



Oxford Community Work Agency LTD

ANNUAL REPORT 2024/2025



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Our Service



Barton Advice Centre

Appointments

Tuesday - 9am - 4pm Wednesday - 9am - 4pm
Thursday - 9am - 4pm Friday - 9am - 4pm

Telephone advice (for ALL Oxford City residents)

Monday to Friday 9am - 5pm

Residents outside of Oxford City requiring advice should contact the Oxfordshire Specialist Advice Service on 01865 410660

Oxfordshire Welfare Rights (Appointments by referral only)

Consultancy Telephone Service (for agencies only)

Tuesday - 10am - 1pm
Wednesday - 10am - 1pm
Thursday - 10am - 1pm

Staff Summary for 2024/2025

Sarah Darby

Manager 30 hours

Gary Horne	Head of Debt Casework 17.5 hours
Sophie Keys	Training Developer and Head of Benefits Casework 35 hours
Rosie Keed	Adviser 10 hours per week (15 from Jan 25)
Kim Dall	Debt Caseworker 21 hours per week
Claire Messenger	Benefits Caseworker (21 hours per week from May 2024)

Trustees from April 2023 to March 2024

Lyn Williams Treasurer

Sue Holden MBE

Teresa Munby

Debbie Neil

About us

**Background Information and History of
Oxford Community Work Agency (OCWA)
*Formerly known as the Barton Project***

Oxford Community Work Agency (OCWA) is an independent advice agency operating from the heart of Barton, on the outskirts of Oxford. We have been providing a unique service in Oxfordshire for nearly 40 years. OCWA is an organisation with two distinct parts, working hand in hand:

Barton Advice Centre is a front-line advice service, providing free and independent advice to the Barton community, and surrounding areas. Barton is a large housing estate on the outskirts of Oxford and one of the most deprived areas in Oxford, and among the 20% most deprived areas nationally. We are the first port of call for people who do not know where to turn for advice on everyday issues such as welfare benefits, debt and housing.

Oxfordshire Welfare Rights (OWR) is a specialist service, with expertise in social security law. We are a focal point across the county for organisations who need welfare benefit expertise to support their work. We accept referrals from other organisations (e.g. Citizens Advice Oxford, Social Services, Age UK, NHS) and undertake complex casework and tribunal representation for the whole of Oxfordshire.

Who we help

We work with the most vulnerable members of society, who might otherwise fall through the safety net. Our beneficiaries suffer from multiple levels of deprivation including low educational achievements, high levels of unemployment and low incomes. Illness, disability and mental-health issues are more prevalent than in the population as a whole. Last year two thirds of our beneficiaries suffered from mental and/or physical health issues. We work with people from a range of ethnic minority groups, and a high proportion of people we help are lone parent families.

For most people in Barton, their income has not grown in years, and basic living costs have continued to rise. There is a high level of debt and benefit reliance on the estate. Most are squeezed by cuts to their benefits as a result of austerity and welfare reforms. In this climate, they struggle to get by.

People come to us for advice on what benefits they are entitled to. They come to us to find out how all the current changes to the benefit system will affect their income, particularly Universal Credit. They come to us when they face life-changing circumstances; loss of a job, the death of a spouse, or a new health condition. People seek our advice on whether they have grounds to challenge a benefit decision and to navigate the appeal process, particularly in relation to disability benefits.

People come to us to represent them at tribunal hearings, which they would not be able to face alone. Increasingly, people are coming to us with multiple and more complex issues.

Our service - activities of the charity

Our specialist caseworkers take a multi-pronged approach to improve people's lives. They: -

- maximise income by advising on benefit entitlement and challenging decisions when they are wrong - in the lower and upper tribunal.
- help people find solutions to long-standing debt and financial problems.
- help people remain in their homes rather than being evicted for rent arrears.
- provide a county-wide telephone consultancy for organisations that require specialist input and guidance.
- deliver a programme of training to up-skill staff and volunteers from other organisations so that many more people can receive support.
- give digital support to people who do not have access to a computer or the skills to use them.
- offer resilience sessions for people who need more intensive help in building up their life skills.

By helping people to gain extra resources and manage their money, we help lift people out of poverty. Even when these extra resources are relatively small, they can have a significant impact on a person's quality of life. It enables additional spending on fuel, food, education, recreation and transport. It enables people to participate more fully in society. We regularly obtain feedback from clients. This helps us to capture outcomes that cannot be expressed in numbers, such as reduced stress, improved wellbeing and improved family relations. In a recent survey one beneficiary said: "Without your help I don't think I would have had the confidence or courage to challenge the benefit decision. The process took a lot out of me both physically and mentally, but thanks to you, I can now move forward with my life."

Wider public benefit

As well as helping the individuals concerned, our work has benefits for their families and for society in general. For example, an increase in a parent's income has direct benefits on the lives of their children, and helps to reduce child poverty.

Without timely advice, people's problems often escalate and this can have profound consequences for individuals and their families, as well as a wider cost to society as other services, such as the courts, NHS and Social Services, often take the strain of supporting people whose problems have spiraled out of control.

We work closely with local government and our MP and use our frontline experience to influence social policy for a more equal society.

We are the only advice agency in Barton, and the only specialists in welfare benefits in the whole of Oxfordshire. Our work enables members of society to access their legal rights so they are not denied access to justice. Without us, many people would have

nowhere to go, and Oxfordshire would join the growing landscape of 'advice deserts' around the country.



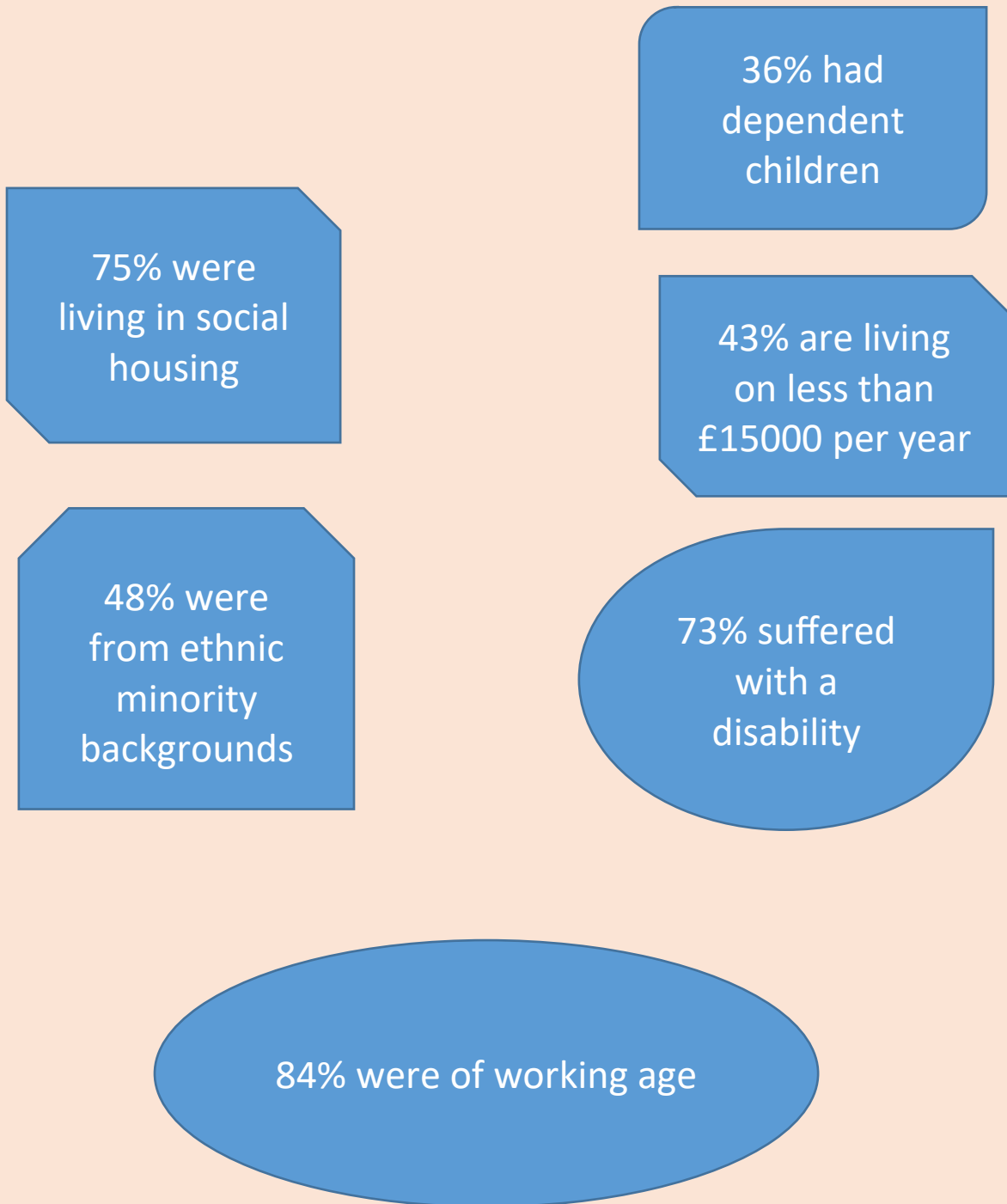
Mission Statement

OCWA aims to work with individuals and local communities in Oxfordshire to:

- Enable people to obtain their rights
- To empower people to meet their needs and fulfil their responsibilities
- To use this local experience to influence wider social policy in working for a more equal society

Client profile in 2024/25

61% of clients
were female



Note from Manager Sarah Darby



I am very pleased to be able to present the Oxford Community Work Agency annual report for 2024/2025.

As always, I would like to start this report by thanking my incredible team for their commitment and hard work over the past year. I am so lucky to work with such an amazing, dedicated group of people.

We were absolutely delighted to have been nominated and won an award for London and Southeast Prestige Award for Wellbeing Non-Profit Organisation of the year 2024!! We had a trip down to Woking to collect the award which now sits proudly on a shelf in our office.

Increased demand for our service continued into 2024/2025. We found ways of adapting and changing the way we worked to keep up with this demand through regular team meetings and external meetings. We don't always get it right, but we are committed in continuing to look at how we manage our service and remain providing high-quality advice and support.

We had a successful year with students provided through the Pro Bono Community based in London and included both Oxford Brookes and Oxford University students. Their assistance was invaluable to our service, and we would like to thank them for the hard work and commitment they brought. We are looking forward to working with new students in the next academic year.

We welcomed a new staff member in May 2024. Claire came to us as a benefits caseworker. She had previously worked for both West Oxfordshire and Oxford City Citizens Advice. We look forward to continuing to work with her.

We were also extremely fortunate to have Carl come to volunteer for us, and he has settled into our team perfectly. I would like to thank our partners and funders for their support over the past year. We look forward to working with you all moving forward.

Lastly, we would not be here if it wasn't for our committed Trustees giving up their time for free and so I would like to thank them for their support throughout 2024/25.



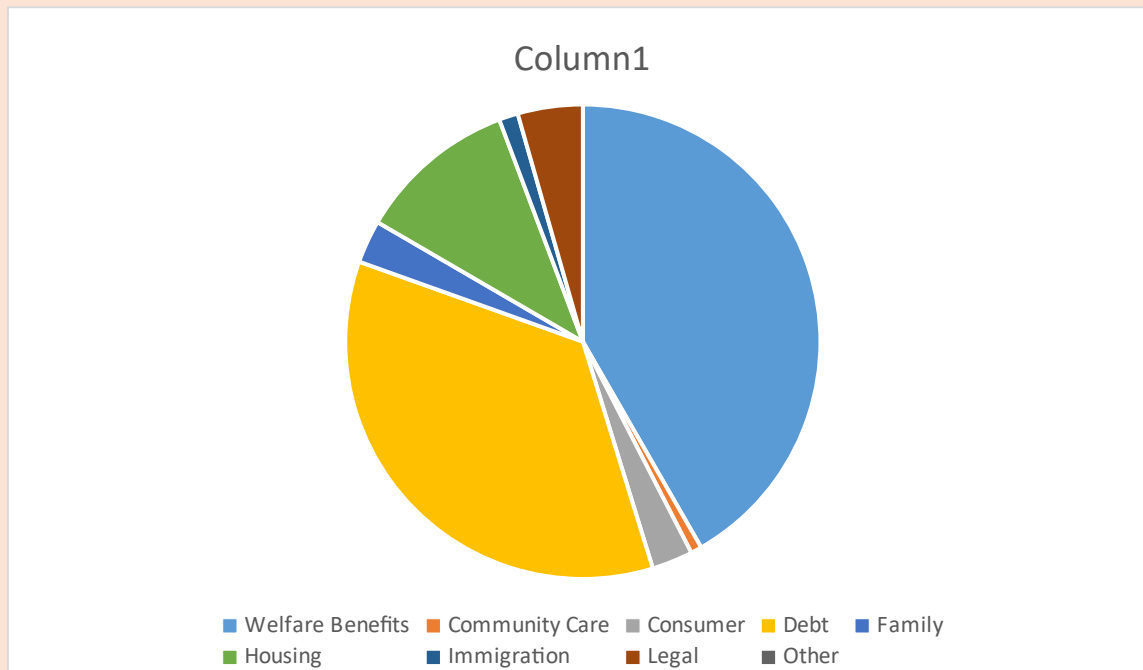
Sarah Darby
Chief Executive Officer

PERFORMANCE

In 2024/25 we provided advice and casework to 2144 people. 1744 of these were for one off advice via face to face, digitally and by telephone. We provided new and on-going casework for complex welfare benefits, debt and housing issues to 400 people.

One off advice

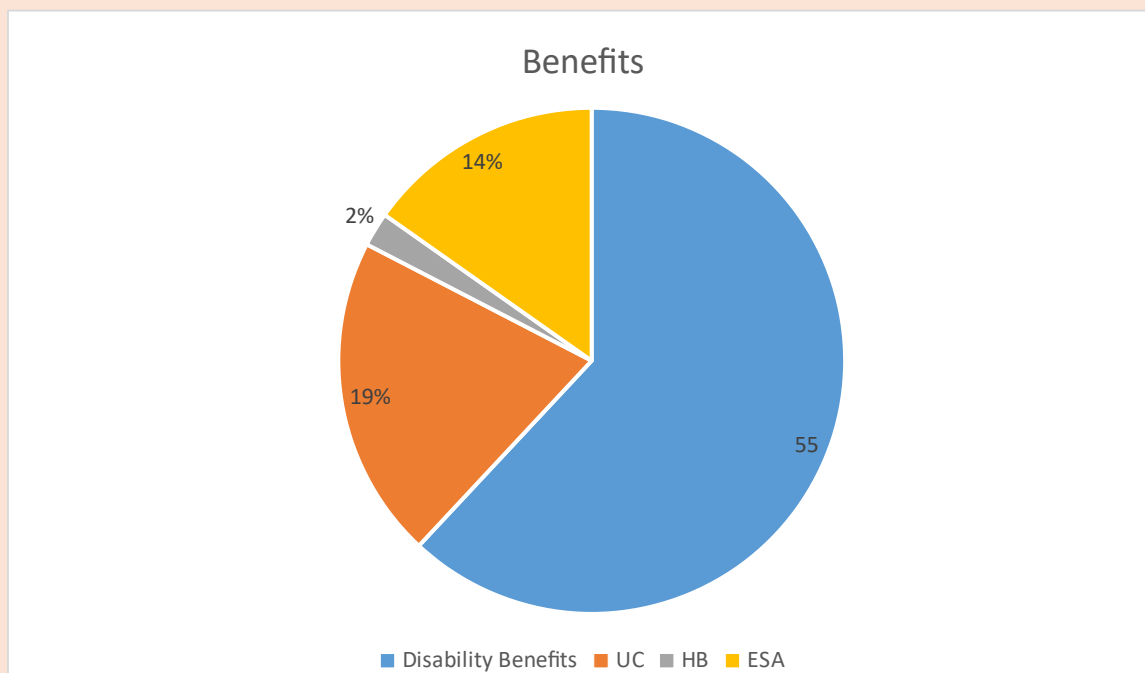
Below is the split of enquiry matters taken on our telephone line, email, face to face and digitally, where advice has been given, or clients have been signposted to more appropriate services. 'Other' enquiries include charity, employment, education and general information.



Tribunal representation 2024/2025

Oxfordshire Welfare Rights attended 41 tribunal hearings between April 2024 and March 2025 with a 91% success rate.

Total financial gains for Oxfordshire residents following actual representation at hearing were **£375,685.95**



The above chart only shows results arising from attendance at appeal tribunal hearings. A further **£1,418,954.30** has been gained through new and repeat claims for benefits and challenges by way of Mandatory Reconsiderations. This means that our total benefit gains for Oxfordshire residents for the period 2024/25 was **£1,794,640.24**

Welfare Benefits Case Study

D came to us in September 2024 after receiving an ESA decision in which she was found not to have limited capability for work. D has significant learning difficulties and was being supported by her sisters. D already had an award of PIP. We appealed the decision and before the case went to Tribunal, D received a letter inviting her to apply for Universal Credit. We asked for an extension to allow for the ESA appeal to be heard at the end of January 25 and this was agreed.

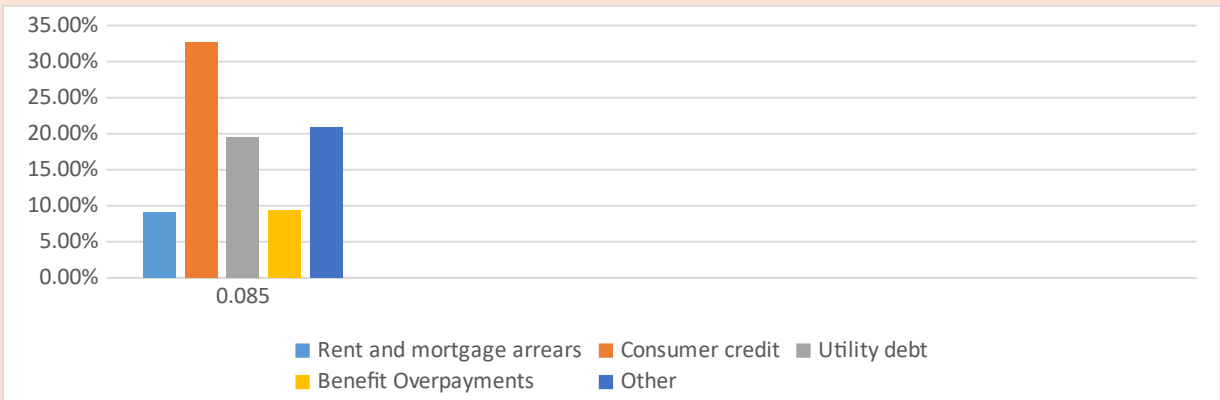
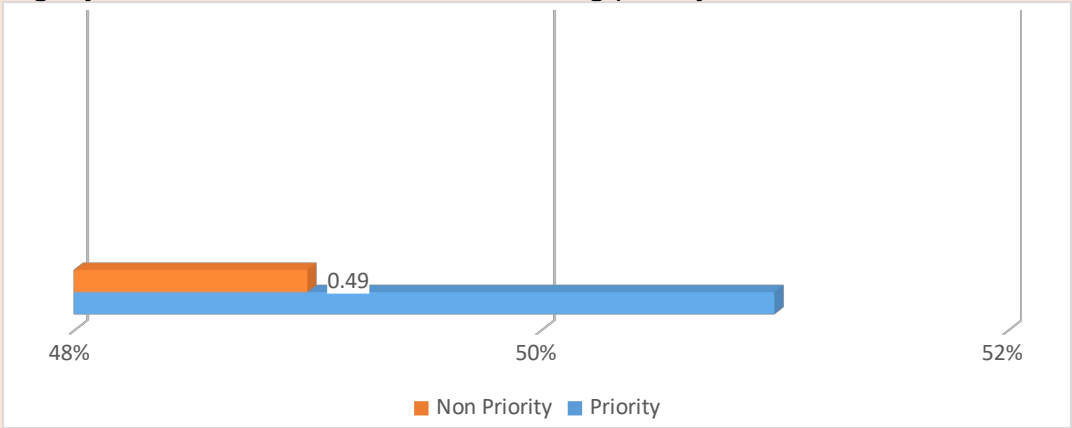
At the beginning of February D received her Tribunal decision which was successful, and she was put into the support group. We requested a breakdown of the payment and noted that there was no Severe Disability Premium being paid, even though D had been living on her own since May 2017 and no one was receiving Carers Allowance for her. As client was due to move over to UC where SDP is not paid unless it was in payment on a legacy benefit (Transitional Protection), we asked for a further extension for D to claim UC and completed an IS10 in order to be paid the SDP.

Universal Credit has now been applied for with the SDP issue running alongside. The case has been escalated to the local MP for resolution. As D was entitled to an SDP from May 2017, she will be entitled to a large back payment when resolved.



Debt

OCWA’s debt specialists assisted with a total of 396 clients with 1012 debt matters between April 2024 and March 2025 with a combined outstanding balance of £1,471,136.30. In contrast to the previous year priority debt overtook non-priority debt slightly in 2024/25 with 51% of debts being priority.



A total of £956,775.95 of debt was written off for clients across the City of Oxford following OCWA’s intervention by March 2025.

We further made charity applications on behalf of 211 residents totaling £30,082.48

Total advice and caseworker financial gains from April 2023 to March 2024

Specialist benefits advice and caseworker gains	£1,794,640.24
Debt gains	£956,775.95
Charity Applications	£30,082.48
Total	£2,781,498.67

Debt Case Study



J is a single parent, working and income topped up with Universal Credit. J has a history of mental health problems, and this was made worse following the death of her father. It is at this time her finances spiralled out of control and debt occurred.

An issue for J was that she had an Amigo loan, and her mother was guarantor. This means that if J failed to pay, Amigo would demand payment from her mother. Having her mother as guarantor was causing considerable distress for J as she struggled to keep up with payments.

We advised J how to challenge her mother's liability. This was because Amigo failed to follow the correct procedures and her mother's name was removed from the agreement.

The debts were causing severe distress for J and she was having to take time off work because of the anxiety of owing rent, council tax arrears and credit. This resulted in loss of income, and we helped Jenny through the month with food shopping vouchers.

Because J had no money to repay the debts and no savings or property, we were able to apply for a Debt Relief Order. This is a form of insolvency which clears all the debts once discharged after twelve months.

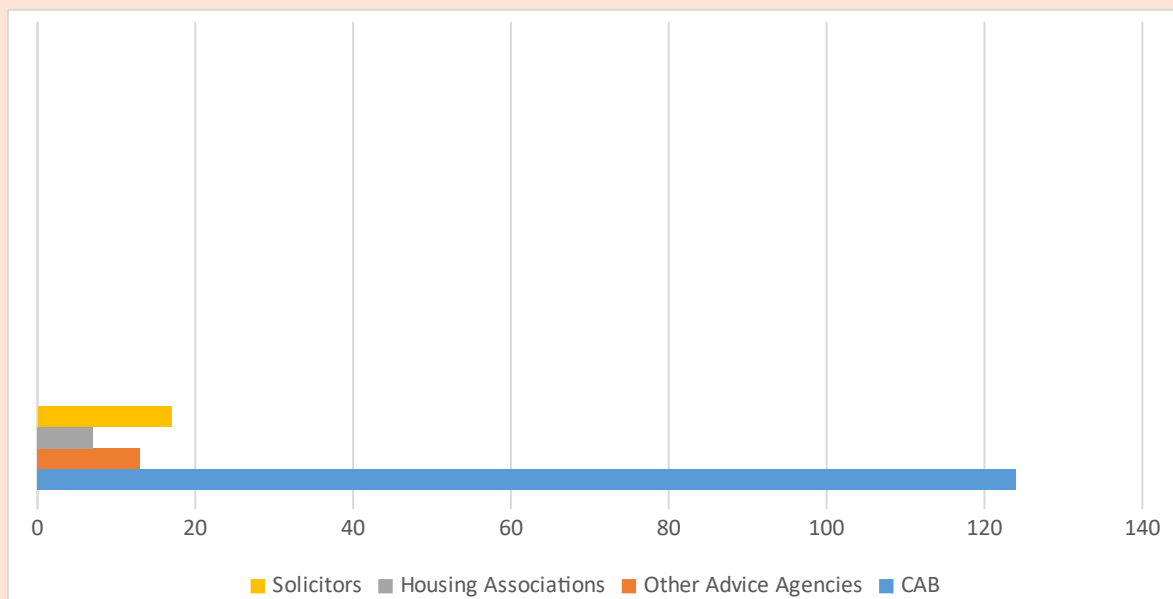
J is now debt free, managing her budget and in a much more stable situation.

Referrals from other service providers

161 clients were referred or signposted to us by other service providers across the County in 2024/25.

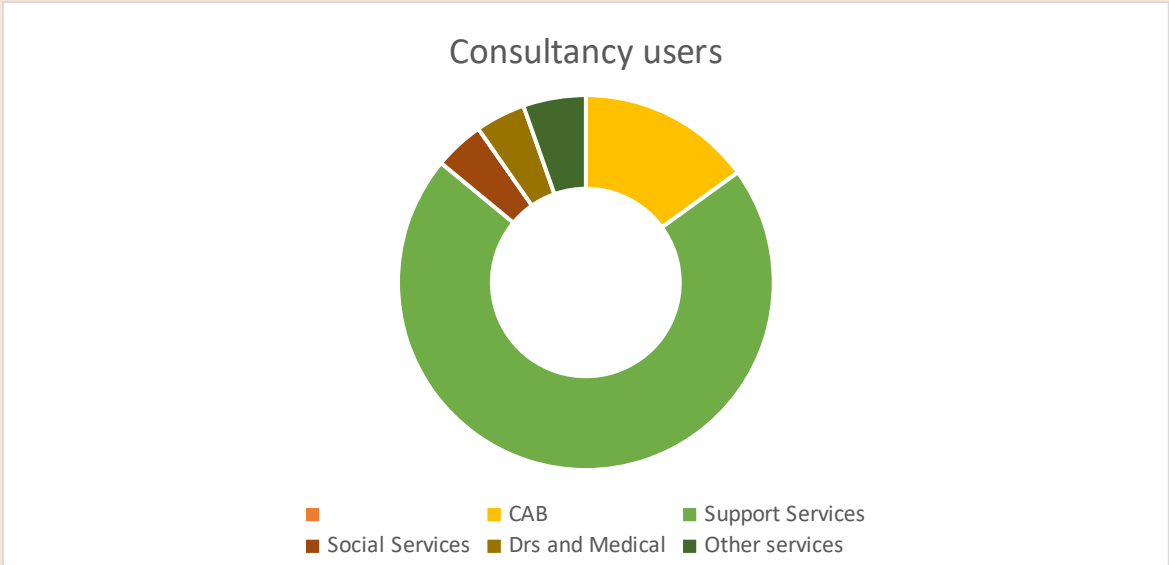
The chart below shows the split of referrals geographically across the county of Oxfordshire.

The five largest referring and signposting agencies are recorded below.

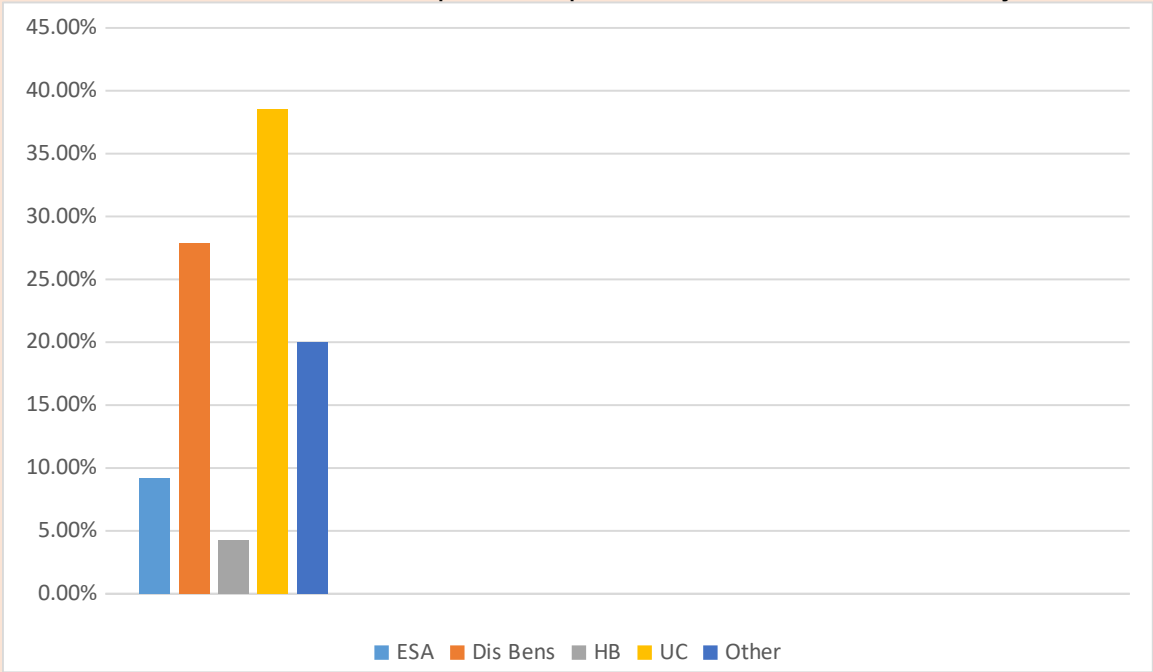


Consultancy Lines

The total number of calls taken from service providers across both Oxfordshire and Pentreath in 2024/25 was 184. The breakdown of providers using our consultancy service were as follows:



Below is a breakdown of the top five enquiries taken on our consultancy line.



Sample Consultancy Queries

Q. 17 yr old disabled student in receipt of Personal Independence Payment (PIP) + Limited Capability for Work (LCW) in place - as cancer patient. Client applied for Universal Credit but was refused. Is this correct?

A. Client is considered a 'qualifying young person' for benefit purposes as she is 17 and doing non-advanced college course. Therefore, there is no Universal Credit entitlement - despite automatic entitlement to LCW (cancer) and PIP. We check any relevant exceptions ie: whether client is estranged from parents or has dropped out of the course due to ill health - and there are none that apply in this instance. Parents can claim UC (if appropriate) and Child Benefit remains in place.

Q. CI is on ESA and PIP. Lives with her brother. Was advised by a support charity to move onto UC. Is this right? Also wants to know if she should ask for her PIP award to be looked at again.

A. Checked circumstances s and advised that she is better off staying on ESA until invited to claim UC. Worked out PIP award is Standard Rate Daily Living and Standard Rate Mobility. Advised client to find her award letter to check dates of award. Need to find out how long it is for before considering a supersession.

Q. Client will be made redundant in January and receive £10800. She is a homeowner with a 15yr old child. She wants to start SE business. What might she be entitled to?

A. Possibly Universal Credit but would need to follow all rules on providing income/expenditure. Work would need to be 'genuine and effective'. She may also be eligible for the Council Tax Reduction Scheme once her savings are less than £6k

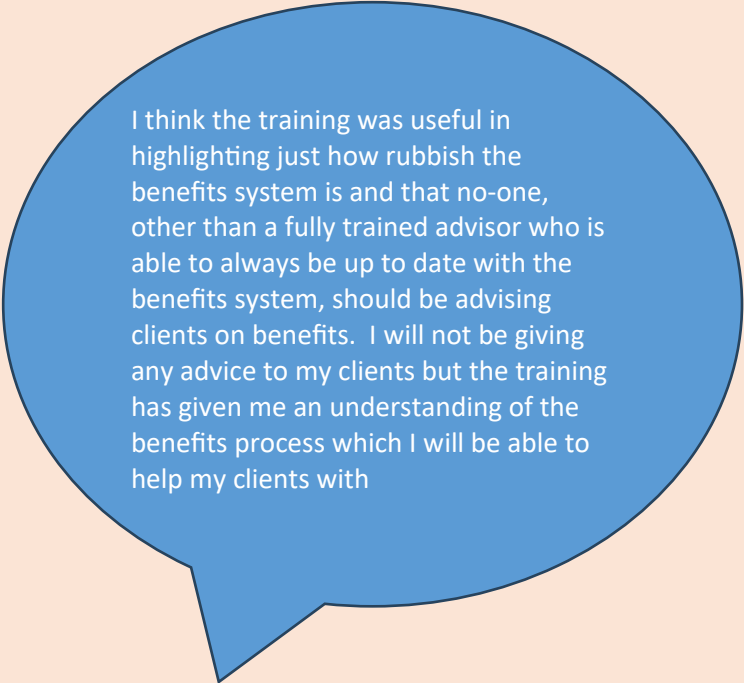


Training

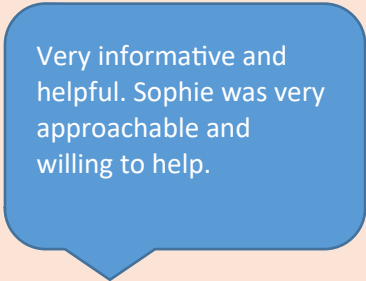
We continued providing digital training for advice and support workers across Oxfordshire and nationally.

Courses delivered were: Introduction to Benefits, Work Capability Assessment, Universal Credit, ESA, Personal Independence Payments, Households and Benefits, Introduction to Advice Work and Mixed Aged Couples.

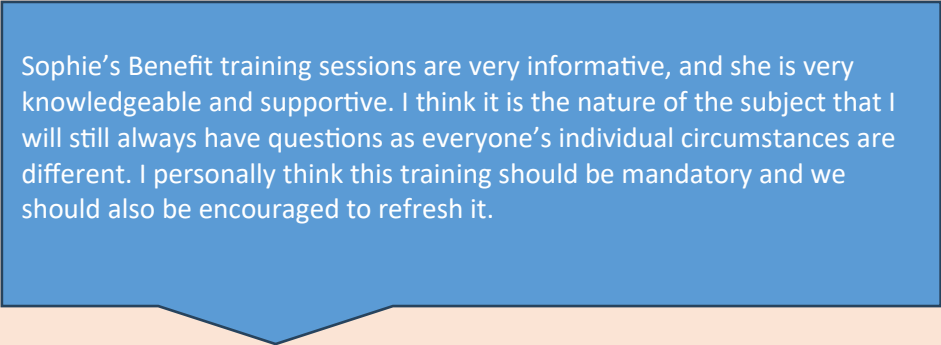
Feedback on training



I think the training was useful in highlighting just how rubbish the benefits system is and that no-one, other than a fully trained advisor who is able to always be up to date with the benefits system, should be advising clients on benefits. I will not be giving any advice to my clients but the training has given me an understanding of the benefits process which I will be able to help my clients with



Very informative and helpful. Sophie was very approachable and willing to help.



Sophie's Benefit training sessions are very informative, and she is very knowledgeable and supportive. I think it is the nature of the subject that I will still always have questions as everyone's individual circumstances are different. I personally think this training should be mandatory and we should also be encouraged to refresh it.

Partnership Working



Thames Water Trust

We continued our partnership with the Agnes Smith Advice Centre to provide advice and applications for assistance funded by the Thames Water Trust.

Oxfordshire Specialist Advice Service/Oxfordshire Advice Partnership

Age UK Oxfordshire, Citizens Advice Oxford, Citizens Advice West Oxfordshire and Oxfordshire Welfare Rights have been working together since 2016 to provide a free, comprehensive, independent advice service.

Our contract for the Oxfordshire Specialist Advice Service (OSAS) ended at the end of October 2024 and after a successful tender, the Oxfordshire Advice Partnership which included past partners and now including Rosehill and Donnington Advice Centre, Agnes Smith Advice Centre and two other district Citizens Advice began at the beginning of November.

The service helps with queries around benefits, money advice, budgeting and other welfare issues, and will link clients into services that can provide further support. This service is free for people to use. It is jointly funded by Adult Social Care and Children, Education and Families, so it is focused on meeting the needs of people living in Oxfordshire who are struggling with their day-to-day lives due to disability or ill health.

During 2024/25 Oxfordshire Welfare Rights assisted Oxfordshire residents with complex benefit issues, including a significantly increased number of upper tribunal cases, securing £647,262.88 of benefits income.



IPS Pentreath

We started working on a project with IPS in Pentreath providing a welfare benefits consultancy service and appeal casework and representation. This project is delivered by one of our remote workers who lives in Cornwall. In 2024/2025 we provided consultancy advice on 105 issues and secured financial gains of £12,772.72. We look forward to continuing our relationship moving forward.

Turpin Miller Solicitors

Laura from Turpin Miller continued to provide housing advice and support from our offices once a fortnight. This has worked well and has meant that our clients have easier access to specialized housing support and advice.



THANK YOU

We would not be able to continue delivering our service if it weren't for funders and other support services. We would like to say thank you to all the organisations who provided us with funding in 2023/24:

Oxford City Council
AgeUK
Thames Water
Bretherton Solicitors
The Oxford City Advice Centre Forum
The Access to Justice Foundation
AdviceUK
Oxfordshire County Council
IPS Pentreath
The Pro Bono Community, London

We would also like to thank the following organisations for the support they gave us in 2024/2025 and look forward to continuing to work with you over the coming year.

JustGlobal
Netteam
In-Reach
Moneyiq

OXFORD COMMUNITY WORK AGENCY LIMITED
REPORT OF THE DIRECTORS
AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

Mercer Lewin Ltd
Chartered Accountants and Registered Auditors
6-7 Citibase
New Barclay House
234 Botley Road
Oxford
OX2 0HP

OXFORD COMMUNITY WORK AGENCY LIMITED
ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

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5	Balance Sheet
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9	Detailed Statement of Financial Activities

Registered Charity No. 1049343

Company No. 01785651

Principal address and registered office:

Barton Neighbourhood Centre
Underhill Circus
Oxford OX3 9LS

Manager: Sarah Darby

Independent Examiner

Andrew Churchill Stone FCA DChA
Mercer Lewin Ltd
Chartered Accountants
6-7 Citibase, New Barclay House
234 Botley Road
Oxford, OX2 0HP

Bankers

Unity Trust Bank
9 Brindley Place
Oozells Square
Birmingham B1 2HB

The Charity Bank Ltd
Fosse House
182 High Street
Tonbridge TN9 1BE

OXFORD COMMUNITY WORK AGENCY LIMITED

REPORT OF THE DIRECTORS FOR THE YEAR ENDED 31 MARCH 2025

The directors submit their report together with the accounts for the year ended 31 March 2025.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the FRS102.

Principal activities

The principal activity of the company during the year was to provide advice on welfare rights, employment rights and community work.

Organisation

The company is a registered charity, No. 1049343 and is a company limited by guarantee. The company is governed by the terms of its memorandum and articles of association. The board of directors meets on a regular basis to fix matters of policy and strategy. The day to day management of the company's activities is delegated to a manager and other full time staff.

Activities

A detailed review of the company's activities, including details of those organisations with which it has collaborated in delivery of its services, can be found in the annual report.

Directors

The directors who served during the year were as follows:-

S Holden	N L T Williams
T Munby	D Scarborough

The directors are appointed by the members of the company.

Financial review

The main part of the company's activity is concerned with the giving of advice and support, and these services are provided by paid staff. The main sources of funding are grants from local authorities.

Following a deficit of £10,570 recorded in 2023-24, the company achieved a surplus of £18,380 in 2024-25. This was due to the receipt of some significant grants, notably one of £64,966 from the Access to Justice Foundation, as well as to continued tightening of controls over expenditure

OXFORD COMMUNITY WORK AGENCY LIMITED
REPORT OF THE DIRECTORS FOR THE YEAR ENDED 31 MARCH 2025 (CONTINUED)

Reserves policy

The company's policy is to hold six months of expenditure in reserve to ensure continuity of service in times of funding uncertainty. Six months' expenditure represents approximately £123,000.

Fortunately, due to the surpluses achieved in most recent years, the company's reserves still exceed this figure, now standing at £159,542. The directors are determined to maintain compliance with this reserves policy in future years in spite of continuing pressure on local authority budgets.

Risks

The board have reviewed the risks to which the charity is exposed and policies have been put in place to minimise those risks.

STATEMENT OF DIRECTORS' RESPONSIBILITIES

Company law requires the directors to prepare accounts for each financial year which give a true and fair view of the state of the affairs of the company and of the surplus or deficit of the company for that period. In preparing those accounts the directors are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The directors' report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

By order of the Board



21 October 2025

N L T Williams
Director

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF OXFORD COMMUNITY WORK AGENCY LIMITED

I report on the accounts of the charity for the year ended 31 March 2025 which are set out on pages 4 to 9 appended to this report.

Respective responsibilities of Directors and Examiner

The directors are responsible for the preparation of the accounts; they consider that the audit requirement of the Charities Act 2011 (the Act) does not apply. It is my responsibility, without performing an audit, to carry out an examination of the accounts, to follow the procedures laid down in the general Directions given by the Charity Commission and to state whether any particular matters have come to my attention.

Basis of Examiner's statement

My report is in respect of an examination carried out under s145 of the Act and in accordance with directions given by the Charity Commissioners under subsection 5(b) of that section. An examination includes a review of the accounting records kept by the directors and a comparison of the accounts presented with those records which is primarily limited to analytical procedures and to the making of such enquiries of the directors as was necessary for the purposes of this report. The procedures undertaken do not constitute an audit.

Examiner's statement

Based on my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect, accounting records have not been kept on accordance with s130 of the Act, or that the accounts presented do not accord with those records or comply with the accounting requirements of the Act. No matter has come to my attention to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



A Churchill Stone FCA DChA
Mercer Lewin Limited
Chartered Accountants
41 Cornmarket Street
Oxford OX1 3HA

21 October 2025

OXFORD COMMUNITY WORK AGENCY LIMITED
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025
INCLUDING INCOME AND EXPENDITURE ACCOUNT

	Note	Unrestricted Funds General £	Designated £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Income:						
Fundraising/donations		-	-	16,640	16,640	-
Income from Charitable Activities:						
Grants receivable	1a	235,885	-	-	235,885	230,083
Training and similar income		13,103	-	-	13,103	2,490
Bank/investment interest		-	-	-	-	2,799
Total incoming resources		248,989	-	16,640	265,629	235,372
Expenditure						
Expenditure on Charitable Activities		219,583	876	16,640	237,099	236,019
Governance costs	1b	10,149	-	-	10,149	9,924
Total resources expended		229,732	876	16,640	247,248	245,943
Net movement in funds before transfers		19,256	(876)	-	18,380	(10,570)
Transfers between funds	11	(876)	876	-	-	-
Net income/(expenditure) for the year		18,380	-	-	18,380	(10,570)
Total funds brought forward		141,162	-	-	141,162	151,732
Total funds carried forward		159,542	-	-	159,542	141,162

OXFORD COMMUNITY WORK AGENCY LIMITED
BALANCE SHEET AS AT 31 MARCH 2025

	Note	2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	6		-		-
Current assets					
Debtors	7	2,631		1,860	
Cash at bank and in hand		<u>172,427</u>		<u>148,029</u>	
		175,058		149,890	
Creditors - amounts falling due within one year	8	<u>15,516</u>		<u>8,728</u>	
Net current assets			<u>159,542</u>		<u>141,162</u>
Total assets less current liabilities			<u>159,542</u>		<u>141,162</u>
Represented by:					
Unrestricted funds					
General		159,542		141,162	
Designated	9	-		-	
Restricted funds		<u>-</u>		<u>-</u>	
			<u>159,542</u>		<u>141,162</u>
			<u>159,542</u>		<u>141,162</u>

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the period by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibility for:

- (i) ensuring that the company keeps proper accounting records which comply with section 386 of the Act, and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial period and of its profit or loss for the financial period in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the company.

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

These financial statements were approved by the Board on 21 October 2025.



N L T Williams
 Director

OXFORD COMMUNITY WORK AGENCY LIMITED
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

1. Principal accounting policies

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Oxford Community Work Agency meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

(a) Grants

Grants receivable represent amounts received during the year as adjusted for any elements that were given to fund expenditure in future periods, which are included in the balance sheet as deferred income.

(b) Allocation of expenditure in Statement of Financial Activities

Administrators' salaries and accountancy and audit costs are classified as management and administration costs. All other costs, which principally relate to welfare rights workers' salaries, premises costs and office overheads, are classified as direct charitable expenditure.

(c) Depreciation

Depreciation is provided on a straight line basis at rates estimated to reduce the cost of fixed assets to their residual values over their anticipated useful lives. The following annual rates are used:

Office equipment	25.00%
Computer equipment	33.33%

(d) Fixed asset investments

Fixed asset investments are stated at market value.

(e) Pension contributions

The company operates a defined contribution pension scheme for employees. Contributions to the scheme are charged to the Income and Expenditure account as they fall due.

2. Income and expenditure

Income and expenditure is shown in detail in the Detailed Statement of Financial Activities set out on page 9.

3. Net movement in funds

	2025	2024
The net movement in funds is stated after charging:	£	£
Independent Examiner's remuneration	<u>1,530</u>	<u>1,620</u>

4. Directors' emoluments

The directors received no emoluments or reimbursements of expenses from the company during the year.

OXFORD COMMUNITY WORK AGENCY LIMITED
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025 (CONTINUED)

5. Employees' emoluments	2025 £	2024 £
Salaries	148,087	131,345
Employers' National Insurance	8,222	6,252
Pension contributions	11,669	11,077
	<u>167,978</u>	<u>148,675</u>
The average number of employees during the year was:	<u>6</u>	<u>6</u>
No employee earned more than £60,000 in the year.		

6. Tangible fixed assets	Office equipment £	Computer equipment £	Total £
Cost			
At 1 April 2024	7,177	52,249	59,426
Additions	-	876	876
Disposals	-	-	-
At 31 March 2025	<u>7,177</u>	<u>53,125</u>	<u>60,302</u>
Depreciation			
At 1 April 2024	7,177	52,249	59,426
Charge for the year	-	876	876
Disposals	-	-	-
At 31 March 2025	<u>7,177</u>	<u>53,125</u>	<u>60,302</u>
Net Book Value			
At 31 March 2025	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2024	<u>-</u>	<u>-</u>	<u>-</u>

All of the assets shown above are used in direct furtherance of the charity's objects.

7. Debtors	2025 £	2024 £
Prepayments and accrued income	1,500	729
Other debtors	<u>1,131</u>	<u>1,131</u>
	<u>2,631</u>	<u>1,860</u>

8. Creditors - amounts falling due within one year	2025 £	2024 £
Trade creditors	3,211	3,877
Other creditors	6,500	-
Taxation and social security	4,336	3,441
Accruals	<u>1,470</u>	<u>1,410</u>
	<u>15,516</u>	<u>8,728</u>

OXFORD COMMUNITY WORK AGENCY LIMITED
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025 (CONTINUED)

9. Status of company

The company is a registered charity and is limited by guarantee without a share capital. The maximum liability of each member for payment of debts of the company is £1. At 31 March 2025 there were 4 members.

10. Restricted funds

During the year, the company received restricted funds received and spent during the year were £16,640, made up of grants from Thames Water.

11. Designated funds - fixed assets

	£
Transfers (to)/from general fund	876
Expenditure in year	<u>(876)</u>
Net movement in funds	-
Balance brought forward	<u>-</u>
Balance carried forward	<u><u>-</u></u>

The fixed assets fund was set up to eliminate from general funds those amounts represented by fixed assets. Transfers are made to or from this fund to reflect the annual movement in the value of fixed assets.

12. Split of assets between funds

	General fund £	Designated funds £	Total £
Tangible fixed assets	-	-	-
Net current assets	<u>159,542</u>	<u>-</u>	<u>159,542</u>
	<u><u>159,542</u></u>	<u><u>-</u></u>	<u><u>159,542</u></u>

OXFORD COMMUNITY WORK AGENCY LIMITED**DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025**

	Unrestricted Funds		Restricted Funds	Total 2025	Total 2024
	General	Designated			
	£	£	£	£	£
INCOME					
Access to Justice Foundation	64,966	-	-	64,966	14,672
AdviceUK	-	-	-	-	25,000
Age UK	19,708	-	-	19,708	18,000
Bank interest receivable	971	-	-	971	2,799
Household Support Fund	10,000	-	-	10,000	-
Interest on investments	1,958	-	-	1,958	-
IPS Pentreath	9,181	-	-	9,181	9,181
Oxford City Council grant	109,100	-	-	109,100	137,200
Oxford County Council grant	20,000	-	-	20,000	-
Oxfordshire Community Foundation	-	-	-	-	12,550
Sovereign Vale	-	-	-	-	1,000
Thames Water	-	-	16,640	16,640	12,480
Training and similar income	13,103	-	-	13,103	2,490
	<u>248,988</u>	<u>-</u>	<u>16,640</u>	<u>265,628</u>	<u>235,372</u>
EXPENDITURE					
<u>Cost of Charitable Activities</u>					
Bank charges	126	-	-	126	135
Depreciation	-	876	-	876	2,233
Disbursements	9,000	-	-	9,000	10,454
HR Support	2,563	-	-	2,563	5,607
Insurance	2,255	-	-	2,255	3,821
Legal and professional fees	3,154	-	-	3,154	5,226
Photocopying, printing, stationery	2,938	-	-	2,938	12,723
Postage	1,214	-	-	1,214	2,116
Rent and rates	11,148	-	-	11,148	10,125
Repairs, renewals, computing and internet	19,751	-	-	19,751	13,445
Salaries and wages	151,338	-	16,640	167,978	148,675
Service charges	2,988	-	-	2,988	8,080
Subscriptions, books and periodicals	3,979	-	-	3,979	4,234
Sundry costs	1,926	-	-	1,926	2,135
Telephone	4,707	-	-	4,707	3,848
Training and courses	689	-	-	689	941
Travel and subsistence	1,806	-	-	1,806	2,221
<u>Governance costs</u>					
Accountancy and audit	1,530	-	-	1,530	1,620
Bookkeeping	8,619	-	-	8,619	8,304
	<u>229,732</u>	<u>876</u>	<u>16,640</u>	<u>247,248</u>	<u>245,943</u>
	19,256	(876)	-	18,380	(10,570)
Transfers between funds	<u>(876)</u>	<u>876</u>	<u>-</u>	<u>-</u>	<u>-</u>
Surplus/(deficit) for the year	<u>18,380</u>	<u>-</u>	<u>-</u>	<u>18,380</u>	<u>(10,570)</u>

OXFORD COMMUNITY WORK AGENCY LIMITED
REPORT OF THE DIRECTORS
AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

Mercer Lewin Ltd
Chartered Accountants and Registered Auditors
6-7 Citibase
New Barclay House
234 Botley Road
Oxford
OX2 0HP

OXFORD COMMUNITY WORK AGENCY LIMITED
ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

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1	Report of the Directors
2	Statement of Directors' responsibilities
3	Independent Examiner's report
4	Statement of Financial Activities
5	Balance Sheet
6-8	Notes to the Financial Statements
9	Detailed Statement of Financial Activities

Registered Charity No. 1049343

Company No. 01785651

Principal address and registered office:

Barton Neighbourhood Centre
Underhill Circus
Oxford OX3 9LS

Manager: Sarah Darby

Independent Examiner

Andrew Churchill Stone FCA DChA
Mercer Lewin Ltd
Chartered Accountants
6-7 Citibase, New Barclay House
234 Botley Road
Oxford, OX2 0HP

Bankers

Unity Trust Bank
9 Brindley Place
Oozells Square
Birmingham B1 2HB

The Charity Bank Ltd
Fosse House
182 High Street
Tonbridge TN9 1BE

OXFORD COMMUNITY WORK AGENCY LIMITED

REPORT OF THE DIRECTORS FOR THE YEAR ENDED 31 MARCH 2025

The directors submit their report together with the accounts for the year ended 31 March 2025.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the FRS102.

Principal activities

The principal activity of the company during the year was to provide advice on welfare rights, employment rights and community work.

Organisation

The company is a registered charity, No. 1049343 and is a company limited by guarantee. The company is governed by the terms of its memorandum and articles of association. The board of directors meets on a regular basis to fix matters of policy and strategy. The day to day management of the company's activities is delegated to a manager and other full time staff.

Activities

A detailed review of the company's activities, including details of those organisations with which it has collaborated in delivery of its services, can be found in the annual report.

Directors

The directors who served during the year were as follows:-

S Holden	N L T Williams
T Munby	D Scarborough

The directors are appointed by the members of the company.

Financial review

The main part of the company's activity is concerned with the giving of advice and support, and these services are provided by paid staff. The main sources of funding are grants from local authorities.

Following a deficit of £10,570 recorded in 2023-24, the company achieved a surplus of £18,380 in 2024-25. This was due to the receipt of some significant grants, notably one of £64,966 from the Access to Justice Foundation, as well as to continued tightening of controls over expenditure

OXFORD COMMUNITY WORK AGENCY LIMITED
REPORT OF THE DIRECTORS FOR THE YEAR ENDED 31 MARCH 2025 (CONTINUED)

Reserves policy

The company's policy is to hold six months of expenditure in reserve to ensure continuity of service in times of funding uncertainty. Six months' expenditure represents approximately £123,000.

Fortunately, due to the surpluses achieved in most recent years, the company's reserves still exceed this figure, now standing at £159,542. The directors are determined to maintain compliance with this reserves policy in future years in spite of continuing pressure on local authority budgets.

Risks

The board have reviewed the risks to which the charity is exposed and policies have been put in place to minimise those risks.

STATEMENT OF DIRECTORS' RESPONSIBILITIES

Company law requires the directors to prepare accounts for each financial year which give a true and fair view of the state of the affairs of the company and of the surplus or deficit of the company for that period. In preparing those accounts the directors are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The directors' report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

By order of the Board



21 October 2025

N L T Williams
Director

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF OXFORD COMMUNITY WORK AGENCY LIMITED

I report on the accounts of the charity for the year ended 31 March 2025 which are set out on pages 4 to 9 appended to this report.

Respective responsibilities of Directors and Examiner

The directors are responsible for the preparation of the accounts; they consider that the audit requirement of the Charities Act 2011 (the Act) does not apply. It is my responsibility, without performing an audit, to carry out an examination of the accounts, to follow the procedures laid down in the general Directions given by the Charity Commission and to state whether any particular matters have come to my attention.

Basis of Examiner's statement

My report is in respect of an examination carried out under s145 of the Act and in accordance with directions given by the Charity Commissioners under subsection 5(b) of that section. An examination includes a review of the accounting records kept by the directors and a comparison of the accounts presented with those records which is primarily limited to analytical procedures and to the making of such enquiries of the directors as was necessary for the purposes of this report. The procedures undertaken do not constitute an audit.

Examiner's statement

Based on my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect, accounting records have not been kept on accordance with s130 of the Act, or that the accounts presented do not accord with those records or comply with the accounting requirements of the Act. No matter has come to my attention to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



A Churchill Stone FCA DChA
Mercer Lewin Limited
Chartered Accountants
41 Cornmarket Street
Oxford OX1 3HA

21 October 2025

OXFORD COMMUNITY WORK AGENCY LIMITED
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025
INCLUDING INCOME AND EXPENDITURE ACCOUNT

	Note	Unrestricted Funds General £	Designated £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Income:						
Fundraising/donations		-	-	16,640	16,640	-
Income from Charitable Activities:						
Grants receivable	1a	235,885	-	-	235,885	230,083
Training and similar income		13,103	-	-	13,103	2,490
Bank/investment interest		-	-	-	-	2,799
Total incoming resources		248,989	-	16,640	265,629	235,372
Expenditure						
Expenditure on Charitable Activities		219,583	876	16,640	237,099	236,019
Governance costs	1b	10,149	-	-	10,149	9,924
Total resources expended		229,732	876	16,640	247,248	245,943
Net movement in funds before transfers		19,256	(876)	-	18,380	(10,570)
Transfers between funds	11	(876)	876	-	-	-
Net income/(expenditure) for the year		18,380	-	-	18,380	(10,570)
Total funds brought forward		141,162	-	-	141,162	151,732
Total funds carried forward		159,542	-	-	159,542	141,162

OXFORD COMMUNITY WORK AGENCY LIMITED
BALANCE SHEET AS AT 31 MARCH 2025

	Note	2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	6		-		-
Current assets					
Debtors	7	2,631		1,860	
Cash at bank and in hand		<u>172,427</u>		<u>148,029</u>	
		175,058		149,890	
Creditors - amounts falling due within one year	8	<u>15,516</u>		<u>8,728</u>	
Net current assets			<u>159,542</u>		<u>141,162</u>
Total assets less current liabilities			<u>159,542</u>		<u>141,162</u>
Represented by:					
Unrestricted funds					
General		159,542		141,162	
Designated	9	-		-	
Restricted funds		<u>-</u>		<u>-</u>	
			<u>159,542</u>		<u>141,162</u>
			<u>159,542</u>		<u>141,162</u>

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the period by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibility for:

- (i) ensuring that the company keeps proper accounting records which comply with section 386 of the Act, and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial period and of its profit or loss for the financial period in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the company.

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

These financial statements were approved by the Board on 21 October 2025.



N L T Williams
 Director

OXFORD COMMUNITY WORK AGENCY LIMITED
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

1. Principal accounting policies

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Oxford Community Work Agency meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

(a) Grants

Grants receivable represent amounts received during the year as adjusted for any elements that were given to fund expenditure in future periods, which are included in the balance sheet as deferred income.

(b) Allocation of expenditure in Statement of Financial Activities

Administrators' salaries and accountancy and audit costs are classified as management and administration costs. All other costs, which principally relate to welfare rights workers' salaries, premises costs and office overheads, are classified as direct charitable expenditure.

(c) Depreciation

Depreciation is provided on a straight line basis at rates estimated to reduce the cost of fixed assets to their residual values over their anticipated useful lives. The following annual rates are used:

Office equipment	25.00%
Computer equipment	33.33%

(d) Fixed asset investments

Fixed asset investments are stated at market value.

(e) Pension contributions

The company operates a defined contribution pension scheme for employees. Contributions to the scheme are charged to the Income and Expenditure account as they fall due.

2. Income and expenditure

Income and expenditure is shown in detail in the Detailed Statement of Financial Activities set out on page 9.

3. Net movement in funds

	2025	2024
The net movement in funds is stated after charging:	£	£
Independent Examiner's remuneration	<u>1,530</u>	<u>1,620</u>

4. Directors' emoluments

The directors received no emoluments or reimbursements of expenses from the company during the year.

OXFORD COMMUNITY WORK AGENCY LIMITED
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025 (CONTINUED)

5. Employees' emoluments	2025 £	2024 £
Salaries	148,087	131,345
Employers' National Insurance	8,222	6,252
Pension contributions	11,669	11,077
	<u>167,978</u>	<u>148,675</u>
The average number of employees during the year was:	<u>6</u>	<u>6</u>
No employee earned more than £60,000 in the year.		

6. Tangible fixed assets	Office equipment £	Computer equipment £	Total £
Cost			
At 1 April 2024	7,177	52,249	59,426
Additions	-	876	876
Disposals	-	-	-
At 31 March 2025	<u>7,177</u>	<u>53,125</u>	<u>60,302</u>
Depreciation			
At 1 April 2024	7,177	52,249	59,426
Charge for the year	-	876	876
Disposals	-	-	-
At 31 March 2025	<u>7,177</u>	<u>53,125</u>	<u>60,302</u>
Net Book Value			
At 31 March 2025	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2024	<u>-</u>	<u>-</u>	<u>-</u>

All of the assets shown above are used in direct furtherance of the charity's objects.

7. Debtors	2025 £	2024 £
Prepayments and accrued income	1,500	729
Other debtors	<u>1,131</u>	<u>1,131</u>
	<u>2,631</u>	<u>1,860</u>

8. Creditors - amounts falling due within one year	2025 £	2024 £
Trade creditors	3,211	3,877
Other creditors	6,500	-
Taxation and social security	4,336	3,441
Accruals	<u>1,470</u>	<u>1,410</u>
	<u>15,516</u>	<u>8,728</u>

OXFORD COMMUNITY WORK AGENCY LIMITED
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025 (CONTINUED)

9. Status of company

The company is a registered charity and is limited by guarantee without a share capital. The maximum liability of each member for payment of debts of the company is £1. At 31 March 2025 there were 4 members.

10. Restricted funds

During the year, the company received restricted funds received and spent during the year were £16,640, made up of grants from Thames Water.

11. Designated funds - fixed assets

	£
Transfers (to)/from general fund	876
Expenditure in year	<u>(876)</u>
Net movement in funds	-
Balance brought forward	<u>-</u>
Balance carried forward	<u><u>-</u></u>

The fixed assets fund was set up to eliminate from general funds those amounts represented by fixed assets. Transfers are made to or from this fund to reflect the annual movement in the value of fixed assets.

12. Split of assets between funds

	General fund £	Designated funds £	Total £
Tangible fixed assets	-	-	-
Net current assets	<u>159,542</u>	<u>-</u>	<u>159,542</u>
	<u><u>159,542</u></u>	<u><u>-</u></u>	<u><u>159,542</u></u>

OXFORD COMMUNITY WORK AGENCY LIMITED**DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025**

	Unrestricted Funds		Restricted Funds	Total 2025	Total 2024
	General	Designated			
	£	£	£	£	£
INCOME					
Access to Justice Foundation	64,966	-	-	64,966	14,672
AdviceUK	-	-	-	-	25,000
Age UK	19,708	-	-	19,708	18,000
Bank interest receivable	971	-	-	971	2,799
Household Support Fund	10,000	-	-	10,000	-
Interest on investments	1,958	-	-	1,958	-
IPS Pentreath	9,181	-	-	9,181	9,181
Oxford City Council grant	109,100	-	-	109,100	137,200
Oxford County Council grant	20,000	-	-	20,000	-
Oxfordshire Community Foundation	-	-	-	-	12,550
Sovereign Vale	-	-	-	-	1,000
Thames Water	-	-	16,640	16,640	12,480
Training and similar income	13,103	-	-	13,103	2,490
	<u>248,988</u>	<u>-</u>	<u>16,640</u>	<u>265,628</u>	<u>235,372</u>
EXPENDITURE					
<u>Cost of Charitable Activities</u>					
Bank charges	126	-	-	126	135
Depreciation	-	876	-	876	2,233
Disbursements	9,000	-	-	9,000	10,454
HR Support	2,563	-	-	2,563	5,607
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Rent and rates	11,148	-	-	11,148	10,125
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Training and courses	689	-	-	689	941
Travel and subsistence	1,806	-	-	1,806	2,221
<u>Governance costs</u>					
Accountancy and audit	1,530	-	-	1,530	1,620
Bookkeeping	8,619	-	-	8,619	8,304
	<u>229,732</u>	<u>876</u>	<u>16,640</u>	<u>247,248</u>	<u>245,943</u>
	19,256	(876)	-	18,380	(10,570)
Transfers between funds	<u>(876)</u>	<u>876</u>	<u>-</u>	<u>-</u>	<u>-</u>
Surplus/(deficit) for the year	<u>18,380</u>	<u>-</u>	<u>-</u>	<u>18,380</u>	<u>(10,570)</u>