



Enabling healthcare, bringing hope

## Report and Accounts for the year ended 31<sup>st</sup> December 2025

In 2025 LAMB Health was able to meet 79% of LAMB's Poor Fund costs

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## LAMB Health Chair's Statement, 2025

I am very grateful to God and to all our supporters that LAMB Health was able to send £115,000 for the LAMB Poor Fund in 2025! This enabled many poor patients to get the treatment they needed. Medical bills can be high in Bangladesh, and there are few alternatives to the LAMB hospital for the very poor to see a doctor or to get needed medication. We have appreciated hearing from the three social workers who administer the poor fund, and it was good to know how much they enjoy the specialness of their work despite the challenges they face daily, as they cannot give to everyone who wants it!



We are very pleased to have another new trustee, Dr Katie. This year she and Dr Christopher will work to improve our communication on LH social media - Instagram and Facebook. We have a new Facebook page, and I would ask any supporters enjoying Facebook, to follow us. Please encourage your Facebook friends to follow LAMB Health too.

In December we were again part of the Big Give online Christmas Campaign, enabling us to raise over £11,000 for the palliative care work at LAMB. The duty to care for one's relatives, even to the extent of bankrupting the family, is deeply rooted in Bangladesh culture. However, we believe that good care does not always mean spending lots of money, especially when the expense will not achieve anything.

This year LAMB Health has been involved in two community health projects, with a possible third coming online soon. One of the projects is working with churches and communities to decrease people trafficking, especially across the Indian border. The second looks at measuring the quality of care in the community Safe Delivery Units. We encourage women with high-risk pregnancies to be referred to LAMB hospital, but most women deliver near to their homes.

Our Annual LAMB Health Supporters' Day was held this year in Reading. It was especially good to hear of some great achievements by the LAMB school alumni, and the whole day was full of encouragements.

Please remember in your prayers LAMB's 50<sup>th</sup> Jubilee Celebrations happening throughout the year, and Bangladesh, as a new government takes office after the national elections in February.

With very best wishes, **Rosemary Croft**

## Objectives, Achievements and Public Benefit

**Objectives** LAMB Health supports the work of LAMB Project which is based in Parbatipur in North-West Bangladesh and offers health care to around 2 million people. LAMB works toward physical, social, emotional, and spiritual wellbeing. The objects of LAMB Health are:

- (1) the relief of poverty, sickness and disability;
- (2) the advancement of education;
- (3) the preservation and protection of good health;

**2025 Achievements** The **Poor Fund** enables LAMB to subsidise the treatment and care of the poorest patients following assessment of need by the hospital social work team. Thanks to our generous supporters we were able to send **£115,000 to LAMB for the Poor Fund**. Due to a good exchange rate this met **79% of Poor Fund expenditure**.

**Hospital front entrance**



LAMB was able subsidise the care for **3,227 inpatients (38% of total) at an average of £34 per patient, and 4,741 outpatients (5% of total) at an average of £3**. This provided better health outcomes for **7,968** people, primarily poor women and children. Extremely poor pregnant women received a 'pass card' enabling them to have either completely free treatment (green card) or greatly reduced treatment (red card). **This has been a lifeline for the 253 patients** who received these cards in 2025.

**Public Benefit** In continuing to support LAMB, the Trustees have regard to the Charity Commission's guidance on public benefit. Grants by the Charity enable LAMB to extend the benefits of health care and community development to the population of a poor rural area of Bangladesh. Benefits are available to all members of the community, and the treatment of those who cannot afford to pay the fees charged by LAMB is subsidised through the Poor Fund.



**Mother with twins**

We also celebrate the ways LAMB Health trustees have directly supported the work of LAMB. Chris Edwards spent 4 weeks at LAMB aiding the **Fistula Programme**. Over the year, 141 women had repair surgery which has solved their incontinence and other problems, allowing them to enjoy more normal lives again.

## LAMB Health 2025 Annual Report and Accounts

**Rehabilitation Project** This provides medical advice and support and assistive devices for disabled children and adults. This year 2,165 children and their families received help from the Rehabilitation Centre.

We have continued to communicate with our supporters, sharing with them stories from LAMB of how the money which is given is used for the benefit of individuals. Over 300 people receive the quarterly newsletter, and approximately 80 the email updates and prayer information. Our updated website with great pictures continues to be a useful source of information.

### Young person in Rehabilitation Project

We ran a supporter's day in Reading in November, with some people also joining us online. We were privileged to hear from Dr. Bea about changes in the hospital over the last 15 years, and Heather, a recently returned teacher from the LAMB school talked with love of the achievements of some of her school alumni. We also heard about the palliative care project, the current state of politics in Bangladesh and the encouragements and challenges for a medical student, Alex, who went to LAMB for 6 weeks.



We are blessed to have four churches which support us both through prayer and regular giving. We are keen to connect with local churches and work with them in their understanding of and involvement in inter-cultural work.

**Challenges and Celebrations in 2026** LAMB Health trustees do not take for granted the generosity of our supporters, and we are aware during in the current cost of living crisis supporters sometimes face difficult decisions over how they use their money.

- Support for the Poor Fund will continue to be the core activity during 2026.
- Wisdom will be needed in considering how the legacy received in 2024 will be used.
- We will be supporting a staff award programme in local safe delivery units providing maternity services and small infrastructure works at LAMB.
- The important work to tackle human trafficking supported by the Aquila Foundation will be another focus for the year ahead.
- 2026 sees LAMB celebrating its Golden Jubilee, and several Trustees will be going in October to join with many others in marking this milestone of God's faithfulness over so many years.

## Governance and Decision Making

LAMB Health is a Trust operating under a Deed updated in September 2022. Eight Trustees served during the year and met four times.

### Trustees serving in 2025

Dr Rosemary Croft (Chair)	Re-appointed January 2023
Mr John Ayrton	Re-appointed February 2022
Dr Christine Edwards OBE	Re-appointed April 2025
Dr Judith Hansford (Secretary)	Re-appointed April 2023
Dr Katie Max-Lino	Appointed June 2025
Mr Mike Mitchell	Re-appointed February 2024
Dr. Christopher Rinku	Appointed April 2024
Mr Richard Todd (Treasurer)	Re-appointed April 2025

**Appointment of Trustees** Trustees are appointed for a 4-year term by a resolution of the other Trustees and can be re-appointed. Appointment is based on relevant experience and expertise. It is important that some Trustees have experience of life in Bangladesh, and all are in sympathy with the spiritual dimension of LAMB's work. Experience in healthcare, managing institutional grants or management of a Charity are valued, along with skills to maximise the potential of IT and social media.

**Policy review** The Charity's policies are reviewed and updated regularly.

**Risk management** The Trustees keep the risks faced by the Charity under review. A primary concern is the need to ensure that Trustees with the necessary expertise and commitment are available to carry on the work of the Charity effectively.

Recent political instability in Bangladesh has been a concern but is outside our control. We pray the elections held in February 2026 will bring more stability to the country.

To guard the financial security of the Charity it's our policy not to incur liabilities not covered by funds already raised. The risk of financial fraud is kept to a minimum, with most income received directly to the bank accounts, and grants being paid through approved financial institutions. Significant expenditure from the Charity's funds is authorised by the Trustees collectively. All payments, including grants, must be authorised by two signatories.

**Safeguarding** We give regular attention to our Safeguarding Policy, which is reviewed annually. We have discussed with LAMB the standards that we expect to be followed and are aware LAMB has robust procedures in place. During the year LAMB's board completed a review of its Safeguarding Policy, which was then updated.

# LAMB Health 2025 Annual Report and Accounts

## How Lamb Health Works

The charity relies on volunteers - all trustees are volunteers, and LAMB Health has no paid workers.

Assistance was provided by Trustees in LAMB's ongoing work in several ways. Rosemary Croft attended online meetings with LAMB staff, providing a bridge between the two charities. One trustee continued to provide support to the Fistula programme, and fundraising support was given for LAMB's growing palliative care service.



**Administration** The Trustees carry out the administrative work of the Charity, including the roles of chair, treasurer and secretary. It is the practice of the Trustees to cover expenses or meet them out of unrestricted donations. 97% of expenditure during the year was for grant payments, and governance costs were 2.4%.

## Finance

**Financial Responsibilities** The trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view. Trustees are also responsible for safeguarding the financial assets of the Charity, and for taking reasonable steps for the prevention and detection of fraud or other irregularities.

During 2025 grants were made only to LAMB, a non-government organization registered in Bangladesh and subject to regulatory authorisation. Procedures are in place to ensure that grants to LAMB are spent in accordance with grant conditions.

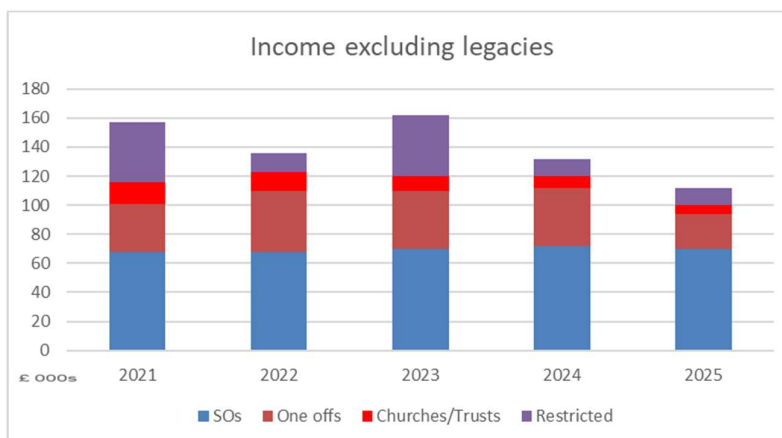
**Reserves Policy** The principal activity of the Charity is to use income to make grants to LAMB, without undue delay. It is the policy of the Trustees not to hold unrestricted reserves other than sums held to meet anticipated grant requirements, a modest reserve against an unexpected decline in income, and to cover at least one year's administrative costs. Due to its size, the significant legacy is held as a designated fund which will be used over the next few years.

**Highlights** Total receipts in 2025 were **£181,850** (2024 £1,131,646). Most of the difference was due to the large legacy of £995,962 received in 2024. The unused legacy funds are held in interest bearing accounts.

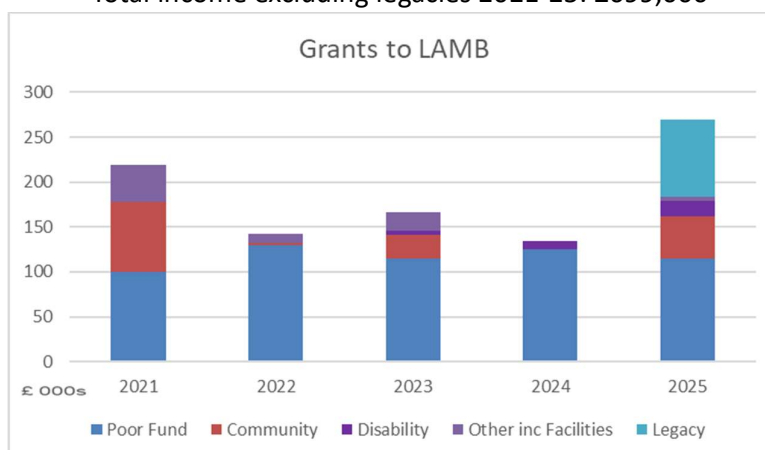
The Aquila Foundation are generously supporting a 3-year community project to help those suffering from human trafficking between Bangladesh and India, and to prevent this exploitation in future. The Foundation provided an initial grant of £35,000 towards this work.

## LAMB Health 2025 Annual Report and Accounts

Total payments in 2025 were **£276,989** (2024: £136,574), representing a significant increase in grant payments made, due to passing on grants received and use of the legacy.

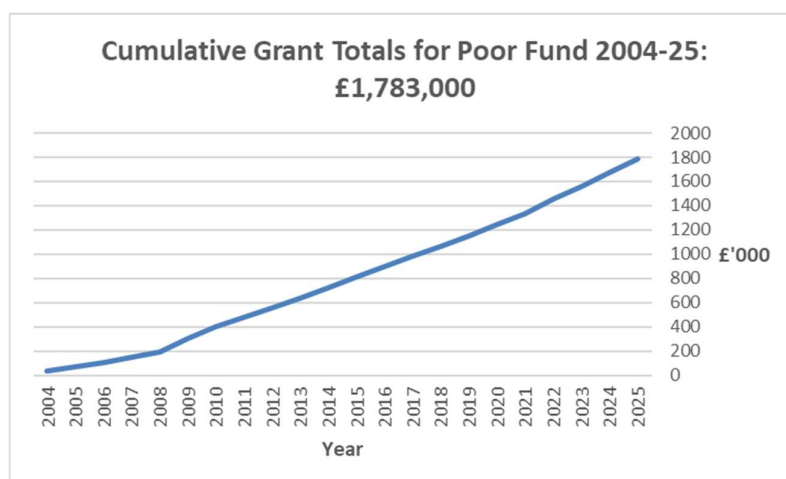


**Total income excluding legacies 2021-25: £699,000**



**Total grants 2021-25: Poor Fund £585,000; Other grants: £345,000**

The 2025 breakdown of grants made is in note 3a of the accounts



## LAMB Health 2025 Annual Report and Accounts

This report was approved by the Trustees on 14 April 2026 and signed on their behalf by

**Dr. Judith Hansford, Secretary**

### Legal and Administrative Information

**Charity name.** LAMB Health. *Registered Charity Number:* 1101217

**Registered Address.** 56a St. Peter's Road, Reading, RG6 1PH

**Governing document.** Trust Deed dated 20<sup>th</sup> September 2022.

**Email.** enquiries@lambhealth.org.uk

**Website.** [www.lambhealth.org.uk](http://www.lambhealth.org.uk)

**Independent Examiner.** Knight Goodhead Ltd.

7 Bournemouth Road, Chandler's Ford, Eastleigh SO53 3DA

**Banker.** The Cooperative Bank plc

PO Box 250 Delf House

Skelmersdale WN8 6NY



Leaving for home

# **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE UNAUDITED ACCOUNTS OF LAMB HEALTH FOR THE YEAR ENDED 31 DECEMBER 2025**

I report to the trustees on my examination of the accounts of LAMB Health for the year ended 31 December 2025, which are set out on pages 10 to 15.

## **RESPONSIBILITIES AND BASIS OF REPORT**

As the trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011.

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

## **INDEPENDENT EXAMINER'S STATEMENT**

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

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

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

**C J Goodhead FCA**  
Knight Goodhead Limited  
Chartered Accountants  
7 Bournemouth Road  
Chandler's Ford  
Eastleigh  
Hampshire  
SO53 3DA

Dated: 15 April 2026

**LAMB HEALTH**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

		Unrestricted Funds				
		General funds	Legacy funds	Restricted funds	Total 2025	Total 2024
	Notes	£	£	£	£	£
<b>INCOME</b>						
<i>Voluntary income</i>						
Donations	2(a)	100,084	-	11,492	111,576	131,141
Legacies	2(b)	-	-	-	-	995,962
Grants	2(c)	-	-	54,774	54,774	915
Bank interest		13,932	1,568	-	15,500	3,628
<b>TOTAL INCOME</b>		<b>114,016</b>	<b>1,568</b>	<b>66,266</b>	<b>181,850</b>	<b>1,131,646</b>
<b>PAYMENTS</b>						
<b>Raising funds:</b>						
Website, publicity & events		360	-	-	360	605
<b>Charitable activities:</b>						
Grants made	3(a)	115,000	90,000	63,902	268,902	133,590
Grant transmission fees		88	-	-	88	100
Expenditure on behalf of LAMB: medical equipment		-	-	844	844	-
Bank charges		-	135	-	135	-
<b>Governance costs</b>	3(b)	1,140	5,520	-	6,660	915
<b>TOTAL PAYMENTS</b>		<b>116,588</b>	<b>95,655</b>	<b>64,746</b>	<b>276,989</b>	<b>136,574</b>
Net of receipts / (payments) before transfers		(2,572)	(94,087)	1,520	(95,139)	995,072
Transfers between funds	4	5,000	(5,000)	-	-	-
<b>NET MOVEMENT IN FUNDS</b>		<b>2,428</b>	<b>(99,087)</b>	<b>1,520</b>	<b>(95,139)</b>	<b>995,072</b>
Total funds brought forward	4	16,585	995,962	9,257	1,021,804	26,732
<b>TOTAL FUNDS CARRIED FORWARD</b>	4	<b>19,013</b>	<b>896,875</b>	<b>10,777</b>	<b>926,665</b>	<b>1,021,804</b>

The notes on pages 12 -15 form part of these accounts.

**LAMB HEALTH**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

	<b>Unrestricted Funds</b>				
	<b>General funds</b>	<b>Legacy funds</b>	<b>Restricted funds</b>	<b>Total 2025</b>	<b>Total 2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>A CASH FUNDS</b>					
Cash at bank with immediate access	19,013	256,875	10,777	286,665	38,848
Bank deposits	-	640,000	-	640,000	982,956
	<b>19,013</b>	<b>896,875</b>	<b>10,777</b>	<b>926,665</b>	<b>1,021,804</b>
<b>B OTHER MONETARY ASSETS</b>					
Gift aid due to charity	4,276	-	808	5,084	4,861
Bank interest	15,800	-	-	15,800	8,071
Grant income	-	-	-	-	2,500
	<b>20,076</b>	<b>-</b>	<b>808</b>	<b>20,884</b>	<b>15,432</b>
<b>C LIABILITIES</b>					
Independent examination	1,020	-	-	1,020	-
Audit and accountancy fee	-	-	-	-	6,480
	<b>1,020</b>	<b>-</b>	<b>-</b>	<b>1,020</b>	<b>6,480</b>

All liabilities noted fall due for settlement within one year.

The notes on pages 12- 15 form part of these accounts.

The accounts were approved by the trustees on 14 April 2026 and signed on their behalf by

**ROSEMARY CROFT**  
CHAIR

**RICHARD TODD**  
TRUSTEE

**LAMB HEALTH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

**1 ACCOUNTING POLICIES**

**Charity Information**

LAMB Health is a charity with the registered charity number 1101217. It was established in 2003 and is registered and domiciled in England at the address of 56a St Peter's Road, Reading, RG6 1 PH.

**Basis of Preparation**

The accounts have been prepared on a receipts and payments basis with a statement of assets and liabilities.

**Fund Accounting**

Unrestricted funds are monies which can be used in accordance with the charitable objectives at the Trustees' discretion.

Donations, related tax recoveries, and grants to be applied for the benefit of LAMB are unrestricted.

Grants or donations earmarked by the donor for specific purposes for the benefit of LAMB are held within the restricted fund.

The legacy received in 2024 is held as a separate designated fund to provide a clear distinction from other reserves.

**2 INCOME**

		<b>Unrestricted Funds</b>		<b>Restricted funds</b>	<b>Total 2025</b>	<b>Total 2024</b>
		<b>General funds</b>	<b>Legacy funds</b>			
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>a) Voluntary income</b>						
Individual donations		77,344	-	9,915	87,259	107,412
Tax refunds on donations		16,470	-	438	16,907	15,578
Churches		6,000	-	-	6,000	6,350
Charities	Mullers	270	-	1,140	1,410	1,801
		<b>100,084</b>	<b>-</b>	<b>11,492</b>	<b>111,576</b>	<b>131,141</b>
<b>b) Legacies</b>						
Legacies		-	-	-	-	<b>995,962</b>
<b>c) Grants</b>						
The Big Give		-	-	13,487	13,487	-
Acquila Family Charitable Trust		-	-	35,000	35,000	-
Overseas Aid Alliance		-	-	5,000	5,000	-
World Mission Prayer League		-	-	1,287	1,287	915
		<b>-</b>	<b>-</b>	<b>54,774</b>	<b>54,774</b>	<b>915</b>

Supporting churches were St Stephens Ealing, St James Woodley, St John's Hensingham, St John's Reading.

All supporter donations are used for the benefit of LAMB,. Expenses of the charity are covered by trustee donations to General funds of £4540 (2024 £ 8520 )

**LAMB HEALTH**  
**NOTES TO THE ACCOUNTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

**3 PAYMENTS**

	<b>Unrestricted Funds</b>		<b>Restricted funds</b>	<b>Total 2025</b>	<b>Total 2024</b>
	<b>General funds</b>	<b>Legacy funds</b>			
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>a) Grants</b>					
Poor Fund	105,000	-	-	105,000	115,000
Project management	10,000	8,500	-	18,500	10,000
Community	-	61,500	42,000	103,500	
Community disability	-	-	16,902	16,902	8,590
Infrastructure	-	20,000	-	20,000	-
Medical equipment	-		5,000	5,000	-
	<b>115,000</b>	<b>90,000</b>	<b>63,902</b>	<b>268,902</b>	<b>133,590</b>
Total Grants received by LAMB in taka				<b>43,191,630</b>	19,735,250
Average exchange rate £1 = Taka				<b>160.62</b>	147.73
<b>b) Governance</b>					
Examiner's fee & accountancy	960	-	-	960	900
Audit fee	-	5,520	-	5,520	-
Accounting software	180	-	-	180	15
	<b>1,140</b>	<b>5,520</b>	<b>-</b>	<b>6,660</b>	<b>915</b>

Included within governance cost is £5,520 payable to the auditors for audit services and £960 for accountancy services provided, all relating to the 2024 accounts.

**LAMB HEALTH**  
**NOTES TO THE ACCOUNTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

<b>4 FUNDS</b>	<b>Opening balance £</b>	<b>Receipts £</b>	<b>Payments £</b>	<b>Transfers £</b>	<b>Closing balance £</b>
<b>Restricted funds</b>					
Donated for specific use at LAMB	9,257	66,266	(64,746)	-	10,777
<b>Designated funds</b>					
Legacy funds	995,962	1,568	(95,655)	(5,000)	896,875
<b>Unrestricted funds</b>					
General funds	16,585	114,016	(116,588)	5,000	19,013
<b>Total funds</b>	<b>1,021,804</b>	<b>181,850</b>	<b>(276,989)</b>	<b>-</b>	<b>926,665</b>

**Restricted funds**

Restricted funds comprise donations and grants for a specific purpose at LAMB, such as medical equipment, supporting those with disabilities and community projects.

**Legacy funds**

A designated fund has been established in the year to ringfence the legacy received while the trustees consider how best to utilise the funds.

**Comparative movements**

	<b>Opening balance £</b>	<b>Receipts £</b>	<b>Payments £</b>	<b>Transfers £</b>	<b>Closing balance £</b>
<b>Restricted funds</b>					
Donated for specific use at LAMB	520	15,742	(9,505)	2,500	9,257
<b>Designated funds</b>					
Legacy funds	-	998,462	-	(2,500)	995,962
<b>Unrestricted funds</b>					
General funds	26,212	117,442	(127,069)	-	16,585
<b>Total funds</b>	<b>26,732</b>	<b>1,131,646</b>	<b>(136,574)</b>	<b>-</b>	<b>1,021,804</b>

**LAMB HEALTH**  
**NOTES TO THE ACCOUNTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

**5 COMPARATIVE RECEIPTS AND PAYMENTS ACCOUNT**

	<b>Unrestricted Funds</b>		<b>Restricted</b>	<b>Total</b>
	<b>General</b>	<b>Legacy</b>	<b>funds</b>	<b>2024</b>
	<b>funds</b>	<b>funds</b>	<b>funds</b>	
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>INCOME</b>				
<i>Voluntary income</i>				
Donations	116,314	-	14,827	131,141
Legacies	500	995,462	-	995,962
Grants	-	-	915	915
Bank interest	628	3,000	-	3,628
<b>TOTAL INCOME</b>	<b>117,442</b>	<b>998,462</b>	<b>15,742</b>	<b>1,131,646</b>
<b>PAYMENTS</b>				
<b>Raising funds:</b>				
Website, publicity & events	605	-	-	605
<b>Charitable activities:</b>				
Grants made	125,000	-	8,590	133,590
Grant transmission fees	100	-	-	100
Expenditure on behalf of LAMB: medical equipment	449	-	915	1,364
<b>Governance costs</b>	<b>915</b>	<b>-</b>	<b>-</b>	<b>915</b>
<b>TOTAL PAYMENTS</b>	<b>127,069</b>	<b>-</b>	<b>9,505</b>	<b>136,574</b>
Net of receipts / payments before transfers	(9,627)	998,462	6,237	995,072
Transfers between funds	-	(2,500)	2,500	-
<b>NET MOVEMENT IN FUNDS</b>	<b>(9,627)</b>	<b>995,962</b>	<b>8,737</b>	<b>995,072</b>
Total funds brought forward	26,212	-	520	26,732
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>16,585</b>	<b>995,962</b>	<b>9,257</b>	<b>1,021,804</b>

The 2024 accounts were prepared on the accruals basis due to income exceeding £250,000 as the result of a legacy received during the year. As income has reduced to below the receipts and payments threshold, the 2025 accounts have been prepared on the receipts and payments basis and the 2024 comparatives adjusted accordingly.