

SMH Jolliffe Cork

We are pleased to enclose your annual accounts.



Second Chance Headway Centre

**Report of the Trustees and
Financial Statements**

Year Ended 31 December 2025

SMH Jolliffe Cork Ltd
Accountants & Business Advisors
33 George Street
Wakefield
West Yorkshire
WF1 1LX

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**Report of the Trustees
for the Year Ended 31 December 2025**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

To relieve and rehabilitate individuals living in or near Yorkshire and the Humber who have sustained an acquired brain injury likely to cause significant disability, particularly but not exclusively by providing, assisting and promoting facilities for the provision of their support, enablement, education, training and welfare, and advising and supporting carers, family and friends of individuals.

Second Chance has a full multi-disciplinary staff team of Nurses, Social Workers, Therapists, caseworkers, and support workers. They provide assessments and support to adults with acquired brain injuries, their families, and carers. The casework service provides a pathway for statutory referrals. The therapy centre and 'Connections' community hub provides a range of sessions and groups to improve the rehabilitation, therapy, and wellbeing of the members, with practical advice and support for families and carers.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

The therapy centre facilitates a range of therapeutic and social group sessions including Memory and cognition sessions, art, music, movement and Physiotherapy, Speech and Language, home living skills, community, and travel skills, etc.

The therapy centre has 111 service users and supports their families; we deliver 128 sessions a week and our community hub supports approximately 290 people across the Wakefield district annually. The casework and community support provide focussed advice assessment and support both in the centre and at home.

The casework service has received new referrals for 218 clients in 2025. In addition to sustained input for 159 progressed referrals the service also continued support for a further 122 existing clients active to the service at the start of 2025 and beyond both in the community on a one-to-one basis and in peer groups. In addition to this the service has provided support to a further 359 individuals linked to those referrals. We have also provided formal training to other a total of 35 professionals.

We conducted a member survey; The survey results really bring home both the scale of the challenges and the difference we make. For example, 95% of people told us they struggle with memory, fatigue or concentration, and over half have experienced suicidal thoughts. Yet with our support, 92% now feel more confident, 89% feel less isolated, and 86% have rebuilt identity and purpose. This evidence will strengthen our fundraising from trusts and foundations.

We improved and formalised the administration systems, utilising cloud secure services for data and finance. We invested in new technology and software and improved our IT support.

We formalised the assessment and one to one support diary and appointment systems. The casework service continued to expand and make the case for statutory funding.

We have increased our social media engagement and followers, a powerful tool for us to engage with supporters, raise awareness, and drive our missions forward. It allows us to reach a much wider audience quickly and effectively, providing a platform for communication and influence.

**Report of the Trustees
for the Year Ended 31 December 2025**

FINANCIAL REVIEW

Financial position

The financial statements are set out on pages 6 to 22. The financial statements have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland' (FRS 102), Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006.

The Statement of Financial Activities show net outgoing resources for the year of £56,095 (2024: net incoming resources £106,312).

The total unrestricted reserves at the year end stand at £246,127 (2024: £318,252).

Principal Funding Sources

The funding sources for the charity are currently by way of the income generated by the sessions, together with grants and donations.

The Second Chance funding model is based on a chargeable service which covers approximately 2/3rd of the overall cost, supplemented by grants and fundraising. The limitation is based around the maximum contribution made in benefits and support to individuals. The daycentre service is unlikely to be commissioned under the current economic climate.

During the year, the charity was able to follow the prepared budgets, with no unanticipated changes. Throughout the year we consistently search and apply for grants. The policy is to bid for defined projects with specified outcomes, and to vary the size and length of project as each application dictates. Many funding bodies request those kinds of applications and that is where we have had success. Grants making is a more challenging picture, with less available, smaller funds and more competitive environment.

We secured several grants including ICB, Reaching Communities, Tesco Stronger Starts, HSBC and TK Maxx.

Investment policy

Our reserves and bank accounts do produce a small interest, but they are primarily aimed at security, accessibility, and traceability. Accounts are held with Virgin, TSB and CO-OP. The Virgin account is recognised as being especially secure for charities, and our two main bank accounts are also covered by the FSCS Bank protection.

Reserves policy

The reserves policy is reviewed annually against the changing circumstances. This became especially necessary during and after the Covid Pandemic. The policy and amount are adapted annually according to the circumstances and forecast of the time.

FUTURE PLANS

The Charity plans to continue the activities outlined above in the forthcoming years, subject to satisfactory funding, and will be focusing on the following in the short to mid term:

We will explore new revenue streams and optimise existing revenue streams while continuing to implement cost savings across the charity. We acknowledge the increased financial challenges faced by Second Chance Headway, the wider VCSE sector and Stakeholders/Funders. Rising operational costs, reductions in certain funding streams, increased demand - particularly grants that are available, increases to salaries and changes to National Insurance amounts have collectively created a scenario where we are presenting a deficit.

2026 will therefore be finance lead to ensure long term sustainability of the charity.

**Report of the Trustees
for the Year Ended 31 December 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Charity is both a Company Limited by Guarantee and a Registered Charity.

The Trustees are drawn from the local community and bring a wide range of relevant experience and qualifications. The Board of Trustees is constituted in accordance with the Company Articles and the Trustees become eligible for re-election in accordance with the Articles of Incorporation (each member has voting rights).

The Board of Trustees employs an Operations Manager to lead overall direction of the charity, he is supported by a Clinical Lead and Casework Project Manager to run the organisation, and they in turn recruit employees and volunteers. The Trustees delegate the day-to-day operation of the Charity to the management team but retain control of overall strategy. They meet with the management team every month to be updated on progress with ongoing projects, review the accounts and discuss any new issues, ideas, or opportunities. There are financial limits, procurement, and recruitment controls in place. For example, staff remuneration is budgeted and proposed by the Operations Manager, with a comparison toward a mid-point of the NHS equivalent rates and confirmed by the Trustees at board meetings.

Recruitment and appointment of new trustees

The directors of the company are also Charity Trustees for the purposes of charity law and under the company's Articles are known as the Committee. Under the requirements of the Memorandum and Articles of Association the members of the Committee are elected to serve for a period of two years after which they must be re-elected at the next Annual General Meeting.

All members of the Committee give their time voluntarily and received no benefits from the Charity.

The Committee seeks to ensure that the needs of this group are appropriately reflected through the diversity of the trustee body. To enhance the potential pool of trustees, the charity has sought to identify members with personal or professional experience of brain injury to assist the Charity.

Business and medical skills are well represented on the Committee. Individuals with specific appropriate skills are approached to be seconded to the Committee, and they may offer themselves for election at the following AGM.

Induction and training of new trustees

Most trustees are already familiar with the practical work of the charity and are encouraged to visit the Centre and maintain familiarity with the facilities and services.

Additionally, new trustees are invited and encouraged to attend meetings to familiarise themselves with the charity and the context within which it operates. These are jointly led by the Chairman and the Operations manager of the charity.

Risk management

The Charity has conducted a review of the major risks to which the charity is exposed. Where appropriate, systems or procedures have been established to mitigate the risks the charity faces. Significant external risks to funding have led to the development of a strategic plan which will allow for the diversification of funding and activities. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures are in place to ensure compliance with health and safety of staff, volunteers, clients and visitors to the centre. These procedures are periodically reviewed to ensure that they continue to meet the needs of the charity.

Organisational Structure

The Centre has a Committee who meet monthly and are responsible for the strategic direction and policy of the charity. At present the Committee has five members from a variety of professional backgrounds relevant to the work of the charity.

A scheme of delegation is in place and day to day responsibility for the provision of the services rest with the management team who have responsibility for the day to day operational management of the Centre, and the Casework Project, with individual supervision of the staff team and also ensuring that the team continue to develop their skills and working practices in line with good practice.

**Report of the Trustees
for the Year Ended 31 December 2025**

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

05992718 (England and Wales)

Registered Charity number

1121645

Registered office

Almshouse Lane
Wakefield
West Yorkshire
WF1 1DS

Trustees

Mr S A Deakin	Chair - Appointed - 17 November 2025
Mr K N Linton	Appointed - 19 January 2026
Ms S Nazir	Appointed - 16 March 2026
Mr P Bourne	
Mrs J A Horton	Resigned - 5 March 2026
Mrs K Bennison	Resigned - 28 June 2025
Mrs C Corbett	
Mr R Caley	Resigned - 8 December 2025
Ms E Jowett	Appointed - 17 January 2025. Resigned - 13 March 2026.

Senior Management

Mr N Garbutt-Moore JP Operations Manager

Independent Examiner

SMH Jolliffe Cork Ltd
Accountants & Business Advisors
33 George Street
Wakefield
West Yorkshire
WF1 1LX

Approved by order of the board of trustees on 7 April 2026 and signed on its behalf by:

Mr S A Deakin - Trustee



**Independent Examiner's Report to the Trustees of
Second Chance Headway Centre**

Independent examiner's report to the trustees of Second Chance Headway Centre ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2025.

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.

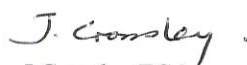
Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can 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.



J Crossley FCA
SMH Jolliffe Cork Ltd
Accountants & Business Advisors
33 George Street
Wakefield
West Yorkshire
WF1 1LX

7 April 2026

Second Chance Headway Centre

Statement of Financial Activities for the Year Ended 31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	34,311	219,185	253,496	411,243
Charitable activities					
Provision of day care services	5	282,571	-	282,571	234,077
Other trading activities	3	37,177	-	37,177	29,936
Investment income	4	<u>1,673</u>	<u>-</u>	<u>1,673</u>	<u>2,339</u>
Total		<u>355,732</u>	<u>219,185</u>	<u>574,917</u>	<u>677,595</u>
EXPENDITURE ON					
Raising funds	6	71,229	16,780	88,009	78,226
Charitable activities					
Provision of day care services	7	<u>354,312</u>	<u>188,691</u>	<u>543,003</u>	<u>493,057</u>
Total		<u>425,541</u>	<u>205,471</u>	<u>631,012</u>	<u>571,283</u>
NET INCOME/(EXPENDITURE)					
Transfers between funds	18	(69,809) <u>(2,316)</u>	13,714 <u>2,316</u>	(56,095) <u>-</u>	106,312 <u>-</u>
Net movement in funds		(72,125)	16,030	(56,095)	106,312
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>318,252</u>	<u>30,463</u>	<u>348,715</u>	<u>242,403</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>246,127</u></u>	<u><u>46,493</u></u>	<u><u>292,620</u></u>	<u><u>348,715</u></u>

The notes form part of these financial statements

Second Chance Headway Centre

Balance Sheet
31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	14	5,036	-	5,036	4,358
CURRENT ASSETS					
Debtors	15	40,254	-	40,254	39,607
Cash at bank and in hand		<u>292,799</u>	<u>47,479</u>	<u>340,278</u>	<u>384,521</u>
		333,053	47,479	380,532	424,128
CREDITORS					
Amounts falling due within one year	16	(91,962)	(986)	(92,948)	(79,771)
NET CURRENT ASSETS		<u>241,091</u>	<u>46,493</u>	<u>287,584</u>	<u>344,357</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>246,127</u>	<u>46,493</u>	<u>292,620</u>	<u>348,715</u>
NET ASSETS		<u>246,127</u>	<u>46,493</u>	<u>292,620</u>	<u>348,715</u>
FUNDS	18				
Unrestricted funds				246,127	318,252
Restricted funds				<u>46,493</u>	<u>30,463</u>
TOTAL FUNDS				<u>292,620</u>	<u>348,715</u>

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

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that 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 surplus or deficit 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 notes form part of these financial statements

Second Chance Headway Centre

Balance Sheet - continued
31 December 2025

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

The financial statements were approved by the Board of Trustees and authorised for issue on 7 April 2026 and were signed on its behalf by:



Mr S A Deakin - Trustee

The notes form part of these financial statements

Second Chance Headway Centre

**Cash Flow Statement
for the Year Ended 31 December 2025**

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	(43,861)	153,316
Interest paid		<u>(55)</u>	<u>-</u>
Net cash (used in)/provided by operating activities		<u>(43,916)</u>	<u>153,316</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(2,000)	-
Interest received		<u>1,673</u>	<u>2,339</u>
Net cash (used in)/provided by investing activities		<u>(327)</u>	<u>2,339</u>
		<u> </u>	<u> </u>
Change in cash and cash equivalents in the reporting period		(44,243)	155,655
Cash and cash equivalents at the beginning of the reporting period		<u>384,521</u>	<u>228,866</u>
Cash and cash equivalents at the end of the reporting period		<u><u>340,278</u></u>	<u><u>384,521</u></u>

The notes form part of these financial statements

Notes to the Cash Flow Statement
for the Year Ended 31 December 2025

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

	2025 £	2024 £
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(56,095)	106,312
Adjustments for:		
Depreciation charges	1,322	1,122
Interest received	(1,673)	(2,339)
Interest paid	55	-
Increase in debtors	(647)	(6,357)
Increase in creditors	13,177	54,578
Net cash (used in)/provided by operations	<u>(43,861)</u>	<u>153,316</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.1.25 £	Cash flow £	At 31.12.25 £
Net cash			
Cash at bank and in hand	<u>384,521</u>	<u>(44,243)</u>	<u>340,278</u>
	<u>384,521</u>	<u>(44,243)</u>	<u>340,278</u>
Total	<u>384,521</u>	<u>(44,243)</u>	<u>340,278</u>

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Going concern

The financial statements are prepared on the going concern basis which assumes that the charity will continue in operational existence for the foreseeable future.

The charity substantially relies on income from its members, funding from local statutory bodies and grants from other national organisations. The trustees have considered the risks and uncertainties arising from the charity's operations and are maintaining a constant watching brief on the charity's cashflow, as well as regularly updating budget predictions and financial projects and adapting to new ways of delivering core services to its members.

The trustees believe that in view of the above assessment, the charity's financial statements are appropriately prepared under the going concern basis.

Income

Income is recognised when the charity has entitlement to the funds, any performance attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

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

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

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102), volunteer time is not recognised and refer to the trustees' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

1. ACCOUNTING POLICIES - continued

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Short leasehold	- Over the term of the lease
Fixtures & equipment	- 10% on cost
Computers and other equipment	- 25% on cost

Tangible fixed assets for use by the charity are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Taxation

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

Fund accounting

Unrestricted funds comprise of amounts donated to the charity for general use, fundraising income and fee income which can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

All income and expenditure is shown on the Statement of Financial Activities.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. DONATIONS AND LEGACIES

	2025	2024
	£	£
Donations	22,951	16,006
Legacies	5,000	184,877
Grants	<u>225,545</u>	<u>210,360</u>
	<u>253,496</u>	<u>411,243</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

2. DONATIONS AND LEGACIES - continued

Grants received, included in the above, are as follows:

	2025	2024
	£	£
Sir George Martin Trust Grant	-	3,001
WDHCS Grant	-	5,091
Community Access Grant	-	960
Morrison's Foundation Grant	-	2,000
Prosper Grant	-	4,153
NOVA Healthy & Sustainable Communities	-	4,750
Neighbourhood Improvement Grant	400	777
Rotary Club Christmas Grant	-	400
Percy Bilton Trust Grant	-	750
Arts & Culture Grant	942	3,766
NHS Wakefield ICB	187,329	183,539
Community Fund	20,000	-
HSBC Grant	11,000	-
Tesco Stronger Starts Grant	500	-
Other grants	5,374	1,173
	<u>225,545</u>	<u>210,360</u>

3. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Fundraising events	<u>37,177</u>	<u>29,936</u>

4. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	<u>1,673</u>	<u>2,339</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025**5. INCOME FROM CHARITABLE ACTIVITIES**

		2025	2024
	Activity	£	£
Fees	Provision of day care services	<u>282,571</u>	<u>234,077</u>

6. RAISING FUNDS**Raising donations and legacies**

	2025	2024
	£	£
Rent	40,139	39,892
Rates and water	1,465	1,039
Insurance	1,826	2,346
Light and heat	5,638	6,110
Telephone and internet	3,623	3,676
Postage and advertising	1,242	1,293
Sundry expenses	2,173	2,486
Stationery and office supplies	3,787	1,547
Cleaning	1,053	1,621
Repairs and renewals	12,604	6,804
Caseworker System Software	8,689	7,269
Computer expenses	2,983	2,287
Depreciation	1,322	1,122
Bank charges	55	-
	<u>86,599</u>	<u>77,492</u>

Other trading activities

	2025	2024
	£	£
Fund raising expenses	<u>1,410</u>	<u>734</u>
Aggregate amounts	<u>88,009</u>	<u>78,226</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 8) £	Support costs (see note 9) £	Totals £
Provision of day care services	<u>504,411</u>	<u>38,592</u>	<u>543,003</u>

8. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2025 £	2024 £
Staff costs	484,577	445,424
Games, equipment and activities	1,573	1,590
Travel expenses	12,335	8,866
Occupational therapy costs	<u>5,926</u>	<u>6,154</u>
	<u>504,411</u>	<u>462,034</u>

9. SUPPORT COSTS

	Other £	Governance costs £	Totals £
Provision of day care services	<u>1,349</u>	<u>37,243</u>	<u>38,592</u>

10. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2025 £	2024 £
Depreciation - owned assets	1,322	1,122
Rent	<u>40,139</u>	<u>39,892</u>

11. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

12. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	435,950	401,140
Social security costs	36,878	33,804
Other pension costs	11,749	10,480
	<u>484,577</u>	<u>445,424</u>

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

	2025	2024
Direct supervision and activities	17	14
Management and administration	6	5
	<u>23</u>	<u>19</u>

No employees received emoluments in excess of £60,000.

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	207,148	204,095	411,243
Charitable activities			
Provision of day care services	234,077	-	234,077
Other trading activities	29,936	-	29,936
Investment income	<u>2,253</u>	<u>86</u>	<u>2,339</u>
Total	<u>473,414</u>	<u>204,181</u>	<u>677,595</u>
EXPENDITURE ON			
Raising funds	73,028	5,198	78,226
Charitable activities			
Provision of day care services	<u>323,472</u>	<u>169,585</u>	<u>493,057</u>
Total	<u>396,500</u>	<u>174,783</u>	<u>571,283</u>
NET INCOME	76,914	29,398	106,312
Transfers between funds	<u>(1,013)</u>	<u>1,013</u>	-
Net movement in funds	75,901	30,411	106,312
RECONCILIATION OF FUNDS			
Total funds brought forward	242,351	52	242,403

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
TOTAL FUNDS CARRIED FORWARD	<u>318,252</u>	<u>30,463</u>	<u>348,715</u>

14. TANGIBLE FIXED ASSETS

	Short leasehold £	Fixtures & equipment £	Computers and other equipment £	Totals £
COST				
At 1 January 2025	26,019	29,433	9,562	65,014
Additions	<u>-</u>	<u>2,000</u>	<u>-</u>	<u>2,000</u>
At 31 December 2025	<u>26,019</u>	<u>31,433</u>	<u>9,562</u>	<u>67,014</u>
DEPRECIATION				
At 1 January 2025	25,162	25,932	9,562	60,656
Charge for year	<u>262</u>	<u>1,060</u>	<u>-</u>	<u>1,322</u>
At 31 December 2025	<u>25,424</u>	<u>26,992</u>	<u>9,562</u>	<u>61,978</u>
NET BOOK VALUE				
At 31 December 2025	<u>595</u>	<u>4,441</u>	<u>-</u>	<u>5,036</u>
At 31 December 2024	<u>857</u>	<u>3,501</u>	<u>-</u>	<u>4,358</u>

There were no capital commitments, either authorised, or contracted for, at the balance sheet date.

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade debtors	27,544	23,225
Prepayments and accrued income	<u>12,710</u>	<u>16,382</u>
	<u>40,254</u>	<u>39,607</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade creditors	7,344	6,064
Social security and other taxes	6,991	-
Other creditors	2,539	2,155
Accruals and deferred income	<u>76,074</u>	<u>71,552</u>
	<u>92,948</u>	<u>79,771</u>

17. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025	2024
	£	£
Within one year	27,247	34,406
Between one and five years	<u>11,250</u>	<u>36,123</u>
	<u>38,497</u>	<u>70,529</u>

18. MOVEMENT IN FUNDS

	At 1.1.25 £	Net movement in funds £	Transfers between funds £	At 31.12.25 £
Unrestricted funds				
General fund	318,252	(69,809)	(2,316)	246,127
Restricted funds				
Sir George Martin Trust	2,578	(1,859)	-	719
NHS Wakefield ICB	20,518	(5,612)	-	14,906
Community Access	860	(182)	-	678
Morrison's Foundation	1,613	(1,823)	210	-
Prosper Grant	-	(1,187)	1,187	-
NOVA Healthy & Sustainable Communities	3,709	(3,835)	126	-
Neighbourhood Improvement Grant	394	(389)	1	6
Rotary Club - Christmas Grant	41	(200)	159	-
Percy Bilton Trust Grant	750	(989)	239	-
Arts & Culture Grant	-	(393)	393	-
Community Fund	-	20,000	-	20,000
HSBC Grant	-	9,857	-	9,857
Tesco Stronger Starts Grant	-	326	1	327
	<u>30,463</u>	<u>13,714</u>	<u>2,316</u>	<u>46,493</u>
TOTAL FUNDS	<u>348,715</u>	<u>(56,095)</u>	<u>-</u>	<u>292,620</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

18. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	355,732	(425,541)	(69,809)
Restricted funds			
Sir George Martin Trust	-	(1,859)	(1,859)
NHS Wakefield ICB	186,343	(191,955)	(5,612)
Community Access	-	(182)	(182)
Morrison's Foundation	-	(1,823)	(1,823)
Prosper Grant	-	(1,187)	(1,187)
NOVA Healthy & Sustainable Communities	-	(3,835)	(3,835)
Neighbourhood Improvement Grant	400	(789)	(389)
Rotary Club - Christmas Grant	-	(200)	(200)
Percy Bilton Trust Grant	-	(989)	(989)
Arts & Culture Grant	942	(1,335)	(393)
Community Fund	20,000	-	20,000
HSBC Grant	11,000	(1,143)	9,857
Tesco Stronger Starts Grant	500	(174)	326
	<u>219,185</u>	<u>(205,471)</u>	<u>13,714</u>
TOTAL FUNDS	<u>574,917</u>	<u>(631,012)</u>	<u>(56,095)</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

18. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.24 £	Net movement in funds £	Transfers between funds £	At 31.12.24 £
Unrestricted funds				
General fund	242,351	76,914	(1,013)	318,252
Restricted funds				
Big Lottery Fund	52	86	(138)	-
Sir George Martin Trust	-	2,578	-	2,578
NHS Wakefield ICB	-	20,518	-	20,518
Community Access	-	860	-	860
Morrison's Foundation	-	1,613	-	1,613
Prosper Grant	-	(596)	596	-
NOVA Healthy & Sustainable Communities	-	3,709	-	3,709
Neighbourhood Improvement Grant	-	394	-	394
Rotary Club - Christmas Grant	-	41	-	41
Percy Bilton Trust Grant	-	750	-	750
Arts & Culture Grant	-	(555)	555	-
	<u>52</u>	<u>29,398</u>	<u>1,013</u>	<u>30,463</u>
TOTAL FUNDS	<u>242,403</u>	<u>106,312</u>	<u>-</u>	<u>348,715</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	473,414	(396,500)	76,914
Restricted funds			
Big Lottery Fund	86	-	86
Sir George Martin Trust	3,000	(422)	2,578
NHS Wakefield ICB	183,539	(163,021)	20,518
Community Access	960	(100)	860
Morrison's Foundation	2,000	(387)	1,613
Prosper Grant	4,153	(4,749)	(596)
NOVA Healthy & Sustainable Communities	4,750	(1,041)	3,709
Neighbourhood Improvement Grant	777	(383)	394
Rotary Club - Christmas Grant	400	(359)	41
Percy Bilton Trust Grant	750	-	750
Arts & Culture Grant	<u>3,766</u>	<u>(4,321)</u>	<u>(555)</u>
	<u>204,181</u>	<u>(174,783)</u>	<u>29,398</u>
TOTAL FUNDS	<u>677,595</u>	<u>(571,283)</u>	<u>106,312</u>

18. MOVEMENT IN FUNDS - continued

RESTRICTED FUNDS

Fund Name	Purpose of restriction
Big Lottery Fund	To recruit a small specialist caseworker team to support the charity's work.
Sir George Martin Trust	Funding towards advertising and occupational therapy.
NHS Wakefield ICB	Funding to continue our casework service supporting people in the community across West Yorkshire.
Community Access	Funding from WMDC to facilitate community activities and transport for the people we support.
Morrison's Foundation	Funding towards equipment within the therapy centre.
Prosper Grant	Funding towards the salary of our Clinical Lead to facilitate support groups.
NOVA Healthy & Sustainable Communities	Funding towards reaching more people affected by brain injury.
Neighbourhood Improvement Grant	Funding towards updating our outdoor space.
Rotary Club - Christmas Grant	Funding towards the Christmas Party
Percy Bilton Trust	Funding towards equipment within the therapy centre.
Arts & Culture Grant	Funding for our arts and craft sessions ending with an exhibition as part of WMDC 'Our Year' activities.
Community Fund	A grant to support and improve services and objectives of the charity.
HSBC Grant	A grant to fund improved sustainability and technology within the charity.
Tesco Stronger Starts Grant	A grant to fund service user activities and equipment.

19. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2025.

20. COMPANY LIMITED BY GUARANTEE

The company is limited by guarantee and does not have any share capital.

Second Chance Headway Centre

Detailed Statement of Financial Activities for the Year Ended 31 December 2025

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	22,951	16,006
Legacies	5,000	184,877
Grants	<u>225,545</u>	<u>210,360</u>
	253,496	411,243
Other trading activities		
Fundraising events	37,177	29,936
Investment income		
Deposit account interest	1,673	2,339
Charitable activities		
Fees	<u>282,571</u>	<u>234,077</u>
Total incoming resources	574,917	677,595
EXPENDITURE		
Raising donations and legacies		
Rent	40,139	39,892
Rates and water	1,465	1,039
Insurance	1,826	2,346
Light and heat	5,638	6,110
Telephone and internet	3,623	3,676
Postage and advertising	1,242	1,293
Sundry expenses	2,173	2,486
Stationery and office supplies	3,787	1,547
Cleaning	1,053	1,621
Repairs and renewals	12,604	6,804
Caseworker System Software	8,689	7,269
Computer expenses	2,983	2,287
Depreciation of tangible fixed assets	1,322	1,122
Bank charges	<u>55</u>	<u>-</u>
	86,599	77,492
Other trading activities		
Fund raising expenses	1,410	734
Charitable activities		
Salaries	435,950	401,140
Carried forward	435,950	401,140

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Second Chance Headway Centre

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2025**

	2025 £	2024 £
Charitable activities		
Brought forward	435,950	401,140
Social security	36,878	33,804
Pensions	11,749	10,480
Games, equipment and activities	1,573	1,590
Travel expenses	12,335	8,866
Occupational therapy costs	<u>5,926</u>	<u>6,154</u>
	504,411	462,034
Support costs		
Other		
Staff Training	1,349	1,795
Governance costs		
Legal and professional fees	32,353	25,028
Independent examiner's fees	<u>4,890</u>	<u>4,200</u>
	<u>37,243</u>	<u>29,228</u>
Total resources expended	<u>631,012</u>	<u>571,283</u>
Net (expenditure)/income	<u>(56,095)</u>	<u>106,312</u>

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SMH Jolliffe Cork

33 George Street, Wakefield WF1 1LX
T: 01924 376045
www.smh.group