice deposits (less than 3 months)	-	-
Overdraft facility repayable on demand	-	-
Total cash and cash equivalents	<u>82,638</u>	<u>95,798</u>

HEALTHY LIVING PROJECTS LIMITED
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2023

1 Statutory Information

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention [as modified by the revaluation of certain assets, which are measured at fair value through the Statement of Financial Activities].

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements. In making this assessment the trustees have considered all reasonable risks and have concluded that there is no material impact.

b) Income:

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.
- ii) Donated facilities, services and goods. Goods donated for distribution to beneficiaries are recognised as income when receivable at fair value (being an estimate of the amount it would cost to purchase those items). Goods donated for resale are recognised as income at the point of sale (as the sale proceeds cannot be estimated reliably before the goods are sold). Facilities, services and goods donated for the charity's own use are recognised as income when receivable at their value to the charity.

The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

When donated goods, services and facilities are distributed or consumed, an expense in respect of those items is included in the Statement of Financial Activities. At the year end any goods that have not been distributed or consumed are recognised as stock; donated fixed assets are capitalised.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from donations and grants received during the year.

Investment income represents income generated by the charity's assets and includes income from bank interest.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Equipment	Over 5 years
-----------	-----------------

The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Stocks:

Stocks of donated items held for distribution to beneficiaries are measured at fair value; stocks of goods donated for the charity's own use are valued at an estimate of their value to the charity.

g) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to the scheme are recognised as an expense when the liability arises.

h) Taxation

The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

i) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

j) Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account and cash on deposit that has a notice period of less than 30 days.

k) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

3a Voluntary income	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
29th May 1961 Charitable Trust Fowler Smith & Jones Trust	5,000 -	- 2,000	5,000 2,000	5,000 -
Gateway Community Church	1,057	-	1,057	-
Giving Force Foundation	1,600	-	1,600	-
St Martin In The Field	-	331	331	327
The Charis Trust	1,500	-	1,500	-
The Garfield Weston Foundation	-	30,000	30,000	11,250
The Leigh Trust	1,500	-	1,500	2,000
The Marsh Christian Trust	750	-	750	-
The Souter Charitable Trust	4,000	-	4,000	2,000
Donations from individuals (including Gift Aid)	10,168	-	10,168	10,380
Other donations	8,397	-	8,397	7,156
The Mayor's Appeal Fund	-	-	-	2,068
The Haremead Trust	-	-	-	5,000
Mrs Smith and Mount Trust	-	-	-	4,000
The Shanly Foundation	-	-	-	2,000
The Barnabas Trust	-	-	-	1,200
The Mirianog Trust	-	-	-	1,000
Alma Jean Henry Trust	-	-	-	800
	<hr/> 33,972	<hr/> 32,331	<hr/> 66,303	<hr/> 54,180
	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
<i>Donated goods</i>				
Food	-	21,171	21,171	22,198
Clothing	-	2,400	2,400	3,084
Services	-	12,020	12,020	10,452
Other	450	3,384	3,834	1,994
	<hr/> 450	<hr/> 38,975	<hr/> 39,425	<hr/> 37,727

3b Income from charitable activities	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
<u>Welcome Project</u>				
LB of Redbridge - Housing	-	70,000	70,000	70,000
LBR Floating Support	-	42,523	42,523	-
LBR Health Navigator	-	39,969	39,969	39,969
LBR - Rough Sleepers Intervention	-	13,705	13,705	12,500
LBR Household Support	-	12,870	12,870	9,490
LBR Food Bank	-	11,120	11,120	-
Lloyds Bank Foundation	-	4,026	4,026	29,026
The Edward Gostling Foundation	-	10,000	10,000	-
The Fyrish Foundation	10,000	-	10,000	-
The Tudor Trust	-	48,000	48,000	44,250
Henry Smith Charity	-	-	-	8,925
Hilden Charitable Fund	-	-	-	5,000
LBR Covid Support Grant	-	-	-	2,243
London Catalyst (Samaritan Fund)	-	-	-	1,600
London City Airport Community Fund	-	-	-	1,000
	<u>10,000</u>	<u>252,213</u>	<u>262,213</u>	<u>224,003</u>
<u>Young Inspirations</u>				
Fees	56,609	1,000	57,609	49,872
Other	-	-	-	-
	<u>56,609</u>	<u>1,000</u>	<u>57,609</u>	<u>49,872</u>
<u>Pre-school</u>				
Fees - LB of Redbridge	38,618	-	38,618	53,613
Fees - LB of Redbridge SEN	-	11,441	11,441	16,754
Fees - other	4,410	-	4,410	1,020
Education & Skills Funding Agency	4,500	-	4,500	1,500
	<u>47,528</u>	<u>11,441</u>	<u>58,969</u>	<u>72,886</u>
<u>Language Link</u>				
Fees	249	-	249	244
<u>Welcome Project: Closing balances of deferred income</u>				
The Tudor Trust	-	(12,000)	(12,000)	(12,000)
LBR Floating Support	-	(10,631)	(10,631)	-
LBR Health Navigator	-	-	-	(33,308)
Lloyds Bank Foundation	-	-	-	(4,026)
	<u>-</u>	<u>(22,631)</u>	<u>(22,631)</u>	<u>(49,334)</u>
	<u>114,386</u>	<u>242,023</u>	<u>356,410</u>	<u>297,672</u>

4 Charitable activity

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
a Direct Charitable Costs				
Salaries and travel expenses	154,293	198,191	352,484	353,313
Rent and rates	14,092	9,977	24,069	22,441
Activities & trips	383	5,570	5,953	6,510
Repairs and maintenance	1,150	9,194	10,344	10,877
Catering	3,535	19,434	22,969	20,497
Subscription and professional fees	3,962	1,007	4,969	4,023
Light, heat & cleaning	3,705	7,344	11,049	4,808
Volunteer expenses	2	569	571	321
Telephone & internet	1,625	2,662	4,287	3,986
Printing, postage and stationery	586	460	1,046	974
Insurance	510	1,669	2,179	1,971
Recruitment, training & publicity	542	359	901	1,325
Materials, books & journals	669	-	669	1,654
Equipment	629	179	808	521
Other costs	1,343	1,823	3,166	4,144
Depreciation	4,315	-	4,315	4,315
Donated goods	-	38,318	38,318	32,615
	-	-	-	-
	<u>191,340</u>	<u>296,757</u>	<u>488,098</u>	<u>474,296</u>
b Support & Administration	£	£	£	£
Independent Examination	2,520	-	2,520	2,160
Combined charitable activity cost	<u>193,860</u>	<u>296,757</u>	<u>490,618</u>	<u>476,456</u>
c Donated goods	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Food	-	20,086	20,086	18,943
Clothing	-	2,388	2,388	2,447
Services (Storage)	-	12,020	12,020	10,452
Other	-	3,825	3,825	773
	-	<u>38,318</u>	<u>38,318</u>	<u>32,615</u>
d Fundraising costs	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022

	£	£	£	£
Fundraising costs	10,108	-	10,108	9,408
	<u>10,108</u>	<u>-</u>	<u>10,108</u>	<u>9,408</u>

The return on investment for the costs of generating funds was £99,550 (2022: £91,900)

5 Staff & Trustees

	2023	2022
	£	£
Gross wages, salaries & benefits in kind	324,803	323,924
Employer's National Insurance costs	18,560	17,678
Pension costs	8,111	7,990
Total staff costs	<u>351,474</u>	<u>349,591</u>

The average number of employees: full-time equivalents

Welcome Project	5.77	6.03
Young Inspirations	2.89	3.05
Preschool	3.59	4.09
Management and administration	1.38	1.43
	<u>13.63</u>	<u>14.60</u>

The average monthly headcount of full and part time employees during the year was 20.50 (2022: 21.75)

No staff received salaries at rate equal to, or more than, £60,000 per annum.

Remuneration payable to key management (excluding trustees) amounted to £91,677 in the year (2022: £91,745). Key management is considered to cover the salaries of Projects Director, Welcome Centre Manager and Children's Services Manager directly employed by the charity.

Ursula Standen, who is closely related to Simon Standen, who is a trustee, received employment benefits totalling £31,249 (2022: £30,274) for providing administrative services to the charity as permitted by the charity's governing document.

The total amount of donations funded by trustees and connected parties was £240 (2022: £290), and the value of monetary donation by key management personnel was £1,920 (2022: £1,920)

No other transactions have taken place with trustees and related parties during the year.

6 Acting as agent

On occasion the charity receives money on behalf of other charities, which it banks and then pays out to these charities. This income is received as agent for these other charities and the income, and the related payments, are excluded from the Statement of Financial Activities; any money that has not been distributed by the year end is recognised as a creditor.

During the year the charity acted as agent for BARKA UK and, in that capacity:

- received £81,295 (2022: £63,500) and paid £81,295 (2022: £63,500)
- at the year end the charity owed £0 (2022: £0) to BARKA UK

7 Tangible Fixed Assets

	Fixture	Plant	Total
	& Fittings	& Machinery	2023
Cost	£	£	£

At 1 April 2022	12,886	41,367	54,253
Additions	-	-	-
Disposals	-	(945)	(945)
At 31 March 2023	12,886	40,422	53,308
Accumulated Depreciation			
At 1 April 2022	12,346	28,764	41,110
Charge for the year	270	4,045	4,315
Disposals	-	(945)	(945)
At 31 March 2023	12,616	31,864	44,480
Net book value			
At 31 March 2023	270	8,558	8,828
At 1 April 2022	540	12,603	13,143

8 Stock	2023	2022
	£	£
At Cost		
Donated goods		
For distribution	6,478	5,822
	6,478	5,822
9 Debtors and Prepayments		
Tax recoverable	520	485
Other Debtors	1,672	41,372
Prepayments	3,229	3,105
	5,421	44,962
10 Cash at Bank and in Hand	2023	2022
	£	£
Bank operating accounts	81,671	95,329
Petty cash	967	469
	82,638	95,798
11 Creditors: liabilities falling due within one year		
Trade Creditors	761	107
Taxation and social security	5,662	5,596
Other Creditors - NEST Pension	1,146	1,228
Accruals	12,602	10,651
Deferred Income	22,631	49,334
	42,800	66,915

The balance on Deferred Income represents grants received from The London Borough of Redbridge and The Tudor Trust which relates to the financial year 2023-24. (See note 3b above)

<i>Movement in deferred income account</i>	2023	2022
	£	£
Balance at the start of the reporting period	49,334	32,451

Amounts added in current period	22,631	49,334
Amounts released to income from previous periods	(49,334)	(32,451)
Balance at the end of the reporting period	22,631	49,334

12 Funds

During the year the movements in the charity's funds were as follows:

	Opening balance 2023 £	Incoming resources 2023 £	Outgoing resources 2023 £	Transfers in the year 2023 £	Closing balance 2023 £
Unrestricted Funds	84,765	155,151	203,968	-	35,948
Total of Unrestricted Funds	84,765	155,151	203,968	-	35,948
Restricted Funds					
<i>Welcome Project</i>					
LB of Redbridge - Housing	-	70,000	70,000	-	-
LBR Floating Support	-	31,892	31,892	-	-
LBR Health Navigator	-	39,969	39,969	-	-
LBR - Rough Sleepers Intervention	-	13,705	13,705	-	-
LBR Household Support	-	12,870	12,870	-	-
LBR Food Bank	-	11,120	5,108	-	6,012
Lloyds Bank Foundation	-	4,026	4,026	-	-
The Edward Gostling Foundation	-	10,000	10,000	-	-
The Garfield Weston Foundation	-	30,000	20,976	-	9,024
The Tudor Trust	-	36,000	34,897	-	1,103
London City Airport Community Fund	1,000	-	1,000	-	-
London Catalyst - Samaritan Fund	1,223	-	1,223	-	-
Fowler Smith and Jones Trust	-	2,000	-	-	2,000
St Martin In The Field	-	331	331	-	-
Other Restricted Donations	-	-	-	-	-
Other Donated Goods and Services	5,822	38,975	38,318	-	6,478
	8,045	300,888	284,316	-	24,617
<i>Young Inspirations</i>					
The Eva Reckitt Fund	-	1,000	1,000	-	-
<i>Pre-School</i>					
Fees-LB Redbridge SEN	-	11,441	11,441	-	-
	8,045	313,330	296,757	-	24,617
Aggregate of funds	92,810	468,481	500,726	-	60,565

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestricted Funds £	Restricted Funds £	Total 2023 £
Fixed assets	8,828	-	8,828
Stock and debtors	3,578	8,322	11,900
Cash at bank and in hand	34,459	48,178	82,638
Current liabilities	(10,917)	(31,883)	(42,800)
	<u>35,948</u>	<u>24,617</u>	<u>60,565</u>

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2022 £	Incoming resources 2022 £	Outgoing resources 2022 £	Transfers in the year 2022 £	Closing balance 2022 £
Unrestricted Funds	103,941	182,271	210,535	9,088	84,765
Total of Unrestricted Funds	<u>103,941</u>	<u>182,271</u>	<u>210,535</u>	<u>9,088</u>	<u>84,765</u>

Restricted Funds

Welcome Project

LB Redbridge - Housing	9,088	70,000	70,000	(9,088)	-
Henry Smith Charity	-	8,925	8,925	-	-
The Tudor Trust	5,425	32,250	37,675	-	-
Lloyds Bank Foundation	-	25,000	25,000	-	-
The Fyrish Foundation	25,000	-	25,000	-	-
LBR - Rough Sleepers Intervention	-	12,500	12,500	-	-
The Garfield Weston Foundation	7,433	11,250	18,683	-	-
LBR Household Support	-	9,490	9,490	-	-
LBR Health Navigator	-	6,662	6,662	-	-
LB Redbridge Covid Winter Grant	4,879	-	4,879	-	-
LBR Covid Support Grant	-	2,243	2,243	-	-
London City Airport Community Fund	-	1,000	-	-	1,000
Mrs Smith and Mount Trust	4,000	4,000	8,000	-	-
The Charles S French Charitable Trust	2,000	-	2,000	-	-
The Shanly Foundation	-	2,000	2,000	-	-
London Catalyst - Samaritan Fund	906	1,600	1,283	-	1,223

Fowler Smith and Jones Trust	2,000	-	2,000	-	-
St Martin In The Field	628	241	869	-	-
Other Restricted Donations	-	252	252	-	-
Other Donated Goods and Services	710	37,727	32,615	-	5,822
	62,069	225,140	270,076	(9,088)	8,045
<u>Pre-School</u>					
Fees-LB Redbridge SEN	-	16,754	16,754	-	-
Total of Restricted Funds	62,069	241,894	286,829	(9,088)	8,045
Aggregate of funds	166,010	424,164	497,364	-	92,810

The transfer of £9,088, from restricted funds to unrestricted funds, has been made for the purpose of equipment's purchased during the year and has been capitalised under fixed assets in the balance sheet.

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestricted Funds £	Restricted Funds £	Total 2022 £
Fixed assets	13,143	-	13,143
Stock and debtors	3,451	47,333	50,784
Cash at bank and in hand	82,269	13,529	95,798
Current liabilities	(14,098)	(52,817)	(66,915)
	84,765	8,045	92,810

The purpose of the restricted funds received during 2022-23 was as follows:

Welcome Project: This project provides help and support to the homeless, refugees and asylum seekers within the London Borough of Redbridge. Clients can receive medical advice, meals, laundry facilities and the use of the project's garden.

<i>LB - Redbridge Housing:</i>	<i>Funded the Welcome Project towards staff and operational costs.</i>
<i>Garfield Weston Foundation</i>	<i>Funded the Welcome Project towards staff and operational costs.</i>
<i>The Tudor Trust</i>	<i>Funded the Welcome Project towards the salary and the on-going costs of a support worker</i>
<i>Lloyds Bank Foundation</i>	<i>Funded the Welcome Project towards Support Workers salary cost.</i>
<i>LBR - Rough Sleepers Intervention</i>	<i>Funded the Welcome Project towards staff salary</i>
<i>LBR - Household Support Grant</i>	<i>Funded the Welcome Project towards emergency relief for clients facing Cost of living crisis</i>
<i>LBR - Food Bank Grant</i>	<i>Funded the Welcome Project towards emergency relief for clients facing Cost of living crisis</i>
<i>LBR Floating Support</i>	<i>Funded the Welcome Project towards the salary and the on-going costs of a support worker</i>
<i>LBR Health Navigator Grant</i>	<i>Funded the Welcome Project towards the salary and the on-going costs of a support worker</i>

<i>London City Airport Community Fund Fowler Smith and Jones Trust:</i>	<i>Funded the Welcome Project towards motivational workshops & healthcare for clients</i>
<i>London Catalyst</i>	<i>Funded the Welcome Project towards the clients hardship fund</i>
<i>London Catalyst</i>	<i>Funded the Welcome Project towards emergency payments for clients experiencing hardship.</i>
<i>St Martin In The Field</i>	<i>Funded the Welcome Project towards emergency relief for clients</i>
<i>Nando's Restaurant, Greggs, Tesco, Lidl, Members of Public</i>	<i>Donated substantial amount of cooked food towards Welcome Project's clients</i>
<i>Big Yellow Self Storage</i>	<i>Provided Welcome Project with storage space.</i>
<i>Pre-school: Day Nursery for 2 to 4 year old children.</i>	
<i>LB Redbridge - SEN</i>	<i>Funded support worker cost for SEN children.</i>

Commitments

The charity has a licence to occupy agreement with Ilford High Road Baptist Church for the Welcome Centre building. The minimum amount payable in respect of this agreement is as follows:

	2023	2022
Payments falling due:	£	£
Within one year	10,200	8,800
Between one and five years	30,600	40,800
After five years	-	-
	<u>40,800</u>	<u>49,600</u>

During the year the charity was charged £10,200 (2022: £8,920) for its rent agreement.

13 Members

Each member of the company commits to contribute if the charity is wound up an amount of £10.

14 Events since the year end:

None

HEALTHY LIVING PROJECTS LIMITED
DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES
FOR THE YEAR ENDED 31 MARCH 2023

		Unrestricted Funds		Restricted Funds		Total Funds	Total Funds
	Note	2023	2022	2023	2022	2023	2022
		£	£	£	£	£	£
INCOME AND ENDOWMENTS FROM							
Donations and legacies	3a	33,972	36,437	32,331	17,743	66,303	54,180
Donated goods	3a	450	-	38,975	37,727	39,425	37,727
Investments		892	26	-	-	892	26
<i>Charitable activities</i>	3b	114,386	111,248	242,023	186,423	356,410	297,672
<i>HMRC JRS Grant</i>		-	12,861	-	-	-	12,861
<i>Other income and endowments</i>		5,451	10,198	-	-	5,451	10,198
Total income and endowments		155,151	170,771	313,330	241,894	468,481	412,664
EXPENDITURE ON							
Charitable activities	4a-b	193,860	189,627	296,757	286,829	490,618	476,456
Raising funds	4d	10,108	9,408	-	-	10,108	9,408
Total expenditure		203,968	199,035	296,757	286,829	500,726	485,864
Net income/(expenditure)		(48,817)	(28,265)	16,572	(44,935)	(32,245)	(73,200)
Transfers between funds		-	9,088	-	(9,088)	-	-
Net movement in funds		(48,817)	(19,177)	16,572	(54,023)	(32,245)	(73,200)
Reconciliation of funds:							
Total funds brought forward		84,765	103,941	8,045	62,069	92,810	166,010
Total funds carried forward		35,948	84,765	24,617	8,045	60,565	92,810

Movements on reserves and all recognised gains and losses are shown above.

HEALTHY LIVING PROJECTS LIMITED

England & Wales - Charity number 1087256

Accounts

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2022**

FOR

**HEALTHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)**

CHARITY NUMBER 1087256

COMPANY NUMBER 04108124

**HEATHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)**

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FOR THE YEAR ENDED 31ST MARCH 2022**

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**HEALTHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)**

**COMPANY INFORMATION
FOR THE YEAR ENDED 31ST MARCH 2022**

Reference and Administrative Information

Charity Name:	Healthy Living Projects Limited
Governing Document:	Memorandum and Articles of Association dated 15 th November 2000, amended 21 st May 2001 & 2 nd June 2015
Charity registration number:	1087256 (England and Wales)
Company registration number	04108124 (England and Wales)
Registered Office and Operational address:	322 High Road Ilford Essex IG1 1QP

Trustees

Mr Barry Richardson (Secretary)
Mr Mark Andrews (Chair/ Treasurer)
Ms Susannah Davis (Resigned 22nd November 2021)
Rev Andrew Willis
Mr Simon Standen
Mr Romord Lindsay
Miss Debbie Forde (Appointed 14th September 2021)
Mrs Barbara Macaulay (Appointed 31st March 2022)

Secretary

Mr Barry Richardson

Key Management Personnel

Mr Philip Herbert (Projects Director)
Miss Patricia Forde (Children's Services Manager)
Mrs Sonia Lynch (Welcome Centre Manager)

Independent Examiner

Lisa Darby ACA, Stewardship, 1 Lamb's Passage, London, EC1Y 8AB

Bankers

CAF Bank Limited, PO Box 289, Kings Hill, West Malling, Kent ME19 4TA

HEALTHY LIVING PROJECTS LIMITED (COMPANY LIMITED BY GUARANTEE)

COMPANY INFORMATION FOR THE YEAR ENDED 31ST MARCH 2022

The directors, who are the charity's trustees for the purposes of charity law, have pleasure in submitting the Report and Accounts for the year ended 31st March 2022.

Volunteers

Volunteer activity has been increasing since the removal of Covid-19 restrictions. 2 volunteers in Language Link – have delivered English Language Classes in person, each giving up 4 hours a week. The Young at Heart programme is led by 2 volunteers each contributing 3 hours on a weekly basis to run activities for the elderly and keep in touch by phone. The Welcome Project utilises volunteers in a range of functions including catering, reception duties, administration, processing donations of food and clothing, overseeing the shower and laundry facilities and running various life skills classes. From 1 April 2021 to 31 March 2022 there were 910 volunteer hours worked, a significant increase on last year as Covid-19 restrictions have been eased.

Structure, Governance and Management

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 15th November 2000 and registered as a charity on 29th June 2001. 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. In the event of the company being wound up each member may be required to contribute an amount not exceeding £10.

Recruitment and Appointment of Trustees

The directors of the company are also charity trustees for the purposes of charity law. Under the requirements of the Memorandum and Articles of Association the trustees are elected at the Annual General Meeting.

The charity works within a diverse community; the trustees are keen that this diversity is reflected within the trustee body. Through networking the charity is seeking to identify those who have relevant knowledge and are willing to share their experience by being actively involved in the charity as a trustee.

Business and management skills are well represented within the trustee body. The mix of trustee skills, if lost due to retirements, is maintained by recruitment.

Trustee Induction and Training

Trustees are familiar with the work of the charity as they are provided with regular reports from the charity's management team. Potential trustees undertake an Induction Process and are informed of the following:

- The work carried out by the charity
- The Structure of the charity
- Obligations of the board of trustees
- Funding of the charity
- Future Strategic Plans

Publications from the Charity Commission are regularly distributed to all trustees.

**HEALTHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)**

**COMPANY INFORMATION
FOR THE YEAR ENDED 31ST MARCH 2022**

Risk Management

The trustees are keen to limit the internal and external risks to which the charity is exposed, and are continually investigating means of providing further support to the charity's principal activities.

Risks to funding have been mitigated by the development of agreements with organisations experienced in recognising and generating new streams of funding and the establishment of new initiatives in order to diversify income streams. Internal control risks are minimised by the implementation of Financial Control Procedures for the authorisation of all transactions and projects. Policies and Procedures are in place to ensure compliance with the health and safety of staff, volunteers, clients and visitors to the various projects. Employees have gained qualifications in Management, Safer Recruitment, Childcare, Health & Safety, First Aid and Food Hygiene. The charity maintains effective Insurance Policies covering Public Liability, Employers Liability, Professional Indemnity, Contents and Vehicle insurance.

Organisational Structure

Healthy Living Projects has a board of trustees consisting of 7 members who meet at least quarterly, and are responsible for the strategic direction and policy of the charity. Members are from a variety of professional backgrounds that add value to the work of the charity.

A scheme of delegation is in place and day to day responsibility for the provision of the services rests with the Project Director. The Director is responsible for ensuring the charity delivers the services specified and that key performance indicators are met. Project Co-ordinators/ Managers have day to day responsibility for the operation and supervision of their teams, whilst ensuring the continued development of team skills and working practices.

Related Parties

The charity has a relationship with Ilford High Road Baptist Church in so far as having use of the church premises (including the Welcome Centre) for which the charity pays rent. Barry Richardson, the Secretary of Healthy Living Projects provides professional services to the charity through his consultancy called "My Father's Business". Susannah Davis, a trustee of Healthy Living Projects has provided HR services to the charity through her company "SASSMC Ltd" although now retired.

Public Benefit

When reviewing the charity's aims and objectives and in planning the activities, the trustees have had regard to the guidance on public benefit issued by the Charity Commission. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

Objectives and Activities

The company's objectives and principal activity is the relief of poverty, the provision of education and the provision of recreation in the interest of social welfare, within the London Borough of Redbridge. The main activities planned for the year were:

- Providing a Day Centre to help and support the homeless, refugees and asylum seekers within the London Borough of Redbridge and surrounding areas.
- English Language classes for speakers of other languages
- Childcare and education provided for children of pre-school age
- Out of school childcare for children of primary school age
- Social groups for senior citizens

**HEALTHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)**

**COMPANY INFORMATION
FOR THE YEAR ENDED 31ST MARCH 2022**

Achievements and Performance

COVID-19

Our on-site English Language Classes recommenced its' in person service in July 2021 with some precautions still in place. Our Young at Heart support group for the elderly re-commenced in person meetings in September 2021 whilst still observing Social distancing and wearing of masks. The Welcome Project has remained mainly open during the pandemic, providing emergency assistance to those who were homeless. Pre-school and Young Inspiration out of school club have been open in line with Government policy for schools and Early Years Settings. As part of the Government's Job Retention Scheme, a number of staff were placed on furlough or part-time furlough up to the end September 2021. The Furlough Scheme has helped sustain the projects throughout the pandemic.

Welcome Project

The Welcome Project offers a support service providing help to those who are homeless or refugees and those seeking asylum within the London Borough of Redbridge and surrounding areas. The project operates from the Welcome Centre; these facilities include two training rooms, an I.T. suite, Interview rooms, a nurse's room, showers and a laundry.

As a result of Covid-19, the project had restricted attendance to the Day Centre to 10 clients at a time. As restrictions have been eased, the numbers have increased but precautions have been kept in place. The project has continued to support the homeless by delivering hot meals and food parcels to people who have been placed in hostels or temporary accommodation during the pandemic. Support workers have now returned to working at the Welcome Centre. Despite the economic downturn the charity has been successful in securing a number of significant grants that has enabled it to deliver the services it provides. During the year staff and volunteers attended training courses in Mental Health, Suicide Awareness and Supporting Women Experiencing Homelessness. They have also attended the Redbridge Homelessness Forum, Case Review and Redbridge Strategic Board meetings.

Language Link

English Language classes restarted in July 2021 with precautions in place to protect volunteers and students. Good ventilation, social distancing and mask wearing are all still in place. The aim of the classes is to teach practical English and to build up the confidence and self-esteem of the students.

Pre-School

Childcare and education has been provided for up to 30 children, in the age range 2-5 years, every weekday morning during term time. This year Pre-school remained open during the second lockdown in line with Government policy. We have followed guidance from the Department for Education to keep the setting as safe as possible for children and staff. The numbers of children attending has been lower this year, averaging 22 each day, this reflects the nervousness of some parents in bringing their children to Pre-school during a pandemic. The setting is regulated by OFSTED and received the ranking of "Good" at its last inspection in March 2018. The Pre-school has provided Special Educational Needs support for 5 children this year. Learning opportunities are run in association with Redbridge Early Years. The costs of providing this education are met by London Borough of Redbridge (Early Years) grant.

**HEALTHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)**

**COMPANY INFORMATION
FOR THE YEAR ENDED 31ST MARCH 2022**

Young Inspirations

Our Out of School provision was closed during the first and second lockdowns in line with local schools, but has re-opened in between and since. Numbers in attendance are now increasing, averaging 18 per day as our parents are now returning to the work place and are therefore in need of out-of-school care for their children. As a result of the pandemic, income has been lower than previous years, the trustees have this situation under continual review.

Young at Heart

Our Young at Heart support group for senior citizens was been suspended throughout the pandemic. In July 2021 we started meeting together in outdoor settings such as local parks. Since September 2021 we have been meeting in person whilst observing social distancing and the wearing of masks. The group is very popular and provides support to its members to help overcome loneliness.

Financial Review

The Charity is reporting a deficit for the year 2021-22 of -£73,200, compared to a surplus of £45,410 in 2020-21. Reserves carried forward amount to £92,810 (£166,010 in 2020-21), £8,045 of which relates to restricted funds and £84,765 unrestricted funds.

For the year 2021-22 we received a total income of £412,664, compared to £510,275 in 2020-21. Due mainly to loss of income from Young Inspirations Out of School Club (£49,872) which are yet to recover to levels of £103,519 as seen in 2019-20 due mainly to COVID-19. The project took advantage of the HMRC Job Retention Scheme to cover some staff salaries. The amount of grant received for 2021-22 was £12,861, £57,810 in 2020-21. Income for Pre-school decreased to £72,886 compared to £91,331 in 2020-21 due to lower numbers in attendance due to Covid-19

Total Expenditure for the year has increased to £485,864 compared to £464,865 in 2020-21. The charity has been keen to make savings wherever possible whilst recognising that salaries and activities costs linked to specific grants inevitably lead to a rise in expenditure for the duration of the grant.

Principal Funding Sources

Aside from fees generated from Young Inspirations and Pre-school, the principal sources of funding were grants received from the London Borough of Redbridge, The Henry Smith Charity, Lloyds Bank Foundation, Garfield Weston Foundation, The Tudor Trust, Mrs Smith & Mount Trust, Rough Sleeper Intervention Program, The Mayor's Appeal Fund and the ongoing commitment from London Borough of Redbridge Housing Service. Felton Fundraising & Appeals continue to identify opportunities for a wider range of funding for the future. The individual donor scheme has so far attracted over 30 donors whose contributions totalled £10,380 (£9,523 2020-21) (with Gift Aid). These funds combined are sufficient to cover the salaries of Managers, Support Workers and Administrators who provide services to our clients as well as providing resources that cover activities and general running cost.

**HEALTHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)**

**COMPANY INFORMATION
FOR THE YEAR ENDED 31ST MARCH 2022**

Investment Policy

The trustees have considered the most appropriate policy for investing funds and have found that bank deposit accounts meet the charity's requirements.

Reserves Policy

The trustees have examined the charity's requirements for reserves in light of the main risks to the organisation including the current COVID-19 pandemic. They have established a policy whereby unrestricted funds are required to:

- Cover administration and support costs without which the charity could not function to provide funds to enable projects to be undertaken at short notice.
- The trustees consider it prudent that unrestricted funds should be sufficient to cover 3 months administration and support costs which amount to £47,500. Unrestricted cash balances held at the year-end amount to £82,269. The level of reserves will be monitored and reviewed by the trustees on a quarterly basis.

Plans for Future Periods

The charity is keen to maximise the opportunities afforded by the Welcome Centre facilities. Building on the achievements so far, the project plans to help more people to find fulfilment and independence through further training or employment.

In order to increase our revenues streams, the charity is keen to raise its profile through social media and other conventional means. To this end we will continue to develop our Website and social media platforms. We intend to build on relationships forged with local businesses such as Marks & Spencer, Waitrose, Asda, Sainsbury's, Tesco, Lidl, Greggs, Big Yellow Storage and Nando's. In addition we will be carrying out a feasibility study into a potential social enterprise.

As part of the continued efforts to help the homeless, the charity will enhance the work undertaken by the Welcome Project in providing and finding accommodation for those in need. This could be in the form of partnering with local businesses in the provision of housing for clients.

Responsibilities of the directors under company law

The directors are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (UK Generally Accepted Accounting Practice).

Company law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at Balance Sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the directors are required to:

1. select suitable accounting policies and then apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

**HEALTHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)**

**COMPANY INFORMATION
FOR THE YEAR ENDED 31ST MARCH 2022**

The directors are responsible for keeping adequate accounting records which 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.

Approved by the board of trustees on 12th September 2022 and signed on its behalf by:

Mark Andrews – Chair M Andrews.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HEALTHY LIVING PROJECTS LIMITED

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022 on pages 9 to 23 following, which have been prepared on the basis of the accounting policies set out on pages 12-13.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

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 your charity's accounts as 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 Institute of Chartered Accountants in England and Wales, 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:

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.

Lisa Darby

Lisa Darby ACA
Institute of Chartered Accountants of England and Wales

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date...21st September 2022

HEALTHY LIVING PROJECTS LIMITED
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2022
Summary Income and Expenditure Account

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3a	36,437	17,743	54,180	67,015
Donated goods	3a	-	37,727	37,727	34,310
Investments		26	-	26	67
Charitable activities	3b	111,248	186,423	297,672	346,812
HMRC JRS Grant		12,861	-	12,861	57,810
Other income and endowments		10,198	-	10,198	4,262
Total income and endowments		170,771	241,894	412,664	510,275
EXPENDITURE ON					
Charitable activities	4a-b	189,627	286,829	476,456	455,745
Raising funds	4d	9,408	-	9,408	9,120
Total expenditure		199,035	286,829	485,864	464,865
Net income/(expenditure)		(28,264)	(44,936)	(73,200)	45,410
Transfers between funds	12	9,088	(9,088)	-	-
		(19,177)	(54,023)	(73,200)	45,410
Net movement in funds		(19,177)	(54,023)	(73,200)	45,410
Reconciliation of funds:					
Total funds brought forward		103,942	62,068	166,010	120,600
Total funds carried forward		84,765	8,045	92,810	166,010

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations, apart from Other income and endowments which includes £9,410 relating to insurance claims for 2 vehicles stolen in the year.

The statement of financial activities also complies with the requirements for an income and expenditure account required by the Companies Act 2006.

The notes on page 12-23 form part of these accounts.

HEALTHY LIVING PROJECTS LIMITED
BALANCE SHEET
FOR THE YEAR ENDED 31 MARCH 2022

	Note	Unrestricted Funds	Restricted Funds	Total funds 2022	Total funds 2021
		£	£	£	£
FIXED ASSETS					
Tangible assets	7	13,143	-	13,143	9,970
		<u>13,143</u>	<u>-</u>	<u>13,143</u>	<u>9,970</u>
CURRENT ASSETS					
Stock	8	-	5,822	5,822	710
Debtors	9	3,451	41,511	44,962	39,665
Cash at bank	10	82,269	13,529	95,798	164,279
		<u>85,720</u>	<u>60,862</u>	<u>146,582</u>	<u>204,654</u>
CURRENT LIABILITIES					
Liabilities falling due within one year	11	14,098	52,817	66,915	48,615
Net Current Assets		<u>71,622</u>	<u>8,045</u>	<u>79,667</u>	<u>156,039</u>
NET ASSETS		<u>84,765</u>	<u>8,045</u>	<u>92,810</u>	<u>166,010</u>
FUND BALANCES					
Unrestricted funds					
General Funds	12	84,765	-	84,765	103,942
Restricted Funds	12	-	8,045	8,045	62,068
		<u>84,765</u>	<u>8,045</u>	<u>92,810</u>	<u>166,010</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year end 31 March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

The directors (who are the charitable company's trustees for the purposes of charity law) acknowledge their responsibilities for:

- (a) ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors on 12th September 2022 and were signed on its behalf by: Mark Andrews – Chair **M Andrews**

Company number: 04108124

Charity number: 1087256

The notes on page 12-23 form part of these accounts.

HEALTHY LIVING PROJECTS LIMITED
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2022

	Total funds £	Prior year funds £	Note
Cash flows from operating activities:			
<i>Net cash provided by (used in) operating activities</i>	<u>(49,494)</u>	<u>14,429</u>	a
Cash flows from investing activities:			
Dividends, interest and rents from investments	-	-	
Proceeds from the sale of property, plant and equipment	-	-	
Purchase of property, plant and equipment	(18,988)	(4,392)	
Proceeds from sale of investments	-	-	
Purchase of investments	-	-	
<i>Net cash provided by (used in) investing activities</i>	<u>(18,988)</u>	<u>(4,392)</u>	
Cash flows from financing activities:			
Repayments of borrowing	-	-	
Cash inflows from new borrowing	-	-	
Receipt of endowment	-	-	
<i>Net cash provided by (used in) financing activities</i>	<u>-</u>	<u>-</u>	
<i>Change in cash and cash equivalents in the reporting period</i>	(68,481)	10,037	
Cash and cash equivalents at the beginning of the reporting period	164,279	154,242	b
Change in cash and cash equivalents due to exchange rate movements	-	-	
<i>Cash and cash equivalents at the end of the reporting period</i>	<u>95,798</u>	<u>164,279</u>	b

Note a: Reconciliation of net income/(expenditure) to net cash flow from operating activities

	Current year £	Prior year £
<i>Net income/(expenditure) for the reporting period (as per the statement of financial activities)</i>	(73,200)	45,410
Adjustments for:		
Depreciation charges	4,315	4,097
(Gains)/losses on investments	-	-
Dividends, interest and rents from investments	-	-
Loss/(profit) on the sale of fixed assets	11,500	-
(Increase)/decrease in stocks	(5,112)	(75)
(Increase)/decrease in debtors	(5,297)	(30,462)
Increase/(decrease) in creditors	18,300	(4,542)
<i>Net cash provided by (used in) operating activities</i>	<u>(49,494)</u>	<u>14,429</u>

Note b: Analysis of cash and cash equivalents

	Current year £	Prior year £
Cash in hand	95,798	164,279
Notice deposits (less than 3 months)	-	-
Total cash and cash equivalents	<u>95,798</u>	<u>164,279</u>

HEALTHY LIVING PROJECTS LIMITED
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

1 Statutory Information

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention [as modified by the revaluation of certain assets, which are measured at fair value through the Statement of Financial Activities].

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements. In making this assessment the trustees have considered the impact of Covid-19 and have concluded that its impact on net income will not be material.

b) Income:

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.
- ii) Donated facilities, services and goods. Goods donated for distribution to beneficiaries are recognised as income when receivable at fair value (being an estimate of the amount it would cost to purchase those items). Goods donated for resale are recognised as income at the point of sale (as the sale proceeds cannot be estimated reliably before the goods are sold). Facilities, services and goods donated for the charity's own use are recognised as income when receivable at their value to the charity.

The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

When donated goods, services and facilities are distributed or consumed, an expense in respect of those items is included in the Statement of Financial Activities. At the year-end any goods that have not been distributed or consumed are recognised as stock; donated fixed assets are capitalised.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from donations and grants received during the year.

Investment income represents income generated by the charity's assets and includes income from bank interest.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Equipment	Over 5 years
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The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Stocks:

Stocks of donated items held for distribution to beneficiaries are measured at fair value; stocks of goods donated for the charity's own use are valued at an estimate of their value to the charity.

g) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to the scheme are recognised as an expense when the liability arises.

h) Taxation

The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

i) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

j) Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account and cash on deposit that has a notice period of less than 30 days.

k) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

3a Voluntary income	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
The Mayor's Appeal Fund	2,068	-	2,068	20,000
The Garfield Weston Foundation	-	11,250	11,250	26,250
29th May 1961 Charitable Trust	5,000	-	5,000	5,000
The Haremead Trust	5,000	-	5,000	-
Mrs Smith and Mount Trust	-	4,000	4,000	4,000
The Shanly Foundation	-	2,000	2,000	-
The Souter Charitable Trust	2,000	-	2,000	-
The Leigh Trust	2,000	-	2,000	-
The Barnabas Trust	1,200	-	1,200	-
The Mirianog Trust	1,000	-	1,000	-
Alma Jean Henry Trust	800	-	800	-
St Martin In The Field	86	241	327	722
Fowler Smith and Jones Charitable Trust	-	-	-	2,000
The Eva Reckitt Trust	-	-	-	1,000
The Marsh Christian Trust	-	-	-	650
The Oak Trust	-	-	-	500
Waitrose Limited	-	-	-	333
The Asda Foundation	-	-	-	300
Donations from individuals (including Gift Aid)	10,380	-	10,380	9,523
Other donations	6,904	252	7,156	7,987
	<u>36,437</u>	<u>17,743</u>	<u>54,180</u>	<u>78,265</u>

Welcome Project: Closing balances of deferred income

The Garfield Weston Foundation	-	-	-	(11,250)
	<u>36,437</u>	<u>17,743</u>	<u>54,180</u>	<u>67,015</u>
	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
<i>Donated goods</i>				
Food	-	22,198	22,198	22,402
Clothing	-	3,084	3,084	1,225
Services	-	10,452	10,452	10,452
Other	-	1,994	1,994	231
	<u>-</u>	<u>37,727</u>	<u>37,727</u>	<u>34,310</u>

3b	Income from charitable activities			
	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
<u>Welcome Project</u>				
LB of Redbridge - Housing	-	70,000	70,000	71,160
Henry Smith Charity	-	8,925	8,925	44,450
Lloyds Bank Foundation	-	29,026	29,026	37,348
The Tudor Trust	-	44,250	44,250	40,500
LBR Health Navigator	-	39,969	39,969	-
LBR - Rough Sleepers Intervention	-	12,500	12,500	10,000
LBR Household Support	-	9,490	9,490	-
Hilden Charitable Fund	5,000	-	5,000	-
LBR Covid Support Grant	-	2,243	2,243	-
London Catalyst (Samaritan Fund)	-	1,600	1,600	1,600
London City Airport Community Fund	-	1,000	1,000	-
The Fyrish Foundation	-	-	-	25,000
Homeless Link - COVID-19	-	-	-	15,000
The London Community Foundation	-	-	-	14,894
LBR - Covid Winter Grant	-	-	-	6,243
Groundwork UK - Tesco's	-	-	-	500
	5,000	219,003	224,003	266,695
<u>Young Inspirations</u>				
Fees	49,872	-	49,872	9,908
Other	-	-	-	80
	49,872	-	49,872	9,988
<u>Pre-school</u>				
Fees - LB of Redbridge	53,613	-	53,613	65,550
Fees - LB of Redbridge SEN	-	16,754	16,754	25,540
Fees - other	1,020	-	1,020	240
Education & Skills Funding Agency	1,500	-	1,500	-
	56,133	16,754	72,886	91,331
<u>Language Link</u>				
Fees	244	-	244	-
<u>Welcome Project: Closing balances of deferred income</u>				
LBR Health Navigator	-	(33,308)	(33,308)	-
The Tudor Trust	-	(12,000)	(12,000)	(8,250)
Lloyds Bank Foundation	-	(4,026)	(4,026)	(4,026)
Henry Smith Charity	-	-	-	(8,925)
	-	(49,334)	(49,334)	(21,201)
	111,248	186,423	297,672	346,812

4 Charitable activity		Unrestricted	Restricted	Total	Total
		Funds	Funds	2022	2021
a Direct Charitable Costs		£	£	£	£
	Salaries and travel expenses	138,553	214,759	353,313	356,445
	Rent and rates	21,708	733	22,441	16,901
	Activities & trips	280	6,230	6,510	579
	Repairs and maintenance	6,177	4,700	10,877	9,634
	Catering	3,721	16,776	20,497	4,642
	Subscription and professional fees	3,439	584	4,023	5,327
	Light, heat & cleaning	3,071	1,737	4,808	7,495
	Volunteer expenses	-	321	321	6
	Telephone & internet	1,580	2,406	3,986	3,504
	Printing, postage and stationery	459	515	974	1,044
	Insurance	394	1,576	1,971	1,988
	Recruitment, training & publicity	1,250	75	1,325	1,110
	Materials, books & journals	1,559	95	1,654	768
	Equipment	366	155	521	2,557
	Other costs	594	3,550	4,144	3,253
	Depreciation	4,315	-	4,315	4,097
	Donated goods	-	32,615	32,615	34,235
		187,467	286,829	474,296	453,585
b Support & Administration		£	£	£	£
	Independent Examination	2,160	-	2,160	2,160
	Combined charitable activity cost	189,627	286,829	476,456	455,745
c Donated goods		Unrestricted	Restricted	Total	Total
		Funds	Funds	2022	2021
		£	£	£	£
	Food	-	18,943	18,943	22,342
	Clothing	-	2,447	2,447	1,175
	Services (Storage)	-	10,452	10,452	10,452
	Other	-	773	773	266
		-	32,615	32,615	34,235
d Fundraising costs		Unrestricted	Restricted	Total	Total
		Funds	Funds	2022	2021
		£	£	£	£
	Fundraising costs	9,408	-	9,408	9,120
		9,408	-	9,408	9,120

The return on investment for the costs of generating funds was £91,900 (2021: £99,869)

5 Staff & Trustees		2022	2021
		£	£
	Gross wages, salaries & benefits in kind	323,924	328,674
	Employer's National Insurance costs	17,678	17,166
	Pension costs	7,990	7,630
	Total staff costs	349,591	353,470

The average number of employees: full-time equivalents

Welcome Project	6.03	5.20
Young Inspirations	3.05	4.24
Pre-school	4.09	3.97
Management and administration	1.43	1.43
	<u>14.60</u>	<u>14.84</u>

The average monthly headcount of full and part time employees during the year was 21.75 (2021: 21.5)

No staff received salaries at rate equal to, or more than, £60,000 per annum.

Remuneration payable to key management (excluding trustees) amounted to £91,745 in the year (2021: £93,552). Key management is considered to cover the salaries of Projects Director, Welcome Centre Manager and Children's Services Manager directly employed by the charity.

Ursula Standen, who is closely related to Simon Standen, who is a trustee, received employment benefits totalling £30,274 (2021: £29,313) for providing administrative services to the charity as permitted by the charity's governing document.

The total amount of donations funded by trustees and connected parties was £290 (2021: £340), and the value of monetary donation by key management personnel was £1,920 (2021: £1,920)

No other transactions have taken place with trustees and related parties during the year.

6 Acting as agent

On occasion the charity receives money on behalf of other charities, which it banks and then pays out to these charities. This income is received as agent for these other charities and the income, and the related payments, are excluded from the Statement of Financial Activities; any money that has not been distributed by the year end is recognised as a creditor.

During the year the charity acted as agent for BARKA UK and, in that capacity:

- received £63,500 (2021: £50,000) and paid £63,500 (2021: £50,000)
- at the year end the charity owed £0 (2021: £0) to BARKA UK

7 Tangible Fixed Assets

	Fixture & Fittings	Plant & Machinery	Motor Vehicles	Total 2022
Cost	£	£	£	£
At 1 April 2021	15,143	65,698	8,000	88,841
Additions	-	9,088	9,900	18,988
Disposals	(2,257)	(33,419)	(17,900)	(53,576)
At 31 March 2022	<u>12,886</u>	<u>41,367</u>	-	<u>54,253</u>
Accumulated Depreciation				
At 1 April 2021	14,333	58,138	6,400	78,871
Charge for the year	270	4,045	-	4,315
Disposals	(2,257)	(33,419)	(6,400)	(42,076)
At 31 March 2022	<u>12,346</u>	<u>28,764</u>	-	<u>41,110</u>
Net book value				
At 31 March 2022	<u>540</u>	<u>12,603</u>	-	<u>13,143</u>
At 1 April 2021	<u>810</u>	<u>7,560</u>	<u>1,600</u>	<u>9,970</u>

8	Stock	2022	2021
		£	£
	At Cost		
	Donated goods		
	For distribution	5,822	710
		<u>5,822</u>	<u>710</u>
9	Debtors and Prepayments		
	Tax recoverable	485	595
	Other Debtors	41,372	30,763
	Prepayments	3,105	8,306
		<u>44,962</u>	<u>39,665</u>
10	Cash at Bank and in Hand		
	Bank operating accounts	95,329	163,430
	Petty cash	469	849
		<u>95,798</u>	<u>164,279</u>
11	Creditors: liabilities falling due within one year		
	Trade Creditors	107	2,958
	Taxation and social security	5,596	5,081
	Other Creditors - NEST Pension	1,228	1,151
	Accruals	10,651	6,974
	Deferred Income	49,334	32,451
		<u>66,915</u>	<u>48,615</u>

The balance on Deferred Income represents grants received from The Garfield Weston Foundation, Lloyds Bank Foundation, The Henry Smith Charity and The Tudor Trust which relates to the financial year 2022-23. (See note 3b above)

<i>Movement in deferred income account</i>	2022	2021
	£	£
Balance at the start of the reporting period	32,451	44,526
Amounts added in current period	49,334	21,201
Amounts released to income from previous periods	(32,451)	(33,276)
Balance at the end of the reporting period	<u>49,334</u>	<u>32,451</u>

12 Funds

During the year the movements in the charity's funds were as follows:

	Opening	Incoming	Outgoing	Transfers	Closing
	balance	resources	resources	in the	balance
	2022	2022	2022	year	2022
	£	£	£	£	£
Unrestricted Funds	103,941	182,271	210,535	9,088	84,765
Total of Unrestricted Funds	<u>103,941</u>	<u>182,271</u>	<u>210,535</u>	<u>9,088</u>	<u>84,765</u>

Restricted Funds

Welcome Project

LB Redbridge - Housing	9,088	70,000	70,000	(9,088)	-
Henry Smith Charity	-	8,925	8,925	-	-
The Tudor Trust	5,425	32,250	37,675	-	-
Lloyds Bank Foundation	-	25,000	25,000	-	-
The Fyrish Foundation	25,000	-	25,000	-	-
LBR - Rough Sleepers Intervention	-	12,500	12,500	-	-
The Garfield Weston Foundation	7,433	11,250	18,683	-	-
LBR Household Support	-	9,490	9,490	-	-
LBR Health Navigator	-	6,662	6,662	-	-
LB Redbridge Covid Winter Grant	4,879	-	4,879	-	-
LBR Covid Support Grant	-	2,243	2,243	-	-
London City Airport Community Fund	-	1,000	-	-	1,000
Mrs Smith and Mount Trust	4,000	4,000	8,000	-	-
The Charles S French Charitable Trust	2,000	-	2,000	-	-
The Shanly Foundation	-	2,000	2,000	-	-
London Catalyst - Samaritan Fund	906	1,600	1,283	-	1,223
Fowler Smith and Jones Trust	2,000	-	2,000	-	-
St Martin In The Field	628	241	869	-	-
Other Restricted Donations	-	252	252	-	-
Other Donated Goods and Services	710	37,727	32,615	-	5,822
	62,069	225,140	270,076	(9,088)	8,045

Pre-school

Fees-LB Redbridge SEN	-	16,754	16,754	-	-
	62,069	241,894	286,829	(9,088)	8,045

Aggregate of funds	166,010	424,164	497,364	-	92,810
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The transfer of £9,088, from restricted funds to unrestricted funds, has been made for the purpose of equipment's purchased during the year and has been capitalised under fixed assets in the balance sheet.

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestricted Funds	Restricted Funds	Total 2022
	£	£	£
Fixed assets	13,143	-	13,143
Stock and debtors	3,451	47,333	50,784
Cash at bank and in hand	82,269	13,529	95,798
Current liabilities	(14,098)	(52,817)	(66,915)
	84,765	8,045	92,810

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2021 £	Incoming resources 2021 £	Outgoing resources 2021 £	Transfers in the year 2021 £	Closing balance 2021 £
Unrestricted Funds	101,935	181,659	184,045	4,392	103,941
Total of Unrestricted Funds	101,935	181,659	184,045	4,392	103,941
Restricted Funds					
<i><u>Welcome Project</u></i>					
LB Redbridge - Housing	-	71,160	59,075	(2,998)	9,088
Henry Smith Charity	-	35,525	35,525	-	-
The Tudor Trust	2,527	32,250	29,352	-	5,425
Lloyds Bank Foundation	-	33,322	31,928	(1,394)	-
The Fyrish Foundation	-	25,000	-	-	25,000
LBR - Rough Sleepers Intervention	-	10,000	10,000	-	-
The Garfield Weston Foundation	3,750	15,000	11,317	-	7,433
DWP - Bridging the Gap	8,462	-	8,462	-	-
Homeless Link - COVID-19	-	15,000	15,000	-	-
LB Redbridge Covid Winter Grant	-	6,243	1,364	-	4,879
The London Community Foundation	-	14,894	14,894	-	-
London City Airport Community Fund	495	-	495	-	-
Mrs Smith and Mount Trust	-	4,000	-	-	4,000
The Charles S French Charitable Trust	2,000	-	-	-	2,000
London Catalyst - Samaritan Fund	10	1,600	704	-	906
Fowler Smith and Jones Trust	195	2,000	195	-	2,000
Groundwork UK - Tescos	-	500	500	-	-
St Martin In The Field	590	722	684	-	628
Other Donated Goods and Services	635	35,860	35,785	-	710
	18,664	303,076	255,280	(4,392)	62,069
<i><u>Pre-school</u></i>					
Fees-LB Redbridge SEN	-	25,540	25,540	-	-
	18,664	328,616	280,820	(4,392)	62,069
Aggregate of funds	120,600	510,275	464,865	-	166,010

The transfer of £4,392, from restricted funds to unrestricted funds, has been made for the purpose of equipment's purchased during the year and has been capitalised under fixed assets in the balance sheet.

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestricted Funds	Restricted Funds	Total 2021
	£	£	£
Fixed assets	9,970	-	9,970
Stock and debtors	8,766	31,609	40,375
Cash at bank and in hand	99,593	64,687	164,279
Current liabilities	(14,387)	(34,227)	(48,615)
	<u>103,941</u>	<u>62,069</u>	<u>166,010</u>

The purpose of the restricted funds received during 2021-22 was as follows:

Welcome Project: This project provides help and support to the homeless, refugees and asylum seekers within the London Borough of Redbridge. Clients can receive medical advice, meals, laundry facilities and the use of the project's garden.

<i>LB Redbridge - Housing:</i>	<i>Funded the Welcome Project towards staff and operational costs.</i>
<i>The Charles French Charitable Trust</i>	<i>Funded the Welcome Project towards staff and operational costs.</i>
<i>Garfield Weston Foundation</i>	<i>Funded the Welcome Project towards staff and operational costs.</i>
<i>The Tudor Trust</i>	<i>Funded the Welcome Project towards the salary and the on-going costs of a support worker</i>
<i>Lloyds Bank Foundation</i>	<i>Funded the Welcome Project towards Support Workers salary cost.</i>
<i>Henry Smith Charity</i>	<i>Funded the Welcome Project towards general running costs of the project</i>
<i>The Fyrish Foundation</i>	<i>Funded the Welcome Project towards the salary and the on-going costs of a support worker</i>
<i>LB Redbridge Covid Winter Grant</i>	<i>Funded the Welcome Project towards emergency relief for clients during Covid-19 Pandemic</i>
<i>LBR - Rough Sleepers Intervention</i>	<i>Funded the Welcome Project towards staff salary</i>
<i>LBR - Household Support Grant</i>	<i>Funded the Welcome Project towards emergency relief for clients during Covid-19 Pandemic</i>
<i>LBR - Covid Support Grant</i>	<i>Funded the Welcome Project towards emergency relief for clients during Covid-19 Pandemic</i>
<i>Mrs Smith and Mount Trust</i>	<i>Funded the Welcome Project towards Support Workers salary cost.</i>
<i>LBR Health Navigator Grant</i>	<i>Funded the Welcome Project towards the salary and the on-going costs of a support worker</i>
<i>London City Airport Community Fund</i>	<i>Funded the Welcome Project towards motivational workshops & healthcare for clients</i>
<i>Fowler Smith and Jones Trust:</i>	<i>Funded the Welcome Project towards the clients hardship fund</i>
<i>The Shanly Foundation</i>	<i>Funded the Welcome Project towards the Women's Activities cost</i>
<i>London Catalyst</i>	<i>Funded the Welcome Project towards emergency payments for clients experiencing hardship.</i>

St Martin In The Field *Funded the Welcome Project towards emergency relief for clients*

*Nando's Restaurant,
Greggs, Tesco, Lidl,
Members of Public* *Donated substantial amount of cooked food towards
Welcome Project's clients*

Big Yellow Self Storage *Provided Welcome Project with storage space.*

Pre-school: *Day Nursery for 2 to 4 year old children.*

LB Redbridge - SEN *Funded support worker cost for SEN children.*

13 Commitments

The charity has a licence to occupy agreement with Ilford High Road Baptist Church for the Welcome Centre building. The minimum amount payable in respect of this agreement is as follows:

	2022	2021
Payments falling due:	£	£
Within one year	8,800	8,800
Between one and five years	40,800	4,400
After five years	-	-
	<u>49,600</u>	<u>13,200</u>

During the year the charity was charged £8,920 (2021: £8,800) for its rent agreement.

14 Members

Each member of the company commits to contribute if the charity is wound up an amount of £10.

15 Events since the year end:

None

HEALTHY LIVING PROJECTS LIMITED
DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES
FOR THE YEAR ENDED 31 MARCH 2022

		Unrestricted Funds		Restricted Funds		Total Funds	Total Funds
	Note	2022	2021	2022	2021	2022	2021
		£	£	£	£	£	£
INCOME AND ENDOWMENTS FROM							
Donations and legacies	3a	36,437	43,743	17,743	23,272	54,180	67,015
Donated goods	3a	-	-	37,727	34,310	37,727	34,310
Investments		26	67	-	-	26	67
<i>Charitable activities</i>	3b	111,248	75,778	186,423	271,034	297,672	346,812
<i>HMRC JRS Grant</i>		12,861	57,810	-	-	12,861	57,810
<i>Other income and endowments</i>		10,198	4,262	-	-	10,198	4,262
Total income and endowments		170,771	181,659	241,894	328,616	412,664	510,275
EXPENDITURE ON							
Charitable activities	4a-b	189,627	174,925	286,829	280,820	476,456	455,745
Raising funds	4d	9,408	9,120	-	-	9,408	9,120
Total expenditure		199,035	184,045	286,829	280,820	485,864	464,865
Net income/(expenditure)		(28,264)	(2,386)	(44,936)	47,796	(73,200)	45,410
Transfers between funds		9,088	4,392	(9,088)	(4,392)	-	-
		(19,177)	2,006	54,023)	43,404	(73,200)	45,410
Net movement in funds		(19,177)	2,006	(54,023)	43,404	(73,200)	45,410
Reconciliation of funds:							
Total funds brought forward		103,942	101,936	62,068	18,664	166,010	120,600
Total funds carried forward		84,765	103,941	8,045	62,068	92,810	166,010

Movements on reserves and all recognised gains and losses are shown above.

HEALTHY LIVING PROJECTS LIMITED

England & Wales - Charity number 1087256

Accounts

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2021**

FOR

**HEALTHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)**

CHARITY NUMBER 1087256

COMPANY NUMBER 4108124

**HEATHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)**

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FOR THE YEAR ENDED 31ST MARCH 2021**

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**HEALTHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)**

**COMPANY INFORMATION
FOR THE YEAR ENDED 31ST MARCH 2021**

Reference and Administrative Information

Charity Name: Healthy Living Projects Limited
Governing Document: Memorandum and Articles of Association
Charity registration number: 1087256 (England and Wales)
Company registration number 04108124 (England and Wales)
Registered Office and Operational address: 322 High Road
Ilford
Essex
IG1 1QP

Trustees

Mr Barry Richardson (Secretary)
Mr Mark Andrews (Chair/ Treasurer)
Ms Susannah Davis
Rev Andrew Willis
Mr Simon Standen
Mr Romord Lindsay

Secretary

Mr Barry Richardson

Senior Staff Members

Mr Philip Herbert (Projects Director)

Independent Examiner

Lisa Darby ACA, Stewardship, 1 Lamb's Passage, London, EC1Y 8AB

Bankers

CAF Bank Limited, PO Box 289, Kings Hill, West Malling, Kent ME19 4TA

HEALTHY LIVING PROJECTS LIMITED (COMPANY LIMITED BY GUARANTEE)

COMPANY INFORMATION FOR THE YEAR ENDED 31ST MARCH 2021

The directors, who are the charity's trustees for the purposes of charity law, have pleasure in submitting the Report and Accounts for the year ended 31st March 2021.

Volunteers

Volunteer activity has been somewhat curtailed this year due to Covid-19 restrictions. However 2 volunteers in Language Link - have delivered English Language classes on-line, each giving up 2 hours a week. The Young at Heart programme is led by 2 volunteers each contributing 3 hours on a weekly basis to keep in touch with the elderly by phone. The Welcome Project utilises volunteers in a range of functions including catering, reception duties, administration, processing donations of food and clothing, overseeing the shower and laundry facilities and running various life skills classes. From 1 April 2020 to 31 March 2021 there were 350 volunteer hours worked, a significant reduction on last year due to Covid-19.

Structure, Governance and Management

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 15th November 2000 and registered as a charity on 29th June 2001. 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. In the event of the company being wound up each member may be required to contribute an amount not exceeding £10.

Recruitment and Appointment of Trustees

The directors of the company are also charity trustees for the purposes of charity law. Under the requirements of the Memorandum and Articles of Association the trustees are elected at the Annual General Meeting.

The charity works within a diverse community; the trustees are keen that this diversity is reflected within the trustee body. Through networking the charity is seeking to identify those who have relevant knowledge and are willing to share their experience by being actively involved in the charity as a trustee.

Business and management skills are well represented within the trustee body. The mix of trustee skills, if lost due to retirements, is maintained by recruitment.

Trustee Induction and Training

Trustees are familiar with the work of the charity as they are provided with regular reports from the charity's management team. Potential trustees undertake an Induction Process and are informed of the following:

- The work carried out by the charity
- The Structure of the charity
- Obligations of the board of trustees
- Funding of the charity
- Future Strategic Plans

Publications from the Charity Commission are regularly distributed to all trustees.

**HEALTHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)**

**COMPANY INFORMATION
FOR THE YEAR ENDED 31ST MARCH 2021**

Risk Management

The trustees are keen to limit the internal and external risks to which the charity is exposed, and are continually investigating means of providing further support to the charity's principal activities.

Risks to funding have been mitigated by the development of agreements with organisations experienced in recognising and generating new streams of funding and the establishment of new initiatives in order to diversify income streams. Internal control risks are minimised by the implementation of Financial Control Procedures for the authorisation of all transactions and projects. Policies and Procedures are in place to ensure compliance with the health and safety of staff, volunteers, clients and visitors to the various projects. Employees have gained qualifications in Management, Safer Recruitment, Childcare, Health & Safety, First Aid and Food Hygiene. The charity maintains effective Insurance Policies covering Public Liability, Employers Liability, Professional Indemnity, Contents and Vehicle insurance.

Organisational Structure

Healthy Living Projects has a board of trustees consisting of 6 members who meet at least quarterly, and are responsible for the strategic direction and policy of the charity. Members are from a variety of professional backgrounds that add value to the work of the charity.

A scheme of delegation is in place and day to day responsibility for the provision of the services rests with the Project Director. The Director is responsible for ensuring the charity delivers the services specified and that key performance indicators are met. Project Co-ordinators/ Managers have day to day responsibility for the operation and supervision of their teams, whilst ensuring the continued development of team skills and working practices.

Related Parties

The charity has a relationship with Ilford High Road Baptist Church in so far as having use of the church premises (including the Welcome Centre) for which the charity pays rent. Barry Richardson, the Secretary of Healthy Living Projects provides professional services to the charity through his consultancy called "My Father's Business". Susannah Davis, a trustee of Healthy Living Projects has provided HR services to the charity through her company "SASSMC Ltd"

Public Benefit

When reviewing the charity's aims and objectives and in planning the activities, the trustees have had regard to the guidance on public benefit issued by the Charity Commission. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set.

Objectives and Activities

The company's objectives and principal activity is the relief of poverty, the provision of education and the provision of recreation in the interest of social welfare, within the London Borough of Redbridge. The main activities planned for the year were:

- Providing a Day Centre to help and support the homeless, refugees and asylum seekers within the London Borough of Redbridge and surrounding areas.
- English Language classes for speakers of other languages
- Childcare and education provided for children of pre-school age
- Out of school childcare for children of primary school age
- Social groups for senior citizens

**HEALTHY LIVING PROJECTS LIMITED
(COMPANY LIMITED BY GUARANTEE)**

**COMPANY INFORMATION
FOR THE YEAR ENDED 31ST MARCH 2021**

Achievements and Performance

COVID-19

The Covid-19 pandemic has resulted in the suspension of our on-site English Language Classes and our Young at Heart support group for the elderly. The situation will be kept under review and any decision to re-open will only be made when it is safe to do so. The Welcome Project has remained mainly open during lockdown, providing emergency assistance to those who were homeless. Pre-school and Young Inspiration out of school club have opened and closed in line with Government policy for schools and early years settings. As part of the Government's Job Retention Scheme, a number of staff were placed on furlough or part-time furlough throughout the year according to the demand for staff. The Trustees are confident that the actions being taken and the financial strength of the charity will ensure its long term success.

Welcome Project

The Welcome Project offers a support service providing help to those who are homeless or refugees and those seeking asylum within the London Borough of Redbridge and surrounding areas. The project operates from the Welcome Centre; these facilities include two training rooms, an I.T. suite, Interview rooms, a nurse's room, showers and a laundry.

As a result of Covid-19, the project has restricted attendance to the Day Centre to 10 clients at a time. The project has re-focussed its efforts to support the homeless by delivering hot meals and food parcels to people who have been placed in temporary accommodation during the pandemic. Support workers have continued to work remotely with clients by phone or by utilising video calls such as Zoom. Despite the economic downturn the charity has been successful in maintaining a number of significant grants that will enable it to deliver the services it provides. During the year staff and volunteers attended training courses in Homelessness Law, Counselling Skills, Drug and Alcohol Complex (Multiple) Needs. They have also attended the Redbridge Homelessness Forum, Case Review and Redbridge Strategic Board meetings.

Language Link

Due to the infectious nature of Covid-19, the on-site English Language classes have been suspended for most of the year. It was deemed too high a risk to gather a group of students in one space. Some students have joined our on-line classes delivered via Zoom. With the prospect of lockdown easing we will review how English Language

Classes can be delivered safely, the aim of the classes is to teach practical English and to build up the confidence of the students.

Pre-School

Childcare and education is usually provided for up to 34 children, in the age range 2-5 years, every weekday morning during term time. This year Preschool closed its doors during the first lockdown, but remained open during the second lockdown in line with Government policy. We have followed guidance from the Department for Education to keep the setting as safe as possible for children and staff. The numbers of children attending has been lower this year, averaging 22 each day, this reflects the nervousness of some parents in bringing their children to Pre-school during a pandemic. The setting is regulated by OFSTED and received the ranking of "Good" at its last inspection in March 2018. The Pre-school has provided Special Educational Needs support for 5 children this year. Learning opportunities are run in association with Redbridge Early Years. The costs of providing this education are met by London Borough of Redbridge (Early Years) grant.

HEALTHY LIVING PROJECTS LIMITED (COMPANY LIMITED BY GUARANTEE)

COMPANY INFORMATION FOR THE YEAR ENDED 31ST MARCH 2021

Young Inspirations

Our Out of School provision was closed during the first and second lockdowns in line with schools, but has re-opened in between and since. Numbers in attendance are significantly lower, averaging 12 per day as many of our parents are working from home and they can therefore provide their own childcare before and after school. With easing of restrictions and a gradual return to the work place, we expect to see numbers increasing. The trustees have this situation under continual review.

Young at Heart

Our on-site support group for senior citizens has been suspended throughout the pandemic. As an "at risk" group, it was deemed too high a risk for this group to meet together. Our volunteer leaders have kept in touch mainly by phone to provide support and to overcome loneliness.

Financial Review

The Charity is reporting a surplus for the year 2020-21 of £45,410, compared to a surplus of £31,896 in 2019-20. Reserves carried forward amount to £166,010 (£120,600 in 2020), £62,068 of which relates to restricted funds and £103,942 unrestricted funds.

For the year 2020-21 we received a total income of £510,275, an increase compared to £488,612 in 2019-20. Due mainly to securing of significant new grants for the Welcome Project (The Henry Smith Charity, The London Community Foundation, The Fyrish Foundation, Rough Sleeper Intervention Program and DWP funded "Bridging the Gap") as well as addition to existing funding arrangements (London Borough of Redbridge Housing, The Tudor Trust and Lloyds Bank Foundation). Income for Young Inspirations Out of School Club decreased significantly to £9,988 compared to £103,519 in 2019-20 due mainly to closing due to COVID-19. The project took advantage of the HMRC Job Retention Scheme to cover staff salaries. The amount of grant received for 2020-21 was £57,810, £1,907 in 2019-20. Income for Pre-School increased to £91,331 compared to £82,298 in 2019-20 due to LB Redbridge continued funding for 2 - 4 year olds and those with Special Educational Needs (SEN).

Total Expenditure for the year has increased to £464,865 compared to £456,717 in 2019-20. The charity has been keen to make savings wherever possible whilst recognising that salaries and activities costs linked to specific grants inevitably lead to a rise in expenditure for the duration of the grant.

Principal Funding Sources

Aside from fees generated from Young Inspirations and Pre-School, the principal sources of funding were grants received from the London Borough of Redbridge, The London Community Foundation, The Henry Smith Charity, Lloyds Bank Foundation, Garfield Weston Foundation, The Tudor Trust, Mrs Smith & Mount Trust, Rough Sleeper Intervention Program, DWP funded "Bridging the Gap", The Mayor's Appeal Fund and the ongoing commitment from London Borough of Redbridge Housing Service. Felton Fundraising & Appeals continue to identify opportunities for a wider range of funding for the future. The individual donor scheme has so far attracted over 30 donors whose contributions totalled £9,523 (£10,093 2019-20) (with Gift Aid). These funds combined are sufficient to cover the salaries of Managers, Support Workers and Administrators who provide services to our clients as well as providing resources that cover activities and general running cost.

HEALTHY LIVING PROJECTS LIMITED (COMPANY LIMITED BY GUARANTEE)

COMPANY INFORMATION FOR THE YEAR ENDED 31ST MARCH 2021

Investment Policy

The trustees have considered the most appropriate policy for investing funds and have found that bank deposit accounts meet the charity's requirements.

Reserves Policy

The trustees have examined the charity's requirements for reserves in light of the main risks to the organisation including the current COVID-19 pandemic. They have established a policy whereby unrestricted funds are required to:

- Cover administration and support costs without which the charity could not function to provide funds to enable projects to be undertaken at short notice.
- The trustees consider it prudent that unrestricted funds should be sufficient to cover 3 months administration and support costs which amount to £43,191. Unrestricted cash balances held at the year-end amount to £99,593. The level of reserves will be monitored and reviewed by the trustees on a quarterly basis.

Plans for Future Periods

The charity is keen to maximise the opportunities afforded by the Welcome Centre facilities. Building on the achievements so far, the project plans to help more people to find fulfilment and independence through further training or employment.

In order to increase our revenues streams, the charity is keen to raise its profile through social media and conventional means. To this end we will continue to develop our Website and social media platforms. We intend to build on relationships forged with local

businesses such as Marks & Spencer, Waitrose, Asda, Sainsbury's, Tesco, Lidl, Greggs, Big Yellow Storage and Nando's. In addition we will be carrying out a feasibility study into a potential social enterprise.

As part of the continued efforts to help the homeless, the charity will enhance the work undertaken by the Welcome Project in providing and finding accommodation for those in need. This could be in the form of partnering with local businesses in the provision of housing for clients.

Responsibilities of the directors under company law

The directors are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (UK Generally Accepted Accounting Practice).

Company law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at Balance Sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the directors are required to:

1. select suitable accounting policies and then apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

HEALTHY LIVING PROJECTS LIMITED (COMPANY LIMITED BY GUARANTEE)

COMPANY INFORMATION FOR THE YEAR ENDED 31ST MARCH 2021

The directors are responsible for keeping adequate accounting records which 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.

Approved by the board of trustees on 14th September 2021 and signed on its behalf by:

Mark Andrews - Chair

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HEALTHY LIVING PROJECTS LIMITED

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021 on pages 9 to 22 following, which have been prepared on the basis of the accounting policies set out on pages 13-14.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

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 your charity's accounts as 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 Institute of Chartered Accountants in England and Wales, 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:

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.

Lisa Darby ACA
Institute of Chartered Accountants of England and Wales

Stewardship
1 Lamb’s Passage
London
EC1Y 8AB

Date 19th October 2021

HEALTHY LIVING PROJECTS LIMITED
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021
Summary Income and Expenditure Account

	Note	Unrestrict ed Funds	Restrict ed Funds	Total Funds	Total Funds
	e	£	£	2021 £	2020 £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3a	43,743	23,272	67,015	58,434
Donated goods	3a	-	34,310	34,310	21,965
Investments		67	-	67	482
Income from fundraising		-	-	-	586
Charitable activities	3b	75,778	271,034	346,812	401,570
HMRC JRS Grant		57,810	-	57,810	1,907
Other income and		4,2	-	4,2	3,8

endowments		62	-	62	31
Total income and endowments		181,659	328,616	510,275	488,612
EXPENDITURE ON					
Charitable activities	4 a-b	174,925	280,820	455,745	447,727
Raising funds	4d	9,120	-	9,120	8,990
Total expenditure		184,045	280,820	464,865	456,717
Net income/ (expenditure)		(2,386)	47,796	45,410	31,896
Transfers between funds	12	4,392	(4,392)	-	-
		2,006	43,404	45,410	31,896
Net movement in funds		2,006	43,404	45,410	31,896
Reconciliation of funds:					
Total funds brought forward		101,936	18,664	120,600	88,704
Total funds carried forward		103,942	62,068	166,010	120,600

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing operations.

The statement of financial activities also complies with the requirements for an income and expenditure account required by the Companies Act 2006.

The notes on page 13-22 form part of these accounts.

HEALTHY LIVING PROJECTS LIMITED

BALANCE SHEET

FOR THE YEAR ENDED 31 MARCH 2021

	Note	Unrestrict ed Funds £	Restrict ed Funds £	Total funds 2021 £	Total funds 2020 £
FIXED ASSETS					
Tangible assets	7	9,970	-	9,970	9,676
		9,970	-	9,970	9,676
CURRENT ASSETS					

Stock	8	-	710	710	635
Debtors	9	8,766	30,899	39,665	9,203
				164,27	154,24
Cash at bank	10	99,593	64,686	9	2
				204,65	164,08
		108,359	96,295	4	0
CURRENT LIABILITIES					
Liabilities falling due within one year	11	14,387	34,227	48,615	53,156
				156,03	110,92
Net Current Assets		93,971	62,068	9	4
				166,01	120,60
NET ASSETS		103,942	62,068	0	0
FUND BALANCES					
Unrestricted funds				103,94	101,93
General Funds	12	103,942	-	2	6
Restricted Funds	12	-	62,068	62,068	18,664
				166,01	120,60
		103,942	62,068	0	0

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year end 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006 however, in accordance with Section 145 of the Charities Act 2011, the accounts have been examined by an independent examiner and their report has been included in these financial statements.

The directors (who are the charitable company's trustees for the purposes of charity law) acknowledge their responsibilities for:

- (a) ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its net income or expenditure for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors on 14th September 2021 and were signed on its behalf by:

Mark Andrews - Chair

Company number: 04108124 Charity number: 1087256

The notes on page 13-22 form part of these accounts.

HEALTHY LIVING PROJECTS LIMITED

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2021

	Total funds	Prior year funds	Note
	£	£	
Cash flows from operating activities:			
<i>Net cash provided by (used in) operating activities</i>	14,429	23,766	a
Cash flows from investing activities:			
Dividends, interest and rents from investments	-	-	
Proceeds from the sale of property, plant and equipment	-	-	
Purchase of property, plant and equipment	(4,392)	(8,095)	
Proceeds from sale of investments	-	-	
Purchase of investments	-	-	
<i>Net cash provided by (used in) investing activities</i>	(4,392)	(8,095)	
Cash flows from financing activities:			
Repayments of borrowing	-	-	
Cash inflows from new borrowing	-	-	
Receipt of endowment	-	-	
<i>Net cash provided by (used in) financing activities</i>	-	-	
<i>Change in cash and cash equivalents in the reporting period</i>	10,037	15,671	
Cash and cash equivalents at the beginning of the reporting period	154,242	138,571	b
Change in cash and cash equivalents due to exchange rate movements	-	-	

**Cash and cash equivalents
at the end of the reporting
period**

164,279

154,242

b

**Note a: Reconciliation of net income/(expenditure) to net cash flow from
operating activities**

	Current year £	Prior year £
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	45,410	31,896
Adjustments for:		
Depreciation charges	4,097	3,219
(Gains)/losses on investments	-	-
Dividends, interest and rents from investments	-	-
Loss/(profit) on the sale of fixed assets	-	-
(Increase)/decrease in stocks	(75)	(65)
(Increase)/decrease in debtors	(30,462)	(1,502)
Increase/(decrease) in creditors	(4,542)	(9,781)
Net cash provided by (used in) operating activities	14,429	23,766

Note b: Analysis of cash and cash equivalents

	Current year £	Prior year £
Cash in hand	164,279	154,242
Notice deposits (less than 3 months)	-	-

Overdraft facility repayable on demand	-	-
Total cash and cash equivalents	164,279	154,242

HEALTHY LIVING PROJECTS LIMITED

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2021

1 Statutory Information

The charity is a charitable company limited by guarantee and is incorporated in the United Kingdom. The company's registered number and registered office address can be found on the Company Information page.

2 Accounting Policies

These financial statements are prepared on a going concern basis, under the historical cost convention [as modified by the revaluation of certain assets, which are measured at fair value through the Statement of Financial Activities].

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102"), with the Companies Act 2006 and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out below.

a) Going concern

The trustees (who are the charitable company's directors for the purposes of company law) have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In particular the trustees have considered the charity's forecasts and projections and the possible implications should projected income and / or expenditure vary unexpectedly. The trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements. In making this assessment the trustees have considered the impact of Covid-19 and

have concluded that its impact on net income will not be material.

b) Income:

Income including investment income is recognised in the period in which the charity becomes entitled to receipt, the amount receivable can be measured with reasonable certainty, and receipt is probable. For the most part, income is generally recognised when it is received. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from donations and legacies includes:

- i) Recoverable gift aid. This is recognised when the related donation is received. Gift aid that has not been recovered by the balance sheet date is included as a debtor.
- ii) Donated facilities, services and goods. Goods donated for distribution to beneficiaries are recognised as income when receivable at fair value (being an estimate of the amount it would cost to purchase those items). Goods donated for resale are recognised as income at the point of sale (as the sale proceeds cannot be estimated reliably before the goods are sold). Facilities, services and goods donated for the charity's own use are recognised as income when receivable at their value to the charity.

The charity relies on volunteers to carry out many of its activities. However, in accordance with the SORP, the value of these services has not been included in these financial statements as they cannot be reliably measured.

When donated goods, services and facilities are distributed or consumed, an expense in respect of those items is included in the Statement of Financial Activities. At the year end any goods that have not been distributed or consumed are recognised as stock; donated fixed assets are capitalised.

Income from charitable activities represents income receivable from goods, services and facilities supplied in furtherance of the charity's charitable objects. It includes income from donations and grants received during the year.

Investment income represents income generated by the charity's assets and includes income from bank interest.

c) Expenditure

Expenditure, including irrecoverable VAT, is recognised when it is incurred or, if earlier, when a legal or constructive obligation for a payment arises provided that it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Governance costs, which are included in expenditure on charitable activities but are identified separately in the notes to the accounts, includes costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity.

d) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in

accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects. Endowment funds are donations that are retained as capital in accordance with the donor's wishes. The nature of the restriction determines whether the endowments represent permanent endowments or expendable endowments.

e) Tangible fixed assets

Items purchased or donated for the charity's own use are capitalised when the cost of purchased items, or the fair value of donated items, is more than £500 and the item is expected to benefit the charity over more than one accounting period. Depreciation is charged on a straight line basis so as to write down the value of each asset to its estimated residual value (if any) over its expected useful economic life. To achieve this objective the following rates of depreciation are charged:

Equipment	Over 5 years
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The carrying values of tangible fixed assets are reviewed for impairment in periods when events or changes in circumstances indicate that the carrying value may not be recoverable.

f) Stocks:

Stocks of donated items held for distribution to beneficiaries are measured at fair value; stocks of goods donated for the charity's own use are valued at an estimate of their value to the charity.

g) Pension scheme arrangements

The charity operates defined contribution pension schemes for its employees. Obligations for contributions to the scheme are recognised as an expense when the liability arises.

h) Taxation

The company is a registered charity; it has taken advantage of the various reliefs from taxation available to charities and no tax is payable on the charity's income.

i) Financial instruments

The charity's financial assets and financial liabilities all qualify as basic financial instruments, as defined by FRS102. Except for loans, creditors and debtors are measured at their expected settlement value (normally the amount of cash that the charity expects to pay or receive). The charity recognises liabilities for the principal of those loans that remains outstanding at the year end (i.e. the liabilities exclude any interest chargeable on the loans in future years).

j) Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account and cash on deposit that has a notice period of less than 30 days.

k) Critical accounting estimates and areas of judgement

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

3		Unrestrict	Restrict	Total	Total
a	Voluntary income	ed	d	2021	2020
		Funds	Funds	£	£
		£	£		
	The Mayor's Appeal Fund	20,000	-	20,000	-
	The Garfield Weston Foundation	-	26,250	26,250	30,000
	29th May 1961 Charitable Trust	5,000	-	5,000	-

Mrs Smith and Mount Trust	-	4,000	4,000	-
Fowler Smith and Jones Charitable Trust	-	2,000	2,000	-
The Eva Reckitt Trust	1,000	-	1,000	750
St Martin In The Field	-	722	722	785
The Marsh Christian Trust	650	-	650	550
The Oak Trust	500	-	500	-
Waitrose Limited	333	-	333	227
The Asda Foundation	300	-	300	1,150
MFS International	-	-	-	5,000
Redbridge Together	-	-	-	4,105
Tax Resolute Ltd	-	-	-	2,750
Shanley Foundation	-	-	-	2,500
The Charles S French Charitable Trust	-	-	-	2,000
The Leigh Trust	-	-	-	2,000
GoFundMe-Pooja Parmar Nationwide Building Society	-	-	-	1,660
John Lewis	-	-	-	1,586
The Souter Charitable Trust	-	-	-	1,500
Lord Barnby's Foundation	-	-	-	1,000
The Gladys Wightwick Charitable	-	-	-	1,000
Mactaggart Third Fund	-	-	-	1,000
Sainsbury's	-	-	-	934
The Alchemy Foundation	-	-	-	500
Donations from individuals (including Gift Aid)	9,523	-	9,523	10,093
Other donations	6,437	1,550	7,987	12,595
	<u>43,743</u>	<u>34,522</u>	<u>78,265</u>	<u>84,684</u>

Welcome Project: Closing balances of deferred income

The Garfield Weston Foundation	-	(11,250)	(11,250)	(26,250)
	<u>43,743</u>	<u>23,272</u>	<u>67,015</u>	<u>58,434</u>

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
<i>Donated goods</i>				
Food	-	22,402	22,402	9,122
Clothing	-	1,225	1,225	1,504
Services	-	10,452	10,452	10,452
Other	-	231	231	887
	-	<u>34,310</u>	<u>34,310</u>	<u>21,965</u>

3 Income from charitable activities

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
<u>Welcome Project</u>				
LB of Redbridge - Housing	-	71,160	71,160	71,625
Henry Smith Charity	-	44,450	44,450	41,880
Lloyds Bank Foundation	-	37,348	37,348	32,279
The Tudor Trust	-	40,500	40,500	33,000
The Fyrish Foundation	-	25,000	25,000	-

Homeless Link - COVID-19	-	15,000	15,000	-
The London Community Foundation	-	14,894	14,894	-
LBR - Rough Sleepers Intervention	-	10,000	10,000	15,000
LBR - Covid Winter Grant	-	6,243	6,243	-
London Catalyst (Samaritan Fund)	-	1,600	1,600	-
Groundwork UK - Tesco	-	500	500	-
DWP - Bridging the Gap Social Investment	-	-	-	21,000
Business	-	-	-	9,000
The Vintners' Company	-	-	-	5,000
London City Airport Community Fund	-	-	-	2,475
DWF Foundation	-	-	-	1,225
The Edward Gostling Foundation	-	-	-	1,000
	-	266,695	266,695	233,484
<u>Young Inspirations</u>				
Fees	9,908	-	9,908	103,180
Other	80	-	80	338
	9,988	-	9,988	103,519
<u>Pre-school</u>				
Fees - LB of Redbridge	65,550	-	65,550	63,567
Fees - LB of Redbridge SEN	-	25,540	25,540	12,631
Fees - other	240	-	240	6,100
	65,790	25,540	91,331	82,298
<u>Language Link</u>				
Fees	-	-	-	546
<u>Welcome Project: Closing balances of deferred income</u>				
Lloyds Bank Foundation	-	(4,026)	(4,026)	(4,026)
The Henry Smith Charity	-	(8,925)	(8,925)	(8,750)
The Tudor Trust	-	(8,250)	(8,250)	(5,500)
	-	(21,201)	(21,201)	(18,276)
	75,778	271,034	346,812	401,570

4 Charitable activity

	Unrestrict ed Funds	Restrict ed Funds	Total 2021	Total 2020
	£	£	£	£
a Direct Charitable Costs				
Salaries and travel expenses	150,971	205,473	356,445	327,435
Rent and rates	6,726	10,176	16,901	24,431
Activities & trips	20	559	579	7,723
Repairs and maintenance	2,032	7,602	9,634	11,116
Catering	973	3,670	4,642	8,205
Subscription and professional fees	2,745	2,582	5,327	15,146
Light, heat & cleaning	1,148	6,347	7,495	8,021
Volunteer expenses	-	6	6	1,507
Telephone & internet	1,275	2,229	3,504	2,807
Printing, postage and stationery	249	796	1,044	1,252
Insurance	566	1,422	1,988	1,980

Recruitment, training & publicity	451	659	1,110	2,303	
Materials, books & journals	552	215	768	3,421	
Equipment	582	1,975	2,557	299	
Other costs	378	2,874	3,253	5,281	
Depreciation	4,097	-	4,097	3,219	
Donated goods	Note 3c	-	34,235	34,235	21,900
		<u>172,765</u>	<u>280,820</u>	<u>453,585</u>	<u>446,047</u>

b Support & Administration	£	£	£	£
Independent Examination	2,160	-	2,160	1,680
Combined charitable activity cost	<u>1</u>	<u>2</u>	<u>4</u>	<u>4</u>
	<u>74,925</u>	<u>80,820</u>	<u>55,745</u>	<u>47,727</u>

c Donated goods	Unrestrict ed Funds	Restrict ed Funds	Total 2021	Total 2020
	£	£	£	£
Food	-	22,342	22,342	9,132
Clothing	-	1,175	1,175	1,424
Services (Storage)	-	10,452	10,452	10,452
Other	-	266	266	892
	-	<u>34,235</u>	<u>34,235</u>	<u>21,900</u>

d Fundraising costs	Unrestrict ed Funds	Restrict ed Funds	Total 2021	Total 2020
	£	£	£	£
Fundraising costs	9,120	-	9,120	8,990
	<u>9,120</u>	<u>-</u>	<u>9,120</u>	<u>8,990</u>

The return on investment for the costs of generating funds was £99,869 (2020: £189,950)

5 Staff & Trustees

	2021	2020
	£	£
Gross wages, salaries & benefits in kind	328,674	299,486
Employer's National Insurance costs	17,166	17,111
Pension costs	7,630	7,376
Total staff costs	<u>353,470</u>	<u>323,973</u>

The average number of employees: full-time equivalents

Welcome Project	5.20	4.80
Young Inspirations	4.24	4.50
Preschool	3.97	3.25
Management and administration	1.43	1.43
	<u>14.84</u>	<u>13.98</u>

The average monthly headcount of full and part time employees during the year was 21.5 (2020: 20.3)

No staff received salaries at rate equal to, or more than, £60,000 per annum.

Remuneration payable to key management (excluding trustees) amounted to £93,552 in the year (2020: £93,831). Key management is considered to cover the salaries of CEO, Welcome Centre Manager and Children Services Manager directly employed by the charity.

In this financial year no payment was made to Skillademy CIC (2020: £1,000), which is owned by Therese Matene, an employee of Healthy Living Projects Limited. She started employment on 25th September 2018.

Ursula Standen, who is closely related to Simon Standen, who is a trustee, received employment benefits totaling £29,913 (2020: £29,302) for providing administrative services to the charity as permitted by the charity's governing document.

The total amount of donations funded by trustees [and connected parties] was £340 (2020: £740), and the value of monetary donation by key management personnel was £1,920 (2020: £1,960)

No other transactions have taken place with trustees and related parties during the year.

6 Acting as agent

On occasion the charity receives money on behalf of other charities, which it banks and then pays out to these charities. This income is received as agent for these other charities and the income, and the related payments, are excluded from the Statement of Financial Activities; any money that has not been distributed by the year end is recognised as a creditor.

During the year the charity acted as agent for BARKA UK and, in that capacity:

- a received £50,000 (2020: £35,000) and paid £50,000 (2020: £50,000)
- b
-) at the year end the charity owed £0 (2020: £0) to BARKA UK

7 Tangible Fixed Assets

	Fixture & Fittings £	Plant & Machinery £	Motor Vehicles £	Total 2021 £
Cost				
At 1 April 2020	15,143	61,307	8,000	84,449
Additions	-	4,392	-	4,392
Disposals	-	-	-	-
At 31 March 2021	<u>15,143</u>	<u>65,698</u>	<u>8,000</u>	<u>88,841</u>
Accumulated Depreciation				
At 1 April 2020	14,063	55,911	4,800	74,773
Charge for the year	270	2,227	1,600	4,097
Disposals	-	-	-	-
At 31 March 2021	<u>14,333</u>	<u>58,138</u>	<u>6,400</u>	<u>78,871</u>
Net book value				
At 31 March 2021	<u>810</u>	<u>7,560</u>	<u>1,600</u>	<u>9,970</u>
At 1 April 2020	<u>1,080</u>	<u>5,396</u>	<u>3,200</u>	<u>9,676</u>

8 Stock

	2021 £	2020 £
At Cost		
Donated goods For distribution	<u>710</u>	<u>635</u>
	<u>710</u>	<u>635</u>

9 Debtors and Prepayments

Tax recoverable	595	660
Other Debtors	30,763	4,760

Prepayments	8,306	3,783
	39,665	9,203

1
0 **Cash at Bank and in Hand**

Bank operating accounts	163,430	152,942
Petty cash	849	1,300
	164,279	154,242

1
1 **Creditors: liabilities falling due within one year**

Trade Creditors	2,958	-
Taxation and social security	5,081	-
Other Creditors - NEST Pension	1,151	-
Accruals	6,974	8,630
Deferred Income	32,451	44,526
	48,615	53,156

The balance on Deferred Income represents grants received from The Garfield Weston Foundation, Lloyds Bank Foundation, The Henry Smith Charity and The Tudor Trust which relates to the financial year 2021-22. (See note 3b above)

Movement in deferred income account	2021	2020
	£	£
Balance at the start of the reporting period	44,526	28,159
Amounts added in current period	21,201	44,526
Amounts released to income from previous periods	(33,276)	(28,159)
Balance at the end of the reporting period	32,451	44,526

1
2 **Funds**

During the year the movements in the charity's funds were as follows:

	Opening balance 2021 £	Incoming resources 2021 £	Outgoing resources 2021 £	Transfers in the year 2021 £	Closing balance 2021 £
Unrestricted Funds	1,935	81,659	84,045	4,392	03,942
Total of Unrestricted Funds	101,935	181,659	184,045	4,392	103,942

Restricted Funds

Welcome Project

LB Redbridge - Housing	-	71,160	59,075	(2,998)	9,088
Henry Smith Charity	-	35,525	35,525	-	-
The Tudor Trust	2,527	32,250	29,352	-	5,425
Lloyds Bank Foundation	-	33,322	31,928	(1,394)	-
The Fyrish Foundation	-	25,000	-	-	25,000
LBR - Rough Sleepers Intervention	-	10,000	10,000	-	-
The Garfield Weston Foundation	3,750	15,000	11,317	-	7,433

DWP - Bridging the Gap	8,462	-	8,462	-	-
Homeless Link - COVID-19	-	15,000	15,000	-	-
LB Redbridge Covid Winter Grant	-	6,243	1,364	-	4,879
The London Community Foundation	-	14,894	14,894	-	-
London City Airport Community Fund	495	-	495	-	-
Mrs Smith and Mount Trust	-	4,000	-	-	4,000
The Charles S French Charitable Trust	2,000	-	-	-	2,000
London Catalyst - Samaritan Fund	10	1,600	704	-	906
Fowler Smith and Jones Trust	195	2,000	195	-	2,000
Groundwork UK - Tescos	-	500	500	-	-
St Martin In The Field	590	722	684	-	628
Other Donated Goods and Services	635	35,860	35,785	-	710
	18,664	303,076	255,280	(4,392)	62,068
<i>Pre-School Fees-LB Redbridge SEN</i>	-	25,540	25,540	-	-
	18,664	328,616	280,820	(4,392)	62,068
Aggregate of funds	120,600	510,275	464,865	-	166,010

The transfer of £4,392, from restricted funds to unrestricted funds, has been made for the purpose of equipment's purchased during the year and has been capitalised under fixed assets in the balance sheet.

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestrict ed Funds £	Restrict ed Funds £	Total 2021 £
Fixed assets	9,970	-	9,970
Stock and debtors	8,767	31,608	40,375
Cash at bank and in hand	99,593	64,687	164,279
Current liabilities	(14,387)	(34,227)	(48,615)
	103,942	62,068	166,010

In the previous year the movements in the charity's funds were as follows:

	Opening balance 2020 £	Incoming resources 2020 £	Outgoing resources 2020 £	Transfers in the year 2020 £	Closing balance 2020 £
Unrestricted Funds	84,811	232,274	219,206	4,056	101,935
Total of Unrestricted Funds	84,811	232,274	219,206	4,056	101,935
Restricted Funds					
<i><u>Welcome Project</u></i>					
LB Redbridge - Housing	-	71,625	71,625	-	-
Henry Smith Charity	-	33,130	33,130	-	-
The Tudor Trust	-	27,500	24,392	(581)	2,527
Lloyds Bank Foundation	-	28,253	28,253	-	-
LBR - Rough Sleepers Intervention	-	15,000	15,000	-	-
The Garfield Weston Foundation	-	3,750	-	-	3,750
DWP - Bridging the Gap	-	21,000	12,538	-	8,462
Social Investment Business	-	9,000	9,000	-	-
The Vintners' Company	-	5,000	5,000	-	-
London City Airport Community Fund	-	2,475	1,980	-	495
DWF Foundation	-	1,225	-	(1,225)	-
The Edward Gostling Foundation	-	1,000	-	(1,000)	-
The Charles S French Charitable Trust	-	2,000	-	-	2,000
London Catalyst - Samaritan Fund	573	-	562	-	10
Fowler Smith and Jones Trust	1,500	-	1,305	-	195
The Society Foundation	1,250	-	-	(1,250)	-
St Martin In The Field	-	785	195	-	590
Other Donated Goods and Services	570	21,965	21,900	-	635
	3,893	43,707	24,880	(4,056)	18,664
<i><u>Pre-School</u></i>					
Fees-LB Redbridge SEN	-	12,631	12,631	-	-
	3,893	256,338	237,511	(4,056)	18,664
Aggregate of funds	88,704	488,612	456,717	-	120,600

The transfer of £4,056, from restricted funds to unrestricted funds, has been made for the purpose of computer equipment's purchased during the year and

has been capitalised under fixed assets in the balance sheet.

Analysis of net assets by fund

The assets and liabilities of the various funds were as follows:

	Unrestrict ed Funds £	Restrict ed Funds £	Total 2020 £
Fixed assets	9,676	-	9,676
Stock and debtors	6,304	3,534	9,839
Cash at bank and in hand	92,762	61,480	154,242
Current liabilities	(6,807)	(46,350)	(53,157)
	<u>101,936</u>	<u>18,664</u>	<u>120,600</u>

The purpose of the restricted funds received during 2020-21 was as follows:

Welcome Project: This project provides help and support to the homeless, refugees and asylum seekers within the London Borough of Redbridge. Clients can receive medical advice, meals, laundry facilities and the use of the project's garden.

<i>LB - Redbridge Housing:</i>	<i>Funded the Welcome Project towards staff and operational costs.</i>
<i>The Charles French Charitable Trust</i>	<i>Funded the Welcome Project towards staff and operational costs.</i>
<i>Garfield Weston Foundation</i>	<i>Funded the Welcome Project towards staff and operational costs.</i>
<i>The Tudor Trust</i>	<i>Funded the Welcome Project towards the salary and the on-going costs of a support worker</i>
<i>Lloyds Bank Foundation</i>	<i>Funded the Welcome Project towards Support Workers salary cost.</i>
<i>Henry Smith Charity</i>	<i>Funded the Welcome Project towards general running costs of the project</i>
<i>Homeless Link - COVID-19</i>	<i>Funded the Welcome Project towards emergency relief for clients during Covid-19 Pandemic</i>
<i>LB Redbridge Covid Winter Grant</i>	<i>Funded the Welcome Project towards emergency relief for clients during Covid-19 Pandemic</i>
<i>LBR - Rough Sleepers Intervention</i>	<i>Funded the Welcome Project towards staff salary</i>
<i>DWP - Bridging the Gap</i>	<i>Funded the Welcome Project towards staff and operational costs</i>
<i>The London Community Foundation</i>	<i>Funded the Welcome Project towards emergency relief for clients during Covid-19 Pandemic</i>
<i>Mrs Smith and Mount Trust</i>	<i>Funded the Welcome Project towards Support Workers salary cost.</i>
<i>Groundwork UK - Tesco's</i>	<i>Funded the Welcome Project towards emergency relief for clients during Covid-19 Pandemic</i>
<i>London City Airport Community Fund</i>	<i>Funded the Welcome Project towards motivational workshops & healthcare for clients</i>
<i>Fowler Smith and Jones Trust:</i>	<i>Funded the Welcome Project towards the clients hardship fund</i>
<i>London Catalyst</i>	<i>Funded the Welcome Project towards emergency payments for clients experiencing hardship.</i>
<i>St Martin In The Field</i>	<i>Funded the Welcome Project towards emergency relief for clients</i>

Nando's Restaurant,
 Greggs, Tesco, John
 Lewis, The Asda
 Foundation
 Big Yellow Self
 Storage
 Sainsbury's, Lidl,
 Waitrose
Pre-school: Day Nursery for 2 to 4 year old
 children.
 LB Redbridge - SEN

Donated substantial amount of cooked food towards
 Welcome Project's clients

Provided Welcome Project with storage space.

Donated cooking ingredients towards Welcome Project

Funded support worker cost for
 SEN children.

1

3 Members

Each member of the company commits to contribute if the charity is wound up an amount of £10.

1 Events since the year

4 end:
 None

HEALTHY LIVING PROJECTS LIMITED

DETAILED STATEMENT OF FINANCIAL ACTIVITIES WITH COMPARATIVES

FOR THE YEAR ENDED 31 MARCH 2021

		Unrestricted Funds		Restricted Funds		Total Funds	Total Funds
	Not e	2021	2020	2021	2020	2021	2020
		£	£	£	£	£	£
INCOME AND ENDOWMENTS FROM							
Donations and legacies	3a	43,743	51,899	3,272	6,535	7,015	8,434
				2	2	6	5
Donated goods	3a	-	-	4,310	1,965	4,310	1,965
				3	3	3	2
Investments		67	248	-	-	67	248

Income from fundraising		-	658	-	-	-	658
<i>Charitable activities</i>	3b	75,778	173,731	27	22	34	40
				1,034	7,839	6,812	1,570
<i>HMRC JRS Grant</i>		57,810	1,907	-	-	7,810	1,907
<i>Other income and endowments</i>		4,262	3,831	-	-	4,262	3,831
<hr/>							
Total income and endowments		181,659	232,274	32	25	51	48
				8,616	6,338	0,275	8,612

EXPENDITURE ON

Charitable activities	4a-b	174,925	210,216	28	23	45	44
				0,820	7,511	5,745	7,727
Raising funds	4d	9,120	8,990	-	-	9,120	8,990

Total expenditure		184,045	219,206	28	23	46	45
				0,820	7,511	4,865	6,717
Net income/ (expenditure)		(2,386)	13,068	4	1	4	3
				7,796	8,828	5,410	1,896

Transfers between funds 12		4,392	4,056	(4,392)	(4,056)	-	-
				4	1	4	3
		2,006	17,124	3,404	4,772	5,410	1,896
<hr/>							
Net movement in funds		2,006	17,124	3,404	4,772	5,410	1,896

Reconciliation of funds:

Total funds brought forward		101,936	84,812	1	8,664	3,892	0,600
				12	8		
Total funds carried forward		103,942	101,936	6	2,068	8,664	12
				0,600		6,010	0,600

Movements on reserves and all recognised gains and losses are shown above.