CREATIVE LIVING CENTRE

England & Wales · Charity number 1064628

Details

Other names	CREATIVE LIVING CENTRE LIMITED
Status	Registered
Legal form	Charitable company
Company number	03442518
Registered	1997-09-30
Register	View on the Charity Commission register

Contact

Address	1A Rectory Lane Prestwich Manchester M25 1BP
Phone	01616967501
Email	admin@creativelivingcentre.org.uk
Website	creativelivingcentre.org.uk

Activities

Objects: TO PROMOTE THE PRESERVATION OF MENTAL HEALTH AND TO ASSIST RELIEVING PERSONS SUFFERING FROM EMOTIONAL OR MENTAL DISTRESS REQUIRING ADVICE OR TREATMENT; AND TO PROMOTE THE EDUCATION OF THE PUBLIC IN MENTAL HEALTH ISSUES.

Activities: Creative arts; Health & wellbeing Groups; Saturday Evening social; support groups; volunteer training scheme; Complementary therapies; Art; music; Healthy Eating Course; Tai Chi; Yoga; meditation

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, Arts/culture/heritage/science, Other Charitable Purposes
- **Who:** People With Disabilities, Other Defined Groups

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Geography

- Bolton
- Bury
- Manchester City
- Oldham
- Rochdale
- Salford City
- Stockport
- Tameside
- Trafford
- Wigan

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£451,892	£442,541	-	-
2024-03-31	£381,859	£367,412	-	-
2023-03-31	£420,589	£376,119	-	-
2022-03-31	£388,814	£329,632	-	-
2021-03-31	£338,813	£311,348	-	-

Trustees

Name	Role	Appointed
Andrew Leeson		2021-12-07
Gareth Monger		2023-06-13
Joanne Wells		2023-04-03
Julie Nicola Nelson-Hall		2024-06-12
Nichola Jane Cooke		2022-11-15
Rachel Frances Hopkins		2018-10-09

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CREATIVE LIVING CENTRE

England & Wales - Charity number 1064628

Accounts

Company registration number: 3442518

Charity registration number: 1064628

Creative Living Centre

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2025

Creative Living Centre

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Creative Living Centre

Chair of Trustees' Report for the Year Ended 31 March 2025

In December 2024 we received the very welcome news that we'd received a third round of Big Lottery funding: £406,784 over 3 years. We understand it's unusual for the Big Lottery to provide three rounds of funding so this was a testament to the quality of our bid submission.

The AGM took place in January 2025 and was well attended by members, staff, trustees and volunteers alike. It was encouraging to note that Councillor Debra Green also attended. It was very gratifying to observe that all participants engaged well in the event.

Having appointed a new permanent Chief Officer in December 2024, we were very sorry that the new appointment didn't work out. However Lorna Wilson was appointed as Interim Chief Officer in April 2025 and, unsurprisingly, has done a sterling job ever since. Whilst Lorna steps up Georgia Mulvaney was appointed to back-fill Lorna's substantive post and has been a great addition to the team.

Cody Hodkinson, Service Delivery Lead, left us at the beginning of 2025 to pursue new career opportunities. This allowed us to promote Tom Wild and we were delighted to enable his career development with the charity.

The board of trustees have continued to make a great contribution to the running of the charity - their many skills and continued support is greatly appreciated. I was particularly pleased to appoint Gareth Monger as Deputy Chair in the early new year. His many skills and contributions to the charity during the time he's been with us are too numerous to mention here but all are valued and recognised nonetheless.

In conclusion the charity continues to grow and prosper and the Board of Trustees feel very proud to have contributed to its continuing success.



R F Hopkins
Chaiman and Trustee

Creative Living Centre

Trustees' Report

The trustees, who are directors for the purposes of company law, present the Annual Report together with the financial statements of the charitable company for the year ended 31 March 2025.

Objectives and activities

Objects and aims

The company's objectives, as stated in the Articles and Memorandum of Association, are:

a) to promote the preservation of mental health and to assist in relieving persons suffering from emotional or mental distress requiring advice or treatment; and

b) to promote the education of the public in mental health issues.

The Creative Living Centre is a community resource which offers a range of courses, activities, social sessions, counselling and therapies, with the aim of helping people better understand and manage their mental health.

Public benefit

Activities and developments at the Centre are guided by the wishes and needs of the service users (members), working in collaboration with partners to ensure our service networks work effectively with the statutory and voluntary sector.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Achievements and performance

The CLC has secured a 3 year contract with Lottery Reaching Communities which has provided security for the charity and allowed the expansion of our volunteering offer, providing support to members with mental health challenges enabling them to access one off volunteering opportunities as part of the 5 ways to wellbeing model.

We have secured a contract to form part of the VCSE collaborative in the Neighbourhood Mental Health Service (NMHS), formerly Living Well, aiming to support those with complex and co-occurring conditions to gain tailored wrap around support both from Statutory Services such as Pennine Care and the VCSE network.

Our therapy offers expanded to 6 different interventions showing how a range of therapies can reach people who may have felt disconnected from traditional therapy routes. We were able to expand the centre opening times to include a Friday which has provided additional activities including a warm hub, additional holistic therapy sessions and access to the digital hub which is a new addition to the service offer.

Financial review

During the year to 31st March 2025, we submitted successful bids to the Henry Smith Flex Fund (£49,700) and Garfield Weston (£20,000). In December 2024 we learned that we were successful in our bid to the National Lottery Community Fund for funding totalling £406,784 over three years, the first tranche of which was received in March 2025 (£66,965). These funds have ensured that we were able to continue with our existing charitable work as well as embarking on new projects.

Despite working in an environment of increasing costs, we were able to manage our outgoings effectively, always seeking to make efficiencies wherever possible. The increase in wage costs from the previous year was partly due to two additional staff recruited as part of Early Break / Living Well initiative started by Bury MBC on a fixed term basis.

The unrestricted fund incurred a deficit of £41,728 during the year (per note 19 being £211,081 incoming resources less £252,809 expended resources). Management is implementing measures to address the deficit through cost control and future unrestricted revenues.

Policy on reserves

The reserves policy seeks to maintain a sufficient level of reserves to enable a phased and structured reduction in its normal operating activities should a shortfall in income occur, and to take account of potential risks and contingencies that may arise from time to time.

As at 31 March 2025 free reserves amounted to £182,105, being unrestricted income funds of £190,359 less fixed assets of £8,254 (2024 - £224,354 being unrestricted funds of £232,087 less fixed assets of £7,733). Total restricted funds amounted to £131,709 (2024 - £80,630).

The Trustees have reviewed CLC's reserves policy and updated it in August 2025 to better reflect the current risks to the centre as well as ensuring consistency with the Charity Commission guideline. The total reserve is £120,000 and has been updated as follows:

The redundancy and dilapidation reserves remain unchanged and total £40,000.

The wind down reserve has increased from £10,000 to £20,000.

The lease liability has reduced from £70,000 to £60,000 and will vary year on year depending on where the centre falls within the lease agreement.

Reference and Administrative Details

Charity Registration Number:	1064628
Company Registration Number:	3442518
	The charity is incorporated in England
Registered Office:	1A Rectory Lane Prestwich Manchester M25 1BP
Principal Office:	1A Rectory Lane Prestwich Manchester M25 1BP
Independent Examiner:	Gortons Chartered Accountants Stanmore House 64-68 Blackburn Street Radcliffe Manchester M26 2JS
Accountants:	Gortons Stanmore House 64-68 Blackburn Street Radcliffe Manchester M26 2JS

Creative Living Centre

Trustees' Report

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	A Leeson
	R F Hopkins
	C Duffy (resigned 21 May 2025)
	J M Wells
	G Monger
	J N Nelson-Hall
	N J Cooke
	L Condliffe (appointed 10 July 2024 and resigned 20 November 2024)
Chairman:	R F Hopkins

Structure, governance and management

Nature of governing document

Creative Living Centre was registered as a non-profit making company on 25 September 1997 (ref no. 3442518) and was registered as a UK charity (reg no. 1064628) by the Charities Commissioners with effect from 30 September 1997.

The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

In the event of the company being wound up Trustees are required to contribute an amount not exceeding £10.

The charity is a limited company, limited by guarantee, as defined by the Companies Act.

Recruitment and appointment of trustees

The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association.

The chairperson and the treasurer are elected by the board.

The board of trustees may at any time elect additional trustees by calling a general meeting.

Trustees' Report

Statement of trustees' responsibilities

The trustees (who are also the directors of Creative Living Centre for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland". The report and accounts have been prepared in accordance with the provisions in the Companies Act 2006 relating to small companies.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 15 December 2025 and signed on its behalf by:

A Leeson
Trustee

Creative Living Centre

Independent Examiner's Report to the trustees of Creative Living Centre ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 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 the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England & 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 Creative Living Centre 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.



Gortons
Chartered Accountants
Stanmore House
64-68 Blackburn Street
Radcliffe
Manchester
M26 2JS

15 December 2025

Creative Living Centre

Statement of Financial Activities for the Year Ended 31 March 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Income and Endowments from:					
Donations and legacies	4	175,556	106,643	282,199	278,548
Charitable activities	5	31,105	134,168	165,273	103,699
Investment income	6	4,420	-	4,420	524
Total income		211,081	240,811	451,892	382,771
Expenditure on:					
Raising funds		(57,287)	-	(57,287)	-
Charitable activities	7	(195,522)	(189,732)	(385,254)	(368,324)
Total expenditure		(252,809)	(189,732)	(442,541)	(368,324)
Net (expenditure)/income		(41,728)	51,079	9,351	14,447
Net movement in funds		(41,728)	51,079	9,351	14,447
Reconciliation of funds					
Total funds brought forward		232,087	80,630	312,717	298,270
Total funds carried forward	19	190,359	131,709	322,068	312,717

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown between restricted and unrestricted for 2024 is shown in note 19.

Creative Living Centre

(Registration number: 3442518)
Balance Sheet as at 31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	14	8,254	7,733
Current assets			
Debtors	15	4,230	36,761
Cash at bank and in hand		336,157	284,763
		340,387	321,524
Creditors: Amounts falling due within one year	16	(26,573)	(16,540)
Net current assets		313,814	304,984
Net assets		322,068	312,717
Funds of the charity:			
Restricted income funds			
Restricted funds	19	131,709	80,630
Unrestricted income funds			
Unrestricted funds		190,359	232,087
Total funds	19	322,068	312,717

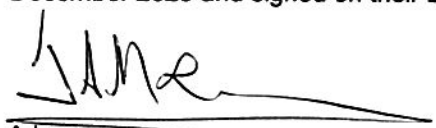
For the financial year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements on pages 7 to 21 were approved by the trustees, and authorised for issue on 15 December 2025 and signed on their behalf by:



A Leeson
Trustee

1 Charity status

The charity is a private company limited by guarantee and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

2 General information

The charity was incorporated as a company in the United Kingdom and the registered office is 1A Rectory Lane, Prestwich, Manchester, M25 1BP.

3 Accounting policies

Summary of significant accounting policies and key accounting estimates
The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance
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)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation
Creative Living Centre 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 notes.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Income and endowments
All income is recognised once the charity has entitlement to the income, certainty of receipt and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and gifts are recognised as income when the charity has control over the item or has received the service, 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(FRS 102).

Grants receivable

Income from grants are recognised when the charity has entitlement to the funds and it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Deferred income

No income has been deferred at the year end (2024 - £1,666).

Donated services and facilities

Income from the provision of therapy services, provision of a cafe and room hire is recognised when the charity has control over the income or has received the service.

Charitable activities

Income from charitable activities is recognised on a receipts basis.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Expenditure on charitable activities includes the costs of delivering services undertaken to further the purposes of the charity and their associated support costs.

Other expenditure

Other expenditure represents those items not falling into any other heading.

Support costs

All support costs are allocated to the charitable activities.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including independent examination, strategic management and trustee's meetings and reimbursed expenses.

Reclassification

Various 2024 figures have been reclassified but these cosmetic changes have no impact on the charity's overall results or financial position.

Government grants

Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £500 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation
Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Leasehold property improvements	fully depreciated
Computer equipment	33.3% reducing balance
Kitchen equipment	25% straight line
Bikes	25% straight line

Debtors
Trade and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid.

Cash and cash equivalents
Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments, that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Creditors
Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in a transfer of funds to a third party, and the amount due to settle the obligation can be measured reliably.

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Unrestricted designated funds are a proportion of the charity's general (unrestricted) funds that the trustees formally set aside for a specific purpose, but unlike restricted funds, they can be re-earmarked or used for other purposes by the trustees at any time

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

4 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2025 £
Donations and legacies;			
Donations from individuals	22,894	-	22,894
Grants, including capital grants;			
Government grants	144,358	106,643	251,001
Grants from other charities	8,304	-	8,304
	175,556	106,643	282,199

	Unrestricted funds General £	Restricted funds £	Total 2024 £
Donations and legacies;			
Donations from individuals	1,794	-	1,794
Grants, including capital grants;			
Government grants	143,498	128,256	271,754
Grants from other charities	5,000	-	5,000
	150,292	128,256	278,548

5 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2025 £
External funding	-	134,168	134,168
Member contributions	9,825	-	9,825
Therapy sessions	5,590	-	5,590
Room hire	11,957	-	11,957
Net income from cafe	2,511	-	2,511
Other income	1,222	-	1,222
	31,105	134,168	165,273

	Unrestricted funds General £	Restricted funds £	Total 2024 £
External funding	-	72,999	72,999
Member contributions	15,111	-	15,111
Therapy sessions	6,568	-	6,568
Room hire	5,799	-	5,799
Net income from cafe	2,079	-	2,079
Other income	1,143	-	1,143
	30,700	72,999	103,699

6 Investment income

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Interest receivable on bank deposits	4,420	4,420	524

7 Expenditure on charitable activities

	Activity undertaken directly £	Activity support costs £	2025 £	2024 £
Wages costs	102,763	148,130	250,893	236,961
General office expenses	-	7,120	7,120	6,312
Rent and utility bills	-	43,019	43,019	39,569
Sessional payments	22,085	-	22,085	21,390
Sundry expenses	-	10,684	10,684	12,848
Volunteer expenses	1,842	-	1,842	1,861
Repairs and maintenance	-	25,014	25,014	25,703
Legal and professional fees	-	21,854	21,854	22,196
Depreciation	-	2,743	2,743	1,484
	126,690	258,564	385,254	368,324

Included within the above are governance costs of £3,455 (2024 - £3,360) which relate directly to charitable activities. See note 8 for further details.

8 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Independent examiner fees			
Examination of the financial statements	1,500	1,500	1,500
Other fees paid to examiners	1,500	1,500	1,860
Allocated support costs	455	455	-
	3,455	3,455	3,360

9 Government grants

Income from government grants consists mainly of income from NDPBs (lottery fund) and NHS Bury Locality (CCG), with some other smaller grants received too.

The amount of grants recognised in the financial statements was £251,001 (2024 - £271,754).

10 Net outgoing resources

Net outgoing resources for the year include:

	2025 £	2024 £
Operating lease costs - rent	28,669	31,275
Independent examination fees	1,500	1,500
Depreciation of fixed assets	2,743	1,484

11 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses from the charity during the year.

The charity holds a comprehensive insurance policy which includes cover for the professional indemnity and liability of its trustees and officers. This policy provides protection against costs and claims arising from wrongful acts, such as breach of duty or trust, committed in their roles as trustees, provided they have acted responsibly and honestly. The premium for this specific cover is included within the total cost of the charity's composite insurance policy and cannot be separately quantified.

12 Staff costs

The charity benefited in the year from the time donated by up to 28 (2024 - 27) volunteers, including trustees, who provide services which would otherwise need to be provided by paid employees.

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025 No	2024 No
Centre staff	11	11

8 (2024 - 9) of the above employees participated in the Defined Contribution Pension Schemes.

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £42,585 (2024 - £38,626).

13 Taxation

The charity is a registered charity and is therefore exempt from taxation.

14 Tangible fixed assets

	Leasehold property improvements £	Kitchen equipment £	Bikes £	Computer equipment £	Total £
Cost					
At 1 April 2024	136,164	3,436	4,858	17,860	162,318
Additions	-	3,264	-	-	3,264
At 31 March 2025	136,164	6,700	4,858	17,860	165,582
Depreciation					
At 1 April 2024	136,164	3,436	-	14,985	154,585
Charge for the year	-	1,528	1,215	-	2,743
At 31 March 2025	136,164	4,964	1,215	14,985	157,328
Net book value					
At 31 March 2025	-	1,736	3,643	2,875	8,254
At 31 March 2024	-	-	4,858	2,875	7,733

15 Debtors

	2025 £	2024 £
Trade debtors	450	11,572
Prepayments	3,780	25,189
	4,230	36,761

16 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	13,838	2,803
Other taxation and social security	4,723	3,919
Other creditors	1,518	1,338
Accruals	6,494	8,480
	26,573	16,540

17 Obligations under leases and hire purchase contracts

Operating lease commitments

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2025 £	2024 £
Land and buildings		
Due within one year	31,275	2,606
Due between one and five years	33,881	-
	65,156	2,606

The amount of non-cancellable operating lease payments recognised as an expense during the year was £28,669 (2024 - £31,275).

18 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £6,511 (2024 - £6,163).

The pension costs attributable to restricted funds have been allocated where the grant specifies this. The remaining costs have been covered via unrestricted funds.

19 Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2025 £
Unrestricted funds					
General					
General	112,087	211,081	(252,809)	-	70,359
Designated					
Property fund	90,000	-	-	(10,000)	80,000
General fund	30,000	-	-	10,000	40,000
	120,000	-	-	-	120,000
Total unrestricted funds	232,087	211,081	(252,809)	-	190,359
Restricted funds					
National Lottery	51,706	66,965	(58,137)	-	60,534
Henry Smith Charity	13,607	30,000	(43,607)	-	-
Cycle and Stride for Active Lives	794	-	(794)	-	-
Greatersport Together Fund	1,771	-	(1,771)	-	-
Greenspace Community Fund	2,825	-	(2,825)	-	-
National Allotment Garden Trust	1,243	-	(962)	-	281
Forever Manchester utilities support	1,157	-	(1,157)	-	-
Bury Council cost of living	1,820	-	(1,820)	-	-
Aviva Crowd Funder (allotment)	511	-	(511)	-	-
Onward Homes allotment	2,496	-	(2,496)	-	-
Bury MBC Let's do it	1,200	-	(1,200)	-	-
The Manchester Guardian Society (animal therapy)	1,500	-	(1,440)	-	60
Peter Kershaw fund	-	5,200	(1,500)	-	3,700
Bury MBC	-	34,078	(18,675)	-	15,403
Early break living well	-	22,068	(22,068)	-	-
Henry Smith flex fund	-	49,700	(18,443)	-	31,257
Garfield	-	20,000	(3,452)	-	16,548
Forever Manchester	-	2,500	(2,500)	-	-
Natwest go green	-	1,500	(1,500)	-	-
Bury MBC HSF	-	4,000	(4,000)	-	-
Bury council walking and bike fund	-	1,600	-	-	1,600
Parklife	-	700	(700)	-	-
Arnold Clark cost of living	-	2,500	(174)	-	2,326
Total restricted funds	80,630	240,811	(189,732)	-	131,709
Total funds	312,717	451,892	(442,541)	-	322,068

Notes to the Financial Statements for the Year Ended 31 March 2025

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Unrestricted funds					
General					
General	70,980	181,516	(118,367)	(22,042)	112,087
Designated					
Property fund	30,000	-	-	60,000	90,000
General fund	35,000	-	-	(5,000)	30,000
Allocated funds	28,100	-	-	(28,100)	-
	93,100	-	-	26,900	120,000
Total unrestricted funds	164,080	181,516	(118,367)	4,858	232,087
Restricted					
National Lottery	97,327	119,523	(165,144)	-	51,706
Henry Smith Charity	4,489	60,000	(50,882)	-	13,607
Bury Council Town of Culture	250	-	(250)	-	-
The Liz Thompson Fund	253	-	(253)	-	-
Community Climate Action	458	-	(458)	-	-
Cycle and Stride for Active Lives	2,395	-	(1,601)	-	794
Garfield Weston	12,992	-	(12,992)	-	-
Greatersport Together Fund	4,623	100	(2,952)	-	1,771
Greenspace Community Fund	8,304	-	(5,479)	-	2,825
The Neighbourly B&Q	3,099	-	(3,099)	-	-
A J Bell cooking with confidence	-	500	(500)	-	-
Bury VCFA Cost of living project	-	1,875	(1,875)	-	-
National Allotment Garden Trust	-	1,307	(64)	-	1,243
Neighbourly Lidl	-	500	(500)	-	-
Forever Manchester utilities support	-	2,500	(1,343)	-	1,157
Bury Council cost of living	-	2,000	(180)	-	1,820
Natwest SOS fund	-	1,500	(1,500)	-	-
Aviva Crowd Funder (allotment)	-	1,396	(885)	-	511
Onward Homes allotment	-	2,496	-	-	2,496
Bury MBC Let's do it	-	1,200	-	-	1,200
TFGM Community Action Grant	-	4,858	-	(4,858)	-
The Manchester Guardian Society (animal therapy)	-	1,500	-	-	1,500
Total restricted funds	134,190	201,255	(249,957)	(4,858)	80,630
Total funds	298,270	382,771	(368,324)	-	312,717

The specific purposes for which the funds are to be applied are as follows:

National lottery - community fund for take-part and outreach coordinators and staff time

Henry Smith charity - post covid recovery funding to cover existing staff salaries and additional capacity

Cycle and stride for active lives - funding to provide walking and cycling classes

Greatersport together fund - funding to continue the bike project

Greenspace Community fund - funding to continue with bike projects

National allotment garden trust - funding to provide equipment, seeds and plants

Bury council cost of living community fund - contribution to ingredients for warm hubs and volunteer and staff costs

Aviva Crowd funder (allotment) - to pay for sow the city course and staff and equipment costs

Onward homes allotment fund - to fund allotment leas salary costs

Bury MBC let's do it - funding for digital hub building / furniture works

The Manchester Guardian Society (animal therapy) - animal therapy for a year

Peter Kershaw fund - bereavement and loss therapy support

Bury Council living well - Funding of key worker as part of living well project (neighbourhood mental health service NMHS). Equipment, training, recruitment etc

Early break living well - funding of link worker (neighbourhood mental health service NMHS). Laptop, phone, expenses etc

Henry Smith flex fund - Staff salaries and running costs for usual operations - therapies, courses and workshops, staff salaries etc

Garfield Weston - funds the core costs for a year

Forever Manchester utility funding - funding for utility bills for 4 months

Natwest SOS GoGreen - art room storage refurbishment

Bury council / BVCFA household support fund - to support ongoing running costs to provide residents with food and warm spaces, like rental, utilities, food costs etc

Bury council walking and bike fund - funding of the bike leader, volunteer and equipment costs

Parklife - art project - mosaic at the front of the building

Lottery mental health - resilience programme - funding staff costs support coordinators, volunteer coordinator, management costs, volunteer expenses, rent, equipment and running costs

Arnold Clark - cafe food support

The designated property fund was created to cover repairs / maintenance on the Rectory Lane Property and create a dilapidations fund at the end of the lease. It now also covers the lease liability to the next renewal date in 2027.

The designated general fund was created to cover winding down costs of the building, including redundancies, should the charity have to close.

20 Analysis of net assets between funds

	Unrestricted funds General £	Total funds at 31 March 2025 £
Tangible fixed assets	8,254	8,254
Current assets	340,387	340,387
Current liabilities	(26,573)	(26,573)
Total net assets	322,068	322,068

	Unrestricted funds General £	Total funds at 31 March 2024 £
Tangible fixed assets	7,733	7,733
Current assets	321,524	321,524
Current liabilities	(16,540)	(16,540)
Total net assets	312,717	312,717

21 Related party transactions

There were no related party transactions in the year.

CREATIVE LIVING CENTRE

England & Wales - Charity number 1064628

Accounts

Company registration number: 03442518

Charity registration number: 1064628

CREATIVE LIVING CENTRE

(A COMPANY LIMITED BY GUARANTEE)

ANNUAL REPORT AND FINANCIAL STATEMENTS

31 MARCH 2024

Horsfield & Smith
Independent Examiner
Tower House
269 Walmersley Road
Bury
Lancashire
BL9 6NX

CREATIVE LIVING CENTRE

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CREATIVE LIVING CENTRE

REFERENCE AND ADMINISTRATIVE DETAILS

Trustees	Andrew Leeson
	Rachel Frances Hopkins
	Claire Duffy
	Nicola Jane Cooke
	Joanne Marie Wells
	Gareth Monger
	Julie Nicola Nelson-Hall
Senior Management Team	Lorna Wilson, Operations Manager
	Cody Hodkinson, Service Delivery Manager
Registered Office	1A Rectory Lane Prestwich Manchester M25 1BP
	The charity is incorporated in England.
Company Registration Number	03442518
Charity Registration Number	1064628
Bankers	Unity Trust Bank Plc 9 Brindley Place Birmingham B1 2HB
	Virgin Money Jubilee House Gosforth Newcastle upon Tyne NE3 4PL
	The Charity Bank Fosse House 182 High Street Tonbridge Kent TN9 1BE
Independent Examiner	Horsfield & Smith Independent Examiner Tower House 269 Walmersley Road Bury Lancashire BL9 6NX

CREATIVE LIVING CENTRE

CHAIR OF TRUSTEES REPORT

This year the centre has widened it's offer in a variety of ways:

• Opening our Sunshine Café for free social spaces each day, with the addition of a Breakfast Club on Monday mornings and Warm Hubs on Tuesdays and Thursdays
• New and returning therapies - music therapy (group and 1:1s), animal therapy (group), tailored bereavement art therapy (group), psychodrama (1:1)
• Expanded our physical activity offering, including pilates and chair-based exercise, and the return of boxercise and bike group.
• Creative sessions, including new "How to…" workshops, a Journalling Club, pottery (in collaboration with Claytime), and Drama for Fun (in collaboration with Tandem Theatre)
• Outdoor activities, including an Allotment Group, a Gardening Group (in collaboration with Lancashire Wildlife Trust), and funded walking events through Greater Manchester Walking Festival (Burrs Country Park in May 2023, Castlefield Viaduct in May 2024)
• Setting up the Men's Support Group, to run alongside our existing Women's Support Group.
• Cooking classes
• 1:1 Sensory sessions
• Collaborating with Jobcentre Prestwich, providing members with a weekly on-site drop-in with a Disability Employment Advisor.
• A number of one-off sessions and multi-week courses with external organisations, including Cruse Bereavement, Sow the City, Claytime, Age UK.

*The centre has focused on providing more group activities and has been very successful in doing so.**Overall attendance has remained consistent with previous years, despite a 20% reduction in days of operation (4 per week in 23/24, down from 5 per week in 21/22 and half of 22/23). Feedback from members has been overwhelmingly positive with 97% rating activities as Good or Excellent, and more than 85% stating that their attendance had helped them to develop new skills, increased their confidence, and made them feel more connected to others.***

*There have been a number of staffing changes, and our new Interim Chief Officer joined us in April 2023. Other new staff appointments include a Café Leader, Support Coordinator, Reception and Office Administrator, Allotment Garden Support Worker, and Cleaner.**The centre has also provided continued development for its staff and volunteers, in particular through partnerships and specialist training with external organisations such as Bolton VCFA and Salford Autism.***

The Board of Trustees has represented the charity well by attending various local events at the MACC and at the Bury VCFA thereby representing the charity's interests and raising the profile of the charity in the local area. The trustees have also ensured that they continue to attend training sessions of relevance and value.

The AGM was held in February 2024 and was well attended by staff, members, trustees and volunteers. The Chief Office and Chair of Trustees both addressed the audience and there was good participation and engagement including an extensive discussion about the proposed regeneration plans for Prestwich and how those plans might impact the centre. It was particularly pleasing to note that Debra Green, Labour Councillor attended and contributed significantly to the discussions.

Whilst the centre has been successful in securing a range of smaller donations it was not successful in securing a new source of funding to replace Henry Smith and The Big Lottery income streams both of which are concluding during 2024. Efforts therefore continue to address this important issue.

CREATIVE LIVING CENTRE

TRUSTEES REPORT

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2024.

Objectives and activities

The company's objectives, as stated in the Articles and Memorandum of Association, are:

i) to promote the preservation of mental health and to assist in relieving persons suffering from emotional or mental distress requiring advice or treatment; and

ii) to promote the education of the public in mental health issues.

The Creative Living Centre is a community resource which offers a range of courses, activities, social sessions, counselling and therapies; with the aim of helping people better understand and manage their mental health.

In 2019 we reviewed our vision, for 'a society where responsive, person-centred mental health services are available to all', and this of course forms the guiding principle underlying the work at the Centre, with people's feedback being key to how the service develops. Based on analysis of attendance data, and feedback from our members, we introduced additional 1:1 sessions following our new member appointments, so people are offered more support in the initial stages of accessing the Centre and choosing from the wide range of activities on offer. Each person then moves at their own pace and for as long as needed. We continue to collect regular data and case studies to help us understand the difference the Centre is making, what changes we may need to make, and to celebrate the incredibly courageous stories of those who attend our Centre.

Public benefit

The Trustees have had due regard to the Charity Commission's guidance on public benefit when planning and delivering services at the Creative Living Centre.

Activities and developments at the Centre are guided by the wishes and needs of the service users (Members), working in collaboration with partners to ensure our service networks effectively with the statutory and voluntary sector.

Financial review

Reserves policy

The Trustees have reviewed CLC's Reserves Policy and have agreed to update it to better reflect the current risks to the Centre as well as ensuring consistency with Charity Commission guidance. The Centre has reduced the redundancy reserve down to £20,000 as a number of longer serving staff left over the last year (our Human Resources Trustee has confirmed this to be a prudent amount given the current level of staff service). The wind down reserve remains the same at £10,000, however CLC has reduced the dilapidations reserve down to £20,000 as funds have recently been spent on the building, addressing some minor structural issues over 2023/24. The Centre has added a reserve of £70,000 to cover its lease liability as it has just passed a lease review date and is now committed to 2027 before the next review date. This gives a revised total reserve of £120,000. The Centre's Reserves Policy has been updated to reflect these figures.

Investment powers

Under the Memorandum and Articles of Association, the charity has the power to make any investment which the Trustees see fit.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Andrew Leeson
	Rachel Frances Hopkins
	Nigel Hoolachan (Resigned 13 February 2024)
	Claire Duffy
	Nicola Jane Cooke
	Sarah Janine Brooks (resigned 16 May 2023)
	Joanne Marie Wells (appointed 3 April 2023)
	Gareth Monger (appointed 13 June 2023)
	Julie Nicola Nelson-Hall (appointed 12 June 2024)
Senior management/ leadership team :	Alastair McGregor, Chief Officer (resigned 30 June 2024)
	Lorna Wilson, Operations Manager
	Cody Hodkinson, Service Delivery Manager

The trustees acknowledge their responsibility to consider material risks and their impact on the charity's operations. The major risks to which the charity is exposed will be identified and effectiveness of controls to mitigate the risk will be monitored by the Trustees.

Chief officer

The Chief Officer resigned from his post in June 2024 in accordance with his contractual agreement. The Centre has not yet appointed a replacement and the Chief Officer duties are currently being undertaken by the current Operations Manager and Service Delivery Manager.

Structure, governance and management

Constitution policies

On 30 September 1997 the Creative Living Centre became registered with the Charity Commission under registered charity number 1064628. On 25 September 1997 the Creative Living Centre became registered at Companies House as a Company Limited by Guarantee, registered number 3442518. The company was set up by a Memorandum of Association dated 25 September 1997.

The Articles and Memorandum of Association of the Creative Living Centre can be located at Companies House and in the Charity's office (copies being available on request).

Organisational structure

The charity is governed by the trustees who meet monthly as a board. The Centre has a Chief Officer, responsible for strategy, funding, partnerships and overall service delivery, under the guidance of the Trustees (see the Chief Officer's Report).

Limited by guarantee

The company is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £10 per member of the company.

Method of appointment or election of Trustees

The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association.

The Chairperson of the Board of Directors is elected by the Board. The Treasurer is also elected by the Board.

The Board of Trustees may at any time elect additional Trustees by calling a General Meeting.

Recruitment, induction and training of trustees

Recruitment of Trustees - The Board is mindful of the overall mix of skills and experience in recruiting new trustees. Interest is normally generated through advertisements and/or contacts and candidates are interviewed by at least two existing trustees following formal application. If successful at interview, appointment is confirmed subject to satisfactory references and statutory checks.

Trustees organise annual training/development events where the trustees meet up and look at future strategy, allocate responsibilities and get updates from external trainers in best practice in charity governance.

Directors and their interests

The directors are the Trustees for charitable purposes. The Directors had no beneficial interest in the Creative Living Centre.

Risk management

The Trustees have assessed the major risks to which the company is exposed, in particular those related to the operations and finances of the company, and are satisfied that systems are in place to mitigate our exposure to the major risks. Since our last annual report, our Risk Register has been reviewed and signed off, and a Business Continuity Plan put in place.

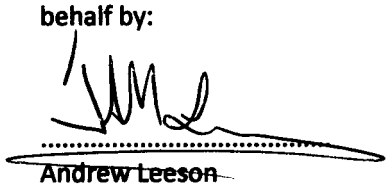
The major areas of risk are identified as:
- Sudden and unexpected loss of income and/or failure to secure adequate external funding with consequences for cash flow and particularly payroll and premises costs.
- General financial risks such as sudden and significant expenditure (eg building repairs), operational risks (eg loss of key staff, IT systems) requirement to comply with changing legislation etc.
- Risk of injury to staff, members or volunteers or other third parties resulting in legal action against the Centre resulting in the need to employ legal defense.

The financial consequences of the above are covered by either our Reserves policy or by insurance. The risks facing the charity will continue to change and existing and proposed activity will be regularly reviewed by Key Management and Trustees.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 16 October 2024 and signed on its behalf by:



Andrew Leeson
Trustee

CREATIVE LIVING CENTRE

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Creative Living Centre for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland". The report and accounts have been prepared in accordance with the provisions in the Companies Act 2006 relating to small companies.

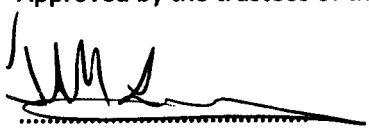
Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 16 October 2024 and signed on its behalf by:



Andrew Leeson
Trustee

CREATIVE LIVING CENTRE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CREATIVE LIVING CENTRE

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

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.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the accounts. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the accounts present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

CREATIVE LIVING CENTRE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CREATIVE LIVING CENTRE

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, 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 Creative Living Centre 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.

Peter Nicol

PG Nicol FCA
Independent Examiner
ICAEW

Tower House
269 Walmersley Road
Bury
Lancashire
BL9 6NX

Date: 16/10/24

CREATIVE LIVING CENTRE

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2024
(INCLUDING INCOME AND EXPENDITURE ACCOUNT AND STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES)

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies	3	1,794	-	1,794
Charitable activities	4	178,810	201,255	380,065
Total income		180,604	201,255	381,859
Expenditure on:				
Raising funds		912	-	912
Charitable activities	7	(118,367)	(249,957)	(368,324)
Total expenditure		(117,455)	(249,957)	(367,412)
Net income/(expenditure)		63,149	(48,702)	14,447
Transfers between funds		4,858	(4,858)	-
Net movement in funds		68,007	(53,560)	14,447
Reconciliation of funds				
Total funds brought forward		164,080	134,190	298,270
Total funds carried forward	19	232,087	80,630	312,717

CREATIVE LIVING CENTRE

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2024
(INCLUDING INCOME AND EXPENDITURE ACCOUNT
AND STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES)

Comparative Statement of Financial Activities to 31st March 2023

	Note	Unrestricted funds £	Restricted funds £	Total 2023 £
Income and Endowments from:				
Donations and legacies	3	2,009	-	2,009
Charitable activities	4	171,139	247,441	418,580
Total income		173,148	247,441	420,589
Expenditure on:				
Raising funds		832	-	832
Charitable activities	7	(145,155)	(231,796)	(376,951)
Total expenditure		(144,323)	(231,796)	(376,119)
Net income		28,825	15,645	44,470
Transfers between funds		2,984	(2,984)	-
Net movement in funds		31,809	12,661	44,470
Reconciliation of funds				
Total funds brought forward		132,271	121,529	253,800
Total funds carried forward	19	164,080	134,190	298,270

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2023 is shown in note 19.

CREATIVE LIVING CENTRE

BALANCE SHEET
AS AT 31 MARCH 2024
(REGISTRATION NUMBER: 03442518)

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	14	7,733	4,359
Current assets			
Debtors	15	36,761	17,961
Cash at bank and in hand	16	284,763	290,259
		321,524	308,220
Creditors: Amounts falling due within one year	17	(16,540)	(14,309)
Net current assets		304,984	293,911
Net assets		312,717	298,270
Funds of the charity:			
Restricted income funds			
Restricted funds		80,630	134,190
Unrestricted income funds			
Unrestricted funds		232,087	164,080
Total funds	19	312,717	298,270

For the financial year ending 31 March 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements on pages 10 to 30 were approved by the trustees, and authorised for issue on 16 October 2024 and signed on their behalf by:

.....

Andrew Leeson
Trustee

1 General information

Creative Living Centre is a registered charity operating from Prestwich. The charity is a company limited by guarantee and is incorporated in England and Wales. The address of its registered office is 1A Rectory Lane, Prestwich, Manchester, M25 1BP.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

Creative Living Centre 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 notes.

Basis of preparation

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.

The Greater Manchester Integrated Care System (ICS); previously Bury Commissioning Group until July 2022; continues to be our main funder. In 2021 the former CCG committed to commissioning our services to 31st March 2025.

The current funding from the Big Lottery will cease in August 2024 and the funding from the Henry Smith Foundation will also cease during 2024. CLC is actively seeking further funding from both the Natinal Lottery and Henry Smith Foundation as well as other organisations.

Going concern

The Centre continues to receive committed support from its volunteers and Trustees, and staff and Trustees continue to monitor the Centre's financial position to ensure the charity provides a quality service, within budget. Forecasts have been prepared which indicate that the Centre would be able to continue providing services until February 2025 when the current level of funds become insufficient to cover its current level of services without securing additional funding. The Centre is actively placing bids with large funding organisations using a firm of professional funding bid specialists to ensure a high quality of written submissions that highlight the range of activities and successful outcomes are achieved by service users.

The Trustees believe that it is appropriate to prepare the accounts on a going concern basis. The accounts do not include any adjustments that may be necessary if future funding cannot be secured.

Company status

The company is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £10 per member of the company.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the company for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Income and endowments

All incoming resources are included in the Statement of Financial Activities when the company is legally entitled to the income and the amount can be quantified with reasonable accuracy. Donated services or facilities, which comprise donated services, are included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised where there is no financial cost borne by a third party. All income is recognised in the Statement of Financial Activities when the conditions for receipt have been met and there is reasonable assurance of receipt.

Expenditure

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Governance costs

Governance costs are those incurred in the governance of the Charity's assets and are associated with constitutional and statutory requirements.

Support costs

Support costs are those costs incurred directly in support of expenditure on the objects of the charitable company.

Recognition of liabilities

Liabilities are recognised once there is a legal or constructive obligation that commits the company to the obligation.

Tangible fixed assets and depreciation

The Trustees carry out impairment reviews in accordance with section 27 of FRS 102.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Asset class	Depreciation method and rate
Leasehold property improvements	Over the remaining term of lease
Computer equipment	33.3% reducing balance
Kitchen equipment	25% straight line

The Trustees only capitalise items greater than £500.

Debtors

Short term debtors are measured at transaction price, less any impairment. Loans receivable are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method, less any impairment.

Financial instruments

The company only enters into basic financial instruments transactions that result in the recognition of financial assets and libilities like trade and other accounts receivable and payable, loans from banks and other third parties, loans to related parties and investments in non-puttable ordinary shares.

Debt instruments (other than those wholly repayable or receivable within one year), including loans and other accounts receivable and payable, are initially measured at present value of the future cash flows and subsequently at amortised cost using the effective interest method. Debt instruments that are payable or receivable within one year, typically trade payable or receivables, are measured, initially and subsequently, at the undiscounted amount of the cash or other consideration, expected transaction, like the payment of a trade debt deferred beyond normal business terms or financed at a rate of interest that is not a market rate or in case of an out-right short-term loan not at market rate, the financial asset or liability is measured, initially, at the present value of the future cash flow discounted at a market rate of interest for a similar debt instrument and subsequently at amortised cost.

Financial assets that are measured at cost and amortised cost are assessed at the end of each reporting period for objective evidence of impairment. If objective evidence of impairment is found, an impairment loss is recognised in the Statement of Financial Activity.

For financial assets measured at amortised cost, the impairment loss is measured as the difference between an asset's carrying amount and the present value of estimated cash flows discounted at the asset's original effective interest rate. If a financial asset has a variable interest rate, the discount rate for measuring any impairment loss is the current effective interest rate determined unde the contract.

For financial asstes measured at cost less impairment, the impairment loss is measured as the difference between an asset's carrying amount and best estimate, which is an approximation of the amount that the company would receive for the asset if it were to be sold at the balance sheet date.

Financial assets and liabilities are offset and the net amount reported in the Balance sheet when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously,

Creditors

Short term creditors are measured at the transaction price. Other financial liabilities, including bank loans, are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method.

Judgement in applying accounting policies and key sources of estimation uncertainty

The company makes estimates and assumptions concerning the future. The resulting accounting estimates will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying acounts of assets and liabilities within the next financial year are addressed below.

(i) Useful economic lives of tangible assets

The annual depreciation charge for tangible assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are re-assessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets. See note 13 for the carrying amount of the property pland and equipment, and the accounting policy for tangible fixed assets and depreciation for the useful economic lives for each class of asset.

(ii) Impairment of debtors

The company makes an estimate of the recoverabe value of trade and other debtors.

When assessing impairment of trade and other debtors, management considers factors including the current credit rating of the debtor, the ageing profile of debtors and historical experience. See note 14 for the net carrying amount of the debtors.

3 Income from donations and legacies

	Unrestricted funds General £	Total funds £
Donations	1,794	1,794
Total for 2024	1,794	1,794
Total for 2023	2,009	2,009

4 Income from charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
External funding	5	148,498	201,255	349,753
Charitable income - Centre generated income	6	30,312	-	30,312
Total for 2024		178,810	201,255	380,065
Total for 2023		171,139	247,441	418,580

5 External funding

	Unrestricted General £	Restricted £	Total 2024 £	Total 2023 £
Bury CCG	143,498	-	143,498	139,188
Parklife Community Fund	-	-	-	900
Bury MBC	-	-	-	2,130
NatWest Group	-	-	-	1,800
Henry Smith Charity	-	60,000	60,000	44,500
Lottery RC funds	-	119,523	119,523	133,444
Trafford CCG	-	-	-	19,000
TFGM	-	-	-	5,000
Big Fandango	-	-	-	2,000
Garfield Weston	-	-	-	20,000
Asda	-	-	-	1,240
Greatersport	-	100	100	4,623
LWT	-	-	-	8,304
The Neighbourley B&Q Fund	-	-	-	4,500
A J Bell cooking with confidence	-	500	500	-
Bury VCFA cost of living project	-	1,875	1,875	-
Benefact Group	5,000	-	5,000	-
National Allotment Gardens Trust	-	1,307	1,307	-
Neighbourly Lidl	-	500	500	-
Forever Manchester utilities support	-	2,500	2,500	-

	Unrestricted			
	General	Restricted	Total 2024	Total 2023
	£	£	£	£
Bury Council cost of living community fund	-	2,000	2,000	-
Natwest SOS fund	-	1,500	1,500	-
Aviva Crowd Funder (allotment)	-	1,396	1,396	-
Onward Homes allotment fund	-	2,496	2,496	-
Bury MBC Lets do it	-	1,200	1,200	-
TFGM community action grant	-	4,858	4,858	-
Animal Therapy	-	1,500	1,500	-
	148,498	201,255	349,753	386,629

6 Charitable income - Centre generated income

	Unrestricted		
	General	Total 2024	Total 2023
	£	£	£
Member contributions	15,111	15,111	13,137
Therapy	6,568	6,568	6,836
Room hire	5,799	5,799	8,832
Net income from lunches	2,079	2,079	891
Other income	231	231	1,467
Interest on cash deposits	524	524	788
	30,312	30,312	31,951

7 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
Centre Activity for Members				
Activity undertaken directly	8	18,817	194,550	213,367
Support costs	9	99,550	55,407	154,957
Total for 2024		118,367	249,957	368,324
Total for 2023		145,155	231,796	376,951

8 Activity undertaken directly

	Centre activities for members £	Total 2024 £	Total 2023 £
Wages and salaries	88,398	88,398	163,184
Social security costs	5,160	5,160	12,188
Pension costs	6,163	6,163	6,697
General office expenses	12,209	12,209	16,415
Rental of accommodation	59,894	59,894	47,881
Sessional payments	21,390	21,390	28,961
Sundry expenses	17,041	17,041	3,959
Volunteer expenses	1,861	1,861	2,274
Advertising and social media	532	532	2,095
Equipment	719	719	1,226
	213,367	213,367	284,880

9 Support costs

	Centre activities for members	Total 2024	Total 2023
	£	£	£
Depeciation	1,484	1,484	657
Staff salaries	137,240	137,240	66,662
Sundry expenses	9,285	9,285	4,883
Governance costs	6,948	6,948	19,869
	154,957	154,957	92,071

10 Net incoming/outgoing resources

Net incoming resources for the year include:

	2024	2023
	£	£
Operating leases - other assets	31,275	31,275
Independent Examiner fees	3,930	2,880
Other non-audit services	-	90
Depreciation of fixed assets	1,484	657

11 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

12 Staff costs

The aggregate payroll costs were as follows:

	2024 £	2023 £
Staff costs during the year were:		
Wages and salaries	218,806	229,846
Social security costs	11,992	12,188
Pension costs	6,163	6,697
	236,961	248,731

The charity benefited in the year from the time donated by up to 20 (2023: 20) volunteers, including trustees, who provide services which would otherwise need to be provided by paid employees.

The monthly average number of persons employed by the charity during the year was as follows:

	2024 No	2023 No
Centre staff	12	14

No employee received emoluments of more than £60,000 during the year.

The Service Delivery Manager, as the highest paid member of staff, received benefits totalling £35,045 (2023 - the Senior Support Co-ordinator £27,578).

13 Taxation

The charity is a registered charity and is therefore exempt from taxation.

14 Tangible fixed assets

	Leasehold property improvements £	Kitchen equipment £	Bikes £	Computer equipment £	Total £
Cost					
At 1 April 2023	136,164	3,436	-	17,860	157,460
Additions	-	-	4,858	-	4,858
At 31 March 2024	136,164	3,436	4,858	17,860	162,318
Depreciation					
At 1 April 2023	136,164	3,436	-	13,501	153,101
Charge for the year	-	-	-	1,484	1,484
At 31 March 2024	136,164	3,436	-	14,985	154,585
Net book value					
At 31 March 2024	-	-	4,858	2,875	7,733
At 31 March 2023	-	-	-	4,359	4,359

15 Debtors

	2024 £	2023 £
Trade debtors	11,572	4,695
Other debtors	25,189	13,266
	36,761	17,961

16 Cash and cash equivalents

	2024 £	2023 £
Cash on hand	1,065	1,640
Cash at bank	283,698	288,619
	284,763	290,259

17 Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals and deferred income	16,540	14,309

18 Obligations under leases and hire purchase contracts

Operating lease commitments

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2024 £	2023 £
Land and buildings		
Within one year	31,275	31,275
Between one and five years	65,156	2,606
	96,431	33,881

The Charity entered into a new ten year operating lease for the rental of their premises from 29th April 2021. The Charity passed the first review date on 29 April 2024, the next review date is 29th April 2027 and each third anniversary of this date.

19 Funds

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Unrestricted					
General	70,980	181,516	(118,367)	(22,042)	112,087
Designated					
Property fund	30,000	-	-	60,000	90,000
General fund	35,000	-	-	(5,000)	30,000
Allocated funds	28,100	-	-	(28,100)	-
Total unrestricted	164,080	181,516	(118,367)	4,858	232,087
Henry Smith Charity	4,489	60,000	(50,882)	-	13,607
National Lottery	97,327	119,523	(165,144)	-	51,706
Bury Council Town of Culture	250	-	(250)	-	-
The Liz Thompson Fund	253	-	(253)	-	-
Community Climate Action Fund	458	-	(458)	-	-
Cycle and Stride for Active Lives	2,395	-	(1,601)	-	794
Garfield Weston Foundation	12,992	-	(12,992)	-	-

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Greatersport Together Fund	4,623	100	(2,952)	-	1,771
Greenspace Community Fund	8,304	-	(5,479)	-	2,825
The Neighbourly B&Q Fund	3,099	-	(3,099)	-	-
A J Bell Cooking with confidence	-	500	(500)	-	-
Bury VCFA Cost of living project	-	1,875	(1,875)	-	-
National Allotment Garden Trust	-	1,307	(64)	-	1,243
Neighbourly Lidl	-	500	(500)	-	-
Forever Manchester utilities support	-	2,500	(1,343)	-	1,157
Bury Council cost of living community fund	-	2,000	(180)	-	1,820
Natwest SOS fund	-	1,500	(1,500)	-	-
Aviva Crowd Funder (allotment)	-	1,396	(885)	-	511
Onward Homes allotment fund	-	2,496	-	-	2,496
Bury MBC Let's do it	-	1,200	-	-	1,200
TFGM Community Action Grant	-	4,858	-	(4,858)	-
The Manchester Guardian Society (animal therapy)	-	1,500	-	-	1,500
Restricted	134,190	201,255	(249,957)	(4,858)	80,630
Total funds	298,270	382,771	(368,324)	-	312,717

Prior year fund analysis

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2023 £
Unrestricted					
General	39,171	173,980	(145,155)	2,984	70,980
Designated					
Property fund	30,000	-	-	-	30,000
General fund	35,000	-	-	-	35,000
Allocated funds	28,100	-	-	-	28,100
Total unrestricted	132,271	173,980	(145,155)	2,984	164,080
Henry Smith Charity	8,017	44,500	(48,028)	-	4,489
National Lottery	101,636	133,444	(137,753)	-	97,327
AJ Bell Trust Wage War on Covid	3,194	-	(3,194)	-	-
NatWest Group DIYSOS	-	1,800	(1,800)	-	-
Parklife Community Fund	-	900	(900)	-	-
Ambition for Ageing	1,290	-	(1,290)	-	-
Peter Kershaw Trust	1,360	-	(1,360)	-	-
Bury Council Town of Culture	250	-	-	-	250
Bury MBC Move It	2,982	-	(2,519)	(463)	-
The Liz Thompson Fund	750	-	(497)	-	253
Community Climate Action Fund	1,710	-	(1,252)	-	458
Barchester Charitable Foundation	340	-	(160)	(180)	-
Wellbeing in Care Homes	-	2,130	(2,070)	(60)	-
Trafford CCG Crisis Alternatives Grant	-	19,000	(18,024)	(976)	-
Cycle and Stride for Active Lives	-	5,000	(2,605)	-	2,395
Jubilee Quilt Fund	-	2,000	(764)	(1,236)	-
Garfield Weston Foundation	-	20,000	(7,008)	-	12,992
Asda Foundation	-	1,240	(1,171)	(69)	-
Greatersport Together Fund	-	4,623	-	-	4,623
Greenspace Community Fund	-	8,304	-	-	8,304

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2023 £
The Neighbourly B&Q Fund	-	4,500	(1,401)	-	3,099
Restricted	121,529	247,441	(231,796)	(2,984)	134,190
Total funds	253,800	421,421	(376,951)	-	298,270

The specific purposes for which the funds are to be applied are as follows:

Henry Smith Charity - post covid recovery funding to cover existing staff salaries and additional capacity.

National Lottery - community fund for Takepart and Outreach Coordinators and staff time.

Bury Council Town of Culture - towards arts and crafts sessions as part of outreach.

Bury MBC Move it - funding for exercise classes for members.

The Liz Thompson Fund - funding for staff development.

Community Climate Action - funding to regenerate the garden and allotment, growing and cooking plant based food for our cafe.

Cycle and Stride for Active Lives - funding to provide walking and cycling classes.

Garfield Weston Foundation - funding towards supporting the cafe, providing a cafe/nutrition leader and supplies.

Greatersport Together Fund - funding to continue the bike project.

Greenspace Community Fund - Gardening project with LWT to provide 12 hours per week for 12 months.

The Neighbourly B&Q Fund - funding for building and repair works.

A J Bell - Cooking with confidence, to fund staff time, volunteer expenses, equipment and ingredients for cooking classes.

Bury VCFA cost of living project - funding to deliver 15 3 hour cooking classes.

National Allotment Gardens Trust - funding to privide equipment, seeds and plants.

Neighbourly Lidl - to fund fakeaway Thursday cooking classes.

Forever Manchester - utilities support to fund gas and electricity costs.

Bury Council Cost of living community fund - contribution to ingredients for warm hubs and volunteer and staff costs.

NatWest SOS fund - funding for building works in the therapy rooms.

Aviva Crowdfunder (allotment) - to pay for sow the city course and staff and equipment costs.

Onward Homes allotment fund - to fund allotment lead salary costs.

Bury MBC Let's do it - funding for digital hub building/furniture works.

TFGM Community Action Grant - to purchase accessible bikes to enable participation in the bike group.

Manchester Guardian Society (animal therapy) - animal therapy for one year.

The designated property fund was created to cover repairs/maintenance on the Rectory Lane property and create a dilapidations fund at the end of the lease. It now also covers the lease liability to the next renewal date in 2027.

The designated general fund was created to cover winding down costs of the building, including redundancies, should the charity have to close.

20 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2024 £
Tangible fixed assets	7,733	-	7,733
Current assets	240,894	80,630	321,524
Current liabilities	(16,540)	-	(16,540)
Total net assets	232,087	80,630	312,717

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2023 £
Tangible fixed assets	4,359	-	4,359
Current assets	174,030	134,190	308,220
Current liabilities	(14,309)	-	(14,309)
Total net assets	164,080	134,190	298,270

21 Analysis of net funds

	At 1 April 2023 £	Financing cash flows £	At 31 March 2024 £
Cash at bank and in hand	290,259	(5,496)	284,763
Net debt	290,259	(5,496)	284,763

	At 1 April 2022	Financing cash flows	At 31 March 2023
	£	£	£
Cash at bank and in hand	260,262	29,997	290,259
Net debt	260,262	29,997	290,259

22 Indemnity insurance

The Charity has purchased insurance on behalf of the Trustees to protect them from any loss arising from neglect or default, the amount charged during the year is £1,795 (2023: £880).

23 Transactions with directors

Some trustees are also volunteers and receive reimbursement of expenses in their capacity as volunteers.

24 Related party transactions

There were no related party transactions in the year that require disclosure in the financial statements.

CREATIVE LIVING CENTRE

England & Wales - Charity number 1064628

Accounts

Company registration number: 03442518

Charity registration number: 1064628

CREATIVE LIVING CENTRE

(A COMPANY LIMITED BY GUARANTEE)

ANNUAL REPORT AND FINANCIAL STATEMENTS

31 MARCH 2023

Horsfield & Smith
Independent Examiner
Tower House
269 Walmersley Road
Bury
Lancashire
BL9 6NX

CREATIVE LIVING CENTRE

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CREATIVE LIVING CENTRE

REFERENCE AND ADMINISTRATIVE DETAILS

Trustees	Andrew Leeson Rachel Frances Hopkins Nigel Hoolachan Claire Duffy Nicola Jane Cooke Joanne Marie Wells Gareth Monger
Senior Management Team	Alastair McGregor, Chief Officer
Registered Office	1A Rectory Lane Prestwich Manchester M25 1BP The charity is incorporated in England.
Company Registration Number	03442518
Charity Registration Number	1064628
Bankers	Unity Trust Bank Plc 9 Brindley Place Birmingham B1 2HB Virgin Money Jubilee House Gosforth Newcastle upon Tyne NE3 4PL The Charity Bank Fosse House 182 High Street Tonbridge Kent TN9 1BE
Independent Examiner	Horsfield & Smith Independent Examiner Tower House 269 Walmersley Road Bury Lancashire BL9 6NX

CREATIVE LIVING CENTRE

CHAIR OF TRUSTEES REPORT

In March 2022 the charity's strategy was thoroughly refreshed following a series of facilitated sessions led by an external consultant meaning that the charity entered the new financial year with renewed purpose and a clear set of aims and objectives. The charity celebrated its 25th anniversary in August 2022 - a momentous occasion which was attended by the Mayor of Greater Manchester (Andy Burnham).

In the autumn of 2022, the management structure was strengthened with the creation of 2 x Service Delivery Manager roles thus creating greater resilience in the event of sickness or other forms of absence. Furthermore, there were some notable additions to the Board of Trustees during the last 12 months which have further strengthen the skills and expertise available to the charity.

Heather Heathfield resigned as Chief Officer in December 2022 and left the charity in January 2023 and, subsequently, a new Chief Officer joined us in April 2023: Alastair McGregor. Alastair's primary focus will be on securing longer-term and more sustainable sources of funding for the charity.

The implementation of CCTV at the centre as well as personal safety alarms for staff have both been welcome additions to the safeguarding of our colleagues and members alike.

Gortons Accountants were appointed as bookkeepers and to provide pay-roll related services in June 2022 and have strengthened financial support to the management of the centre. Following a tender process, Hands-On IT were appointed and then on-boarded during the Spring / Summer of 2022. A number of technology-related improvements were immediately implemented to improve information security in particular.

All in all, the centre concluded the financial year in good shape and continues to provide a valuable service to the local community.

Objectives and activities

The company's objectives, as stated in the Articles and Memorandum of Association, are:

i) to promote the preservation of mental health and to assist in relieving persons suffering from emotional or mental distress requiring advice or treatment; and

ii) to promote the education of the public in mental health issues.

The Creative Living Centre is a community resource which offers a range of courses, activities, social sessions, counselling and therapies; with the aim of helping people better understand and manage their mental health.

In 2019 we reviewed our vision, for 'a society where responsive, person-centred mental health services are available to all', and this of course forms the guiding principle underlying the work at the Centre, with people's feedback being key to how the service develops. Based on analysis of attendance data, and feedback from our members, we introduced additional 1:1 sessions following our new member appointments, so people are offered more support in the initial stages of accessing the Centre and choosing from the wide range of activities on offer. Each person then moves at their own pace and for as long as needed. We continue to collect regular data and case studies to help us understand the difference the Centre is making, what changes we may need to make, and to celebrate the incredibly courageous stories of those who attend our Centre.

Public benefit

The Trustees have had due regard to the Charity Commission's guidance on public benefit when planning and delivering services at the Creative Living Centre.

Activities and developments at the Centre are guided by the wishes and needs of the service users (Members), working in collaboration with partners to ensure our service networks effectively with the statutory and voluntary sector.

Financial review

Reserves policy

Trustees agreed the reserves Policy which includes a specific Dilapidations Reserve, funded with £5,000 per year, along with a General Reserve of £35,000 to cover redundancy costs (approx £25,000) and Centre wind-down costs of £10,000.

Investment powers

Under the Memorandum and Articles of Association, the charity has the power to make any investment which the Trustees see fit.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Andrew Leeson
	Joanne James (resigned 31 March 2023)
	Rachel Frances Hopkins
	Stephen Michael Parkin (resigned 21 April 2022)
	Nigel Hoolachan
	Claire Duffy
	Joanne Victoria Tasker (appointed 15 November 2022 and resigned 14 February 2023)
	Nicola Jane Cooke (appointed 15 November 2022)
	Sarah Janine Brooks (appointed 6 December 2022 and resigned 16 May 2023)
	Joanne Marie Wells (appointed 3 April 2023)
	Gareth Monger (appointed 13 June 2023)
Senior Management Team:	Alastair McGregor, Chief Officer

The trustees acknowledge their responsibility to consider material risks and their impact on the charity's operations. The major risks to which the charity is exposed will be identified and effectiveness of controls to mitigate the risk will be monitored by the Trustees.

Structure, governance and management

Constitution policies

On 30 September 1997 the Creative Living Centre became registered with the Charity Commission under registered charity number 1064628. On 25 September 1997 the Creative Living Centre became registered at Companies House as a Company Limited by Guarantee, registered number 3442518. The company was set up by a Memorandum of Association dated 25 September 1997.

The Articles and Memorandum of Association of the Creative Living Centre can be located at Companies House and in the Charity's office (copies being available on request).

Organisational structure

The charity is governed by the trustees who meet monthly as a board. The Centre has a Chief Officer, responsible for strategy, funding, partnerships and overall service delivery, under the guidance of the Trustees (see the Chief Officer's Report).

Limited by guarantee

The company is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £10 per member of the company.

Method of appointment or election of Trustees

The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association.

The Chairperson of the Board of Directors is elected by the Board. The Treasurer is also elected by the Board.

The Board of Trustees may at any time elect additional Trustees by calling a General Meeting.

Recruitment, induction and training of trustees

Recruitment of Trustees - The Board is mindful of the overall mix of skills and experience in recruiting new trustees. Interest is normally generated through advertisements and/or contacts and candidates are interviewed by at least two existing trustees following formal application. If successful at interview, appointment is confirmed subject to satisfactory references and statutory checks.

Trustees organise annual training/development events where the trustees meet up and look at future strategy, allocate responsibilities and get updates from external trainers in best practice in charity governance.

TRUSTEES REPORT

Directors and their interests

The directors are the Trustees for charitable purposes. The Directors had no beneficial interest in the Creative Living Centre.

Risk management

The Trustees have assessed the major risks to which the company is exposed, in particular those related to the operations and finances of the company, and are satisfied that systems are in place to mitigate our exposure to the major risks. Since our last annual report, our Risk Register has been reviewed and signed off, and a Business Continuity Plan put in place.

The major areas of risk are identified as:
- Sudden and unexpected loss of income and/or failure to secure adequate external funding with consequences for cash flow and particularly payroll and premises costs.
- General financial risks such as sudden and significant expenditure (eg building repairs), operational risks (eg loss of key staff, IT systems) requirement to comply with changing legislation etc.
- Risk of injury to staff, members or volunteers or other third parties resulting in legal action against the Centre resulting in the need to employ legal defense.

The financial consequences of the above are covered by either our Reserves policy or by insurance. The risks facing the charity will continue to change and existing and proposed activity will be regularly reviewed by Key Management and Trustees.

Small companies provision statement
This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 15.12.23 and signed on its behalf by:

Andrew Leeson
Trustee

CREATIVE LIVING CENTRE

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Creative Living Centre for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland". The report and accounts have been prepared in accordance with the provisions in the Companies Act 2006 relating to small companies.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 15.12.23 and signed on its behalf by:



Andrew Leeson
Trustee

CREATIVE LIVING CENTRE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CREATIVE LIVING CENTRE

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

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.

CREATIVE LIVING CENTRE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CREATIVE LIVING CENTRE

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, 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 Creative Living Centre 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.

.....

PG Nicol FCA
Independent Examiner
ICAEW

Tower House
269 Walmersley Road
Bury
Lancashire
BL9 6NX

20 December 2023

CREATIVE LIVING CENTRE

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2023
(INCLUDING INCOME AND EXPENDITURE ACCOUNT AND STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES)

	Note	Unrestricted funds £	Restricted funds £	Total 2023 £
Income and Endowments from:				
Donations and legacies	3	2,009	-	2,009
Charitable activities	4	171,139	247,441	418,580
Total income		173,148	247,441	420,589
Expenditure on:				
Raising funds		832	-	832
Charitable activities	7	(145,155)	(231,796)	(376,951)
Total expenditure		(144,323)	(231,796)	(376,119)
Net income		28,825	15,645	44,470
Transfers between funds		2,984	(2,984)	-
Net movement in funds		31,809	12,661	44,470
Reconciliation of funds				
Total funds brought forward		132,271	121,529	253,800
Total funds carried forward	19	164,080	134,190	298,270

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2023
(INCLUDING INCOME AND EXPENDITURE ACCOUNT AND STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES)

Comparative Statement of Financial Activities to 31st March 2022

	Note	Unrestricted funds £	Restricted funds £	Total 2022 £
Income and Endowments from:				
Donations and legacies	3	23,190	-	23,190
Charitable activities	4	199,949	165,675	365,624
Total income		223,139	165,675	388,814
Expenditure on:				
Charitable activities	7	(262,028)	(67,604)	(329,632)
Total expenditure		(262,028)	(67,604)	(329,632)
Net (expenditure)/income		(38,889)	98,071	59,182
Transfers between funds		12,157	(12,157)	-
Net movement in funds		(26,732)	85,914	59,182
Reconciliation of funds				
Total funds brought forward		159,003	35,615	194,618
Total funds carried forward	19	132,271	121,529	253,800

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2022 is shown in note 19.

CREATIVE LIVING CENTRE

BALANCE SHEET
AS AT 31 MARCH 2023
(REGISTRATION NUMBER: 03442518)

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	14	4,359	94
Current assets			
Debtors	15	17,961	4,788
Cash at bank and in hand	16	290,259	260,262
		308,220	265,050
Creditors: Amounts falling due within one year	17	(14,309)	(11,344)
Net current assets		293,911	253,706
Net assets		298,270	253,800
Funds of the charity:			
Restricted income funds			
Restricted funds		134,190	121,529
Unrestricted income funds			
Unrestricted funds		164,080	132,271
Total funds	19	298,270	253,800

CREATIVE LIVING CENTRE

BALANCE SHEET
AS AT 31 MARCH 2023
(REGISTRATION NUMBER: 03442518)

For the financial year ending 31 March 2023 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements on pages 10 to 29 were approved by the trustees, and authorised for issue on 13.12.23 and signed on their behalf by:

Andrew Leeson
Trustee

1 General information

Creative Living Centre is a registered charity operating from Prestwich. The charity is a company limited by guarantee and is incorporated in England and Wales. The address of its registered office is 1A Rectory Lane, Prestwich, Manchester, M25 1BP.

Authorised for issue date

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

Creative Living Centre 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 notes.

Basis of preparation

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.

Bury Clinical Commissioning Group (CCG), the Big Lottery and The Henry Smith Foundation continue to be our main funders. In December 2021, the CCG committed to commissioning our service for a further three years until 31st March 2025. In July 2022, the CCG became part of the new Greater Manchester Integrated Care System (ICS) which now holds the CCG's commissioning responsibilities and contractual agreements. Our Big Lottery funding continues to the end of March 2024.

CLC is currently exploring the possibility of the National Lottery Community Fund continuing to support elements of our activities beyond the end of March 2024.

Going concern

The Centre continues to receive committed support from its volunteers and Trustees, and staff and Trustees continue to monitor the Centre's financial position to ensure the charity provides a quality service, within budget. Forecasts have been prepared which indicate the Centre would be able to continue during the current financial year (ie to 31 March 2024), although funding for two posts will cease unless we can secure follow-up funding. The Trustees believe it is appropriate to prepare the accounts on a going concern basis. The accounts do not include any adjustments that may be necessary if future funding cannot be secured.

Company status

The company is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £10 per member of the company.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the company for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Income and endowments

All incoming resources are included in the Statement of Financial Activities when the company is legally entitled to the income and the amount can be quantified with reasonable accuracy. Donated services or facilities, which comprise donated services, are included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised where there is no financial cost borne by a third party. All income is recognised in the Statement of Financial Activities when the conditions for receipt have been met and there is reasonable assurance of receipt.

Expenditure

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Governance costs

Governance costs are those incurred in the governance of the Charity's assets and are associated with constitutional and statutory requirements.

Support costs

Support costs are those costs incurred directly in support of expenditure on the objects of the charitable company.

Recognition of liabilities

Liabilities are recognised once there is a legal or constructive obligation that commits the company to the obligation.

Tangible fixed assets and depreciation

The Trustees carry out impairment reviews in accordance with section 27 of FRS 102.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Asset class	Depreciation method and rate
Leasehold property improvements	Over the remaining term of lease
Computer equipment	33.3% reducing balance
Kitchen equipment	25% straight line

The Trustees only capitalise items greater than £500.

Debtors

Short term debtors are measured at transaction price, less any impairment. Loans receivable are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method, less any impairment.

Financial instruments

The company only enters into basic financial instruments transactions that result in the recognition of financial assets and libilities like trade and other accounts receivable and payable, loans from banks and other third parties, loans to related parties and investments in non-puttable ordinary shares.

Debt instruments (other than those wholly repayable or receivable within one year), including loans and other accounts receivable and payable, are initially measured at present value of the future cash flows and subsequently at amortised cost using the effective interest method. Debt instruments that are payable or receivable within one year, typically trade payable or receivables, are measured, initially and subsequently, at the undiscounted amount of the cash or other consideration, expected transaction, like the payment of a trade debt deferred beyond normal business terms or financed at a rate of interest that is not a market rate or in case of an out-right short-term loan not at market rate, the financial asset or liability is measured, initially, at the present value of the future cash flow discounted at a market rate of interest for a similar debt instrument and subsequently at amortised cost.

Financial assets that are measured at cost and amortised cost are assessed at the end of each reporting period for objective evidence of impairment. If objective evidence of impairment is found, an impairment loss is recognised in the Statement of Financial Activity.

For financial assets measured at amortised cost, the impairment loss is measured as the difference between an asset's carrying amount and the present value of estimated cash flows discounted at the asset's original effective interest rate. If a financial asset has a variable interest rate, the discount rate for measuring any impairment loss is the current effective interest rate determined unde the contract.

For financial asstes measured at cost less impairment, the impairment loss is measured as the difference between an asset's carrying amount and best estimate, which is an approximation of the amount that the company would receive for the asset if it were to be sold at the balance sheet date.

Financial assets and liabilities are offset and the net amount reported in the Balance sheet when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously,

Creditors

Short term creditors are measured at the transaction price. Other financial liabilities, including bank loans, are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method.

Judgement in applying accounting policies and key sources of estimation uncertainty

The company makes estimates and assumptions concerning the future. The resulting accounting estimates will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying acounts of assets and liabilities within the next financial year are addressed below.

(i) Useful economic lives of tangible assets

The annual depreciation charge for tangible assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are re-assessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets. See note 13 for the carrying amount of the property pland and equipment, and the accounting policy for tangible fixed assets and depreciation for the useful economic lives for each class of asset.

(ii) Impairment of debtors

The company makes an estimate of the recoverabe value of trade and other debtors.

When assessing impairment of trade and other debtors, management considers factors including the current credit rating of the debtor, the ageing profile of debtors and historical experience. See note 14 for the net carrying amount of the debtors.

3 Income from donations and legacies

	Unrestricted funds General £	Total funds £
Donations	2,009	2,009
Total for 2023	2,009	2,009
Total for 2022	23,190	23,190

4 Income from charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
External funding	5	139,188	247,441	386,629
Charitable income - Centre generated income	6	31,951	-	31,951
Total for 2023		171,139	247,441	418,580
Total for 2022		199,949	165,675	365,624

5 External funding

	Unrestricted General £	Restricted £	Total 2023 £	Total 2022 £
Bury CCG	139,188	-	139,188	137,188
Parklife Community Fund	-	900	900	-
The Edward Gostling Foundation	-	-	-	8,772
Bury MBC	-	2,130	2,130	8,236
NatWest Group	-	1,800	1,800	2,800
Henry Smith Charity	-	44,500	44,500	14,500
Co-op Local Community Fund	-	-	-	1,351
Lottery RC funds	-	133,444	133,444	-
Archer Trust	-	-	-	2,000
Marsh Christian Trust	-	-	-	350
GMCVO	-	-	-	6,912
Media Trust	-	-	-	2,000

	Unrestricted			
	General	Restricted	Total 2023	Total 2022
	£	£	£	£
The National Lottery	-	-	-	129,850
The Liz Thompson Fund	-	-	-	1,000
Independent Mental Health Network	-	-	-	250
Community Climate Action Fund	-	-	-	1,956
Barchester Charitable Foundation	-	-	-	500
Postcode Neighbourhood Fund	-	-	-	24,523
Screwfix Foundation	-	-	-	4,883
Trafford CCG	-	19,000	19,000	-
TFGM	-	5,000	5,000	-
Big Fandango	-	2,000	2,000	-
Garfield Weston	-	20,000	20,000	-
Asda	-	1,240	1,240	-
Greatersport	-	4,623	4,623	-
LWT	-	8,304	8,304	-
The Neighbourley B&Q Fund	-	4,500	4,500	-
	139,188	247,441	386,629	347,071

6 Charitable income - Centre generated income

	Unrestricted		
	General	Total 2023	Total 2022
	£	£	£
Member contributions	13,137	13,137	6,024
Therapy	6,836	6,836	5,365
Room hire	8,832	8,832	4,594
Net income from lunches	891	891	-
Other income	1,467	1,467	2,276
Interest on cash deposits	788	788	294
	31,951	31,951	18,553

7 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
Centre Activity for Members				
Activity undertaken directly	8	61,366	223,514	284,880
Support costs	9	83,789	8,282	92,071
Total for 2023		145,155	231,796	376,951
Total for 2022		262,028	67,604	329,632

8 Activity undertaken directly

	Centre activities for members £	Total 2023 £	Total 2022 £
Wages and salaries	163,184	163,184	144,731
Social security costs	12,188	12,188	9,315
Pension costs	6,697	6,697	6,025
General office expenses	16,415	16,415	8,654
Rental of accommodation	47,881	47,881	54,008
Sessional payments	28,961	28,961	23,334
Sundry expenses	3,959	3,959	3,430
Volunteer expenses	2,274	2,274	2,219
Advertising and social media	2,095	2,095	400
Equipment	1,226	1,226	2,304
	284,880	284,880	254,420

9 Support costs

	Centre activities for members	Total 2023	Total 2022
	£	£	£
Depeciation	657	657	279
Staff salaries	66,662	66,662	62,695
Sundry expenses	4,883	4,883	7,921
Governance costs	19,869	19,869	4,317
	92,071	92,071	75,212

10 Net incoming/outgoing resources

Net incoming resources for the year include:

	2023	2022
	£	£
Operating leases - other assets	31,275	31,275
Independent Examiner fees	2,880	2,670
Other non-audit services	90	-
Depreciation of fixed assets	657	279

11 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

12 Staff costs

The aggregate payroll costs were as follows:

	2023 £	2022 £
Staff costs during the year were:		
Wages and salaries	229,846	207,426
Social security costs	12,188	9,315
Pension costs	6,697	6,025
	248,731	222,766

The charity benefited in the year from the time donated by up to 20 (2022: 30) volunteers, including trustees, who provide services which would otherwise need to be provided by paid employees.

The monthly average number of persons employed by the charity during the year was as follows:

	2023 No	2022 No
Centre staff	14	12

No employee received emoluments of more than £60,000 during the year.

The Senior Support Co-ordinator, as the highest paid member of staff, received benefits totalling £27,578 (2022 - the chief executive officer £22,148).

13 Taxation

The charity is a registered charity and is therefore exempt from taxation.

14 Tangible fixed assets

	Leasehold property improvements £	Kitchen equipment £	Computer equipment £	Total £
Cost				
At 1 April 2022	136,164	3,436	12,938	152,538
Additions	-	-	4,922	4,922
At 31 March 2023	136,164	3,436	17,860	157,460
Depreciation				
At 1 April 2022	136,164	3,436	12,844	152,444
Charge for the year	-	-	657	657
At 31 March 2023	136,164	3,436	13,501	153,101
Net book value				
At 31 March 2023	-	-	4,359	4,359
At 31 March 2022	-	-	94	94

15 Debtors

	2023 £	2022 £
Trade debtors	4,695	3,846
Other debtors	13,266	942
	17,961	4,788

16 Cash and cash equivalents

	2023 £	2022 £
Cash on hand	1,640	367
Cash at bank	288,619	259,895
	290,259	260,262

17 Creditors: amounts falling due within one year

	2023 £	2022 £
Accruals and deferred income	14,309	11,344

18 Obligations under leases and hire purchase contracts

Operating lease commitments

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2023 £	2022 £
Land and buildings		
Within one year	31,275	31,275
Between one and five years	2,606	33,881
	33,881	65,156

The Charity has entered into a new ten year operating lease for the rental of their premises from 29th April 2021. The lease is cancellable after three years on 29 April 2024 and each third anniversary of this date.

19 Funds

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2023 £
Unrestricted					
General	39,171	173,980	(145,155)	2,984	70,980
Designated					
Property fund	30,000	-	-	-	30,000
General fund	35,000	-	-	-	35,000
Allocated funds	28,100	-	-	-	28,100
Total unrestricted	132,271	173,980	(145,155)	2,984	164,080
Henry Smith Charity	8,017	44,500	(48,028)	-	4,489
National Lottery	101,636	133,444	(137,753)	-	97,327
AJ Bell Trust Wage War on Covid	3,194	-	(3,194)	-	-
NatWest Group DIYSOS	-	1,800	(1,800)	-	-
Parklife Community Fund	-	900	(900)	-	-
Ambition for Ageing	1,290	-	(1,290)	-	-
Peter Kershaw Trust	1,360	-	(1,360)	-	-
Bury Council Town of Culture	250	-	-	-	250
Bury MBC Move It	2,982	-	(2,519)	(463)	-

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2023 £
The Liz Thompson Fund	750	-	(497)	-	253
Community Climate Action Fund	1,710	-	(1,252)	-	458
Barchester Charitable Foundation	340	-	(160)	(180)	-
Wellbeing in Care Homes	-	2,130	(2,070)	(60)	-
Trafford CCG Crisis Alternatives Grant	-	19,000	(18,024)	(976)	-
Cycle and Stride for Active Lives	-	5,000	(2,605)	-	2,395
Jubilee Quilt Fund	-	2,000	(764)	(1,236)	-
Garfield Weston Foundation	-	20,000	(7,008)	-	12,992
Asda Foundation	-	1,240	(1,171)	(69)	-
Greatersport Together Fund	-	4,623	-	-	4,623
Greenspace Community Fund	-	8,304	-	-	8,304
The Neighbourly B&Q Fund	-	4,500	(1,401)	-	3,099
Restricted	121,529	247,441	(231,796)	(2,984)	134,190
Total funds	253,800	421,421	(376,951)	-	298,270

Prior year fund analysis

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2022 £
Unrestricted					
General	77,843	223,139	(262,028)	217	39,171
Designated					
Property fund	25,000	-	-	5,000	30,000
General fund	35,000	-	-	-	35,000
Allocated funds	21,160	-	-	6,940	28,100
Total unrestricted	159,003	223,139	(262,028)	12,157	132,271
Henry Smith Charity	-	14,500	(6,483)	-	8,017
Lloyds Foundation	15,966	-	(11,662)	(4,304)	-

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2022 £
Co-op Local Community Fund	37	-	(37)	-	-
National Lottery	-	129,850	(28,214)	-	101,636
AJ Bell Trust Wage War on Covid	4,254	-	(1,060)	-	3,194
Lloyds Bank React Covid	3,731	-	(4,137)	406	-
NatWest Group DIYSOS	3,000	-	-	(3,000)	-
Parklife Community Fund	48	-	-	(48)	-
Ambition for Ageing	4,903	-	(3,613)	-	1,290
Mind	148	-	-	(148)	-
National Lottery Coronavirus Community	942	-	-	(942)	-
Forever Manchester Community Support	1,230	-	(1,230)	-	-
Screwfix Foundation	(684)	4,883	-	(4,199)	-
Peter Kershaw Trust	1,360	-	-	-	1,360
Bury CCG Coping & Thriving Comms	680	-	(680)	-	-
Bury Council Town of Culture	-	250	-	-	250
Bury MBC Move It	-	7,486	(4,504)	-	2,982
The Edward Gostling Foundation	-	5,000	(5,078)	78	-
The Liz Thompson Fund	-	1,000	(250)	-	750
Independent Mental Health Network	-	250	(250)	-	-
Community Climate Action Fund	-	1,956	(246)	-	1,710
Barchester Charitable Foundation	-	500	(160)	-	340
Restricted	35,615	165,675	(67,604)	(12,157)	121,529
Total funds	194,618	388,814	(329,632)	-	253,800

The specific purposes for which the funds are to be applied are as follows:

Henry Smith Charity - post covid recovery funding to cover existing staff salaries and additional capacity.

National Lottery - community fund for Takepart and Outreach Coordinators and staff time.

AJ Bell Trust Wage War on Covid - towards staff hours for new activities.

NatWest DIYSOS Covid - capital grant to help towards building repairs.

Parklife Community Fund - towards the cost of automated entrance doors.

Bury Council Town of Culture - towards arts and crafts sessions as part of outreach.

Bury MBC Move it - funding for exercise classes for members.

The Liz Thompson Fund - funding for staff development.

Community Climate Action - funding to regenerate the garden and allotment, growing and cooking plant based food for our cafe.

Barchester Charitable Foundation - towards craft sessions for members.

Wellbeing in Care Homes - funding to provide craft classes and art therapy support groups in care homes.

Trafford CCG Crisis Alternatives Grant - grant to support a 1 year pilot of a crisis aversion service.

Cycle and Stride for Active Lives - funding to provide walking and cycling classes.

Jubilee Quilt fund - to contribute towards the creation of a jubilee quilt.

Garfield Weston Foundation - funding towards supporting the cafe, providing a cafe/nutrition leader and supplies.

Asda Foundation - £1,000 towards the upstairs flooring, the remainder for the 25th anniversary event.

Greatersport Together Fund - funding to continue the bike project.

Greenspace Community Fund - Gardening project with LWT to provide 12 hours per week for 12 months.

The Neighbourly B&Q Fund - funding for building and repair works.

Forever Manchester Community Support Covid - towards staff costs for activities, cleaning and administration.

Peter Kershaw Trust Covid Grant - towards therapist costs.

Bury Community Covid19 Emergency - towards staff hours.

The designated property fund was created to cover repairs/maintenance on the Rectory Lane property and create a dilapidations fund at the end of the lease.

The designated general fund was created to cover winding down costs of the building, including redundancies, should the charity have to close.

20 Analysis of net assets between funds

	Unrestricted funds General	Restricted funds	Total funds at 31 March 2023
	£	£	£
Tangible fixed assets	4,359	-	4,359
Current assets	174,030	134,190	308,220
Current liabilities	(14,309)	-	(14,309)
Total net assets	164,080	134,190	298,270

	Unrestricted funds General	Restricted funds	Total funds at 31 March 2022
	£	£	£
Tangible fixed assets	94	-	94
Current assets	143,521	121,529	265,050
Current liabilities	(11,344)	-	(11,344)
Total net assets	132,271	121,529	253,800

21 Analysis of net funds

	At 1 April 2022	Financing cash flows	At 31 March 2023
	£	£	£
Cash at bank and in hand	260,262	29,997	290,259
Net debt	260,262	29,997	290,259

	At 1 April 2021	Financing cash flows	At 31 March 2022
	£	£	£
Cash at bank and in hand	200,667	59,595	260,262
Net debt	200,667	59,595	260,262

22 Indemnity insurance

The Charity has purchased insurance on behalf of the Trustees to protect them from any loss arising from neglect or default, the amount charged during the year is £880 (2022: £1,647).

23 Transactions with directors

Some trustees are also volunteers and receive reimbursement of expenses in their capacity as volunteers.

24 Related party transactions

There were no related party transactions in the year that require disclosure in the financial statements.

CREATIVE LIVING CENTRE

England & Wales - Charity number 1064628

Accounts

Company registration number: 03442518

Charity registration number: 1064628

CREATIVE LIVING CENTRE

ANNUAL REPORT AND FINANCIAL STATEMENTS

31 MARCH 2022

Horsfield & Smith
Independent Examiner
Tower House
269 Walmersley Road
Bury
Lancashire
BL9 6NX

CREATIVE LIVING CENTRE

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CREATIVE LIVING CENTRE

REFERENCE AND ADMINISTRATIVE DETAILS

Trustees	Andrew Leeson
	Joanne James
	Rachel Frances Hopkins
	Nigel Hoolachan
	Claire Duffy
	Joanne Victoria Tasker
	Nichola Jane Cooke
	Sarah Janine Brooks
Senior Management Team	Heather Heathfield, Chief Officer
Registered Office	1A Rectory Lane Prestwich Manchester M25 1BP
	The charity is incorporated in England.
Company Registration Number	03442518
Charity Registration Number	1064628
Bankers	Unity Trust Bank Plc 9 Brindley Place Birmingham B1 2HB
	Virgin Money Jubilee House Gosforth Newcastle upon Tyne NE3 4PL
Independent Examiner	Horsfield & Smith Independent Examiner Tower House 269 Walmersley Road Bury Lancashire BL9 6NX

CHIEF OFFICER AND CHAIR OF TRUSTEES COMBINED REPORT

In 2021/22 we created several new staff roles reflecting the first phase of our strategy 2022 - 2025. A Pathway Coordinator joined us in April and has enabled us to reduce the waiting time for a new Member appointment from several weeks to just a few days, thereby enabling people to quickly access the support they need. This role works with Members throughout their journey with us, helping them select the right support package to meet their needs and when they are ready, plan their move back into the community. Other staff roles we have recruited include a Volunteer Coordinator and a funding opportunity for a café post was sought.

In 2021/22 as the pandemic ended and we moved back to normal levels of service delivery, the number of people we supported increased from 341 in 2020/21 to 508. 293 people joined CLC as Members in 2021/22. Of these, 251 were new Members and 42 previous Members re-joining us. We provided 1,832 New Member appointments and 1-2-1 Support Sessions and 1270 talking or holistic therapy sessions. We also delivered 637 group therapy sessions, three courses, eight workshops and 354 recreational/wellbeing sessions. Anxiety was the most prevalent presenting issue for new Members (20%) with depression (15%) and low mood (9%) also significant. Our outreach work has enabled 112 people who cannot attend our Centre to access our support. During 2021/22 we have been able to secure funding for a new Volunteer Coordinator role, which is being recruited for an April 2022 start date.

We know our services provide good outcomes for our Members in terms of improved mental health with 73% agreeing their confidence was increased, 68% feeling more connected to others, 68% reporting improved skills and 61% feeling better able to manage their mental health. Furthermore, our support avoided the use of statutory services with Members reporting it had avoided a hospital admission (17%), avoided calling an ambulance (14%), led to less GP visits (18%), avoided an A&E visit (15%) or a call to the police (22%). Whilst this data demonstrates the value of our services, the testimonials and stories of our Members (which can be seen on our website) give greater insight into the many ways we help change lives for the better.

As a charity we recognise the importance of maintaining accurate and timely records and to ensure they are kept and maintained in a secure environment. During 2021/22 we asked an IT company to undertake a review of our systems and to recommend improvements where needed. As a result of this review and concluding on what we believed to be a poor current IT service, a decision was made to exit the incumbent IT service provider and, following a tender process, a new provider was appointed. As part of on boarding the new provider, the opportunity was taken to implement a number of improvements which, collectively, have significantly strengthened the security stance of the charity and improved the technology platform. In addition, the new provider is expected to provide a better service to colleagues than was hitherto the case.

In order to strengthen our HR function a third party provider of HR related services was appointed in October 2021 meaning that expert advice can be sought for employment related matters as needed.

CREATIVE LIVING CENTRE

CHIEF OFFICER AND CHAIR OF TRUSTEES COMBINED REPORT

Liz Thompson, Chief Officer, very sadly passed away in August 2021 following a short illness. She was instrumental in developing the CLC in the 14 years she was part of the charity. Heather Heathfield was appointed as Chief Officer on an interim basis in September 2021. During 2021/22 the Chair and Treasurer of the Trustees resigned. As an interim measure, Jo James became acting Chair and Andrew Leeson replaced Brian Muir as Treasurer in December 2021. Andrew is a qualified accountant and has considerable experience of work in the public sector, including Greater Manchester. Since the financial year end one of the Trustees resigned in April 2022, however we have subsequently strengthened the Trustee Board during 2022 by recruiting three new Trustees, all with relevant skills and experience including workin in charitable and public sector organisations.

In 2022, we celebrate our 25th anniversary. In September, we will hold an event involving Members, Staff, Trustees and volunteers to come together to reflect on our work and impact and share precious memories. It is amazing to think we have been supporting people in Prestwich, Bury and more widely across Salford and Manchester to have good mental health and emotional wellbeing for 25 years. During that time we have changed the life of countless people and become a recognised and vital part of the local community.

Joanne James
Interim Chair of Trustees

TRUSTEES' REPORT

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2022.

The Trustees confirm that the annual report and financial statements of the company comply with current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities 2015 (FRS102).

Objectives and activities

The company's objectives, as stated in the Articles and Memorandum of Association, are:

i) to promote the preservation of mental health and to assist in relieving persons suffering from emotional or mental distress requiring advice or treatment; and

ii) to promote the education of the public in mental health issues.

The Creative Living Centre is a community resource which offers a range of courses, activities, social sessions, counselling and therapies; with the aim of helping people better understand and manage their mental health.

In 2019 we reviewed our vision, for 'a society where responsive, person-centred mental health services are available to all', and this of course forms the guiding principle underlying the work at the Centre, with people's feedback being key to how the service develops. Based on analysis of attendance data, and feedback from our members, we introduced additional 1:1 sessions following our new member appointments, so people are offered more support in the initial stages of accessing the Centre and choosing from the wide range of activities on offer. Each person then moves at their own pace and for as long as needed. We continue to collect regular data and case studies to help us understand the difference the Centre is making, what changes we may need to make, and to celebrate the incredibly courageous stories of those who attend our Centre.

Public benefit

The Trustees have had due regard to the Charity Commission's guidance on public benefit when planning and delivering services at the Creative Living Centre.

As can be seen from the Trustee's report, activities and developments at the Centre are guided by the wishes and needs of the service users (Members), working in collaboration with partners to ensure our service networks effectively with the statutory and voluntary sector.

Financial review

Reserves policy

Trustees agreed the reserves Policy which includes a specific Dilapidations Reserve, funded with £5,000 per year, along with a General Reserve of £35,000 to cover redundancy costs (approx £25,000) and Centre wind-down costs of £10,000. Trustees have also agreed to allocate otherwise unrestricted funds to specific expenditure and projects, which as at 31 March 2022 totaled £28,000.

Investment powers

Under the Memorandum and Articles of Association, the charity has the power to make any investment which the Trustees see fit.

Trustees and officers

The trustees, who are also directors of the charitable company, and officers who served the charity during the year and since the year end were as follows:

Trustees:	Lindsay Stewart, Chairperson (resigned 4 January 2022)
	Joanne James, Interim Chair from 4 January 2022
	Brian Muir, Treasurer (resigned 7 December 2021)
	Andrew Leeson, Treasurer (appointed 7 December 2021)
	Rachel Frances Hopkins
	Stephen Michael Parkin (resigned 22 April 2022)
	Nigel Hoolachan
	Claire Duffy
	Joanne Victoria Tasker (appointed 15 November 2022)
	Nichola Jane Cooke (appointed 15 November 2022)
	Sarah Janine Brooks (appointed 6 December 2022)
Senior Management Team:	Liz Thompson (deceased August 2021)
	Heather Heathfield (appointed August 2021)

The trustees acknowledge their responsibility to consider material risks and their impact on the charity's operations. The major risks to which the charity is exposed will be identified and effectiveness of controls to mitigate the risk will be monitored by the Trustees.

Structure, governance and management

Constitution policies

On 30 September 1997 the Creative Living Centre became registered with the Charity Commission under registered charity number 1064628. On 25 September 1997 the Creative Living Centre became registered at Companies House as a Company Limited by Guarantee, registered number 3442518. The company was set up by a Memorandum of Association dated 25 September 1997.

The Articles and Memorandum of Association of the Creative Living Centre can be located at Companies House and in the Charity's office (copies being available on request).

Organisational structure

The charity is governed by the trustees who meet monthly as a board. The Centre has a Chief Officer, responsible for strategy, funding, partnerships and overall service delivery, under the guidance of the Trustees (see the Chief Officer's Report).

Limited by guarantee

The company is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £10 per member of the company.

Method of appointment or election of Trustees

The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association.

The Chairperson of the Board of Directors is elected by the Board. The Treasurer is also elected by the Board.

The Board of Trustees may at any time elect additional Trustees by calling a General Meeting.

Recruitment, induction and training of trustees

Recruitment of Trustees - The Board is mindful of the overall mix of skills and experience in recruiting new trustees. Interest is normally generated through advertisements and/or contacts and candidates are interviewed by at least two existing trustees following formal application. If successful at interview, appointment is confirmed subject to satisfactory references and statutory checks.

Trustees organise annual training/development events where the trustees meet up and look at future strategy, allocate responsibilities and get updates from external trainers in best practice in charity governance.

TRUSTEES' REPORT

Directors and their interests

The directors are the Trustees for charitable purposes. The Directors had no beneficial interest in the Creative Living Centre.

Risk management

The Trustees have assessed the major risks to which the company is exposed, in particular those related to the operations and finances of the company, and are satisfied that systems are in place to mitigate our exposure to the major risks. Since our last annual report, our Risk Register has been reviewed and signed off, and a Business Continuity Plan put in place.

The major areas of risk are identified as:
- Sudden and unexpected loss of income and/or failure to secure adequate external funding with consequences for cash flow and particularly payroll and premises costs.
- General financial risks such as sudden and significant expenditure (eg building repairs), operational risks (eg loss of key staff, IT systems) requirement to comply with changing legislation etc.
- Risk of injury to staff, members or volunteers or other third parties resulting in legal action against the Centre resulting in the need to employ legal defense.

The financial consequences of the above are covered by either our Reserves policy or by insurance. The risks facing the charity will continue to change and existing and proposed activity will be regularly reviewed by Key Management and Trustees.

The annual report was approved by the trustees of the charity on 25 January '23 and signed on its behalf by:

Joanne James
Trustee

CREATIVE LIVING CENTRE

STATEMENT OF TRUSTEES' RESPONSIBILITIES

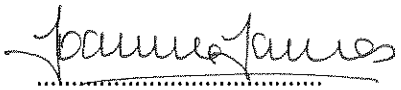
The trustees (who are also the directors of Creative Living Centre for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 25 January '23 and signed on its behalf by:



Joanne James
Trustee

CREATIVE LIVING CENTRE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CREATIVE LIVING CENTRE

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2022 which are set out on pages 11 to 32.

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 Creative Living Centre 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.

CREATIVE LIVING CENTRE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CREATIVE LIVING CENTRE

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, 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 Creative Living Centre 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.

.....

Jonathan Staples BSc FCA DChA
Independent Examiner
ICAEW

Tower House
269 Walmersley Road
Bury
Lancashire
BL9 6NX

26 January 2023

CREATIVE LIVING CENTRE

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2022
(INCLUDING INCOME AND EXPENDITURE ACCOUNT
AND STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES)

	Note	Unrestricted funds £	Restricted funds £	Total 2022 £
Income and Endowments from:				
Donations and legacies	3	23,190	-	23,190
Charitable activities	4	199,949	165,675	365,624
Total income		223,139	165,675	388,814
Expenditure on:				
Charitable activities	7	(262,028)	(67,604)	(329,632)
Total expenditure		(262,028)	(67,604)	(329,632)
Net (expenditure)/income		(38,889)	98,071	59,182
Transfers between funds		12,157	(12,157)	-
Net movement in funds		(26,732)	85,914	59,182
Reconciliation of funds				
Total funds brought forward		159,003	35,615	194,618
Total funds carried forward	19	132,271	121,529	253,800

CREATIVE LIVING CENTRE

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2022
(INCLUDING INCOME AND EXPENDITURE ACCOUNT
AND STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES)

Comparative Statement of Financial Activities to 31st March 2021

	Note	Unrestricted funds £	Restricted funds £	Total 2021 £
Income and Endowments from:				
Donations and legacies	3	24,337	-	24,337
Charitable activities	4	149,480	163,001	312,481
Other income		1,995	-	1,995
Total income		175,812	163,001	338,813
Expenditure on:				
Charitable activities	7	(128,436)	(182,912)	(311,348)
Total expenditure		(128,436)	(182,912)	(311,348)
Net income/(expenditure)		47,376	(19,911)	27,465
Net movement in funds		47,376	(19,911)	27,465
Reconciliation of funds				
Total funds brought forward		111,627	55,526	167,153
Total funds carried forward	19	159,003	35,615	194,618

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2021 is shown in note 19.

CREATIVE LIVING CENTRE

BALANCE SHEET
AS AT 31 MARCH 2022
(REGISTRATION NUMBER: 03442518)

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	14	94	373
Current assets			
Debtors	15	4,788	2,110
Cash at bank and in hand	16	260,262	200,667
		265,050	202,777
Creditors: Amounts falling due within one year	17	(11,344)	(8,532)
Net current assets		253,706	194,245
Net assets		253,800	194,618
Funds of the charity:			
Restricted income funds			
Restricted funds		121,529	35,615
Unrestricted income funds			
Unrestricted funds		132,271	159,003
Total funds	19	253,800	194,618

CREATIVE LIVING CENTRE

BALANCE SHEET
AS AT 31 MARCH 2022
(REGISTRATION NUMBER: 03442518)

For the financial year ending 31 March 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 11 to 33 were approved by the trustees, and authorised for issue on 25 January 23 and signed on their behalf by:

Andrew Leeson
Trustee

Joanne James
Trustee

1 General information

Creative Living Centre is a registered charity operating from Prestwich. The charity is a company limited by guarantee and is incorporated in England and Wales. The address of its registered office is 1A Rectory Lane, Prestwich, Manchester, M25 1BP.

These financial statements were authorised for issue by the trustees on 25 January 2023.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

Creative Living Centre 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 notes.

Basis of preparation

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.

Bury Clinical Commissioning Group (CCG) and the Big Lottery continue to be our main funders. In December 2021, the CCG committed to commissioning our service for a further three years until 31st March 2025. In July 2022, the CCG became part of the new Greater Manchester Integrated Care System (ICS) which now holds the CCG's commissioning responsibilities and contractual agreements. Our Big Lottery funding continues to the end of March 2024.

We also secured funding for a Pathway Coordinator for one year from the Greater Manchester Alternative to Crisis Fund and for a Volunteer Coordinator for one year from the Postcode Lottery.

Other funds were awarded from Garfield Weston, Transport for Greater Manchester, Park Life and Bury Climate Action.

Going concern

The Centre continues to receive committed support from its volunteers and Trustees, and staff and Trustees continue to monitor the Centre's financial position to ensure the charity provides a quality service, within budget. Forecasts have been prepared which indicate the Centre would be able to continue during the current financial year (ie to 31 March 2023), although funding for two posts will cease unless we can secure follow-up funding. The Trustees believe it is appropriate to prepare the accounts on a going concern basis. The accounts do not include any adjustments that may be necessary if future funding cannot be secured.

Company status

The company is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £10 per member of the company.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the company for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Income and endowments

All incoming resources are included in the Statement of Financial Activities when the company is legally entitled to the income and the amount can be quantified with reasonable accuracy. Donated services or facilities, which comprise donated services, are included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised where there is no financial cost borne by a third party. All income is recognised in the Statement of Financial Activities when the conditions for receipt have been met and there is reasonable assurance of receipt.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Expenditure

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

Governance costs

Governance costs are those incurred in the governance of the Charity's assets and are associated with constitutional and statutory requirements.

Support costs

Support costs are those costs incurred directly in support of expenditure on the objects of the charitable company.

Government grants

Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Recognition of liabilities

Liabilities are recognised once there is a legal or constructive obligation that commits the company to the obligation.

Tangible fixed assets and depreciation

The Trustees carry out impairment reviews in accordance with section 27 of FRS 102.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Asset class	Depreciation method and rate
Leasehold property improvements	Over the remaining term of lease
Computer equipment	33.3% reducing balance
Kitchen equipment	25% straight line

The Trustees only capitalise items greater than £500.

Debtors

Short term debtors are measured at transaction price, less any impairment. Loans receivable are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method, less any impairment.

Financial instruments

The company only enters into basic financial instruments transactions that result in the recognition of financial assets and libilities like trade and other accounts receivable and payable, loans from banks and other third parties, loans to related parties and investments in non-puttable ordinary shares.

Debt instruments (other than those wholly repayable or receivable within one year), including loans and other accounts receivable and payable, are initially measured at present value of the future cash flows and subsequently at amortised cost using the effective interest method. Debt instruments that are payable or receivable within one year, typically trade payable or receivables, are measured, initially and subsequently, at the undiscounted amount of the cash or other consideration, expected transaction, like the payment of a trade debt deferred beyond normal business terms or financed at a rate of interest that is not a market rate or in case of an out-right short-term loan not at market rate, the financial asset or liability is measured, initially, at the present value of the future cash flow discounted at a market rate of interest for a similar debt instrument and subsequently at amortised cost.

Financial assets that are measured at cost and amortised cost are assessed at the end of each reporting period for objective evidence of impairment. If objective evidence of impairment is found, an impairment loss is recognised in the Statement of Financial Activity.

For financial assets measured at amortised cost, the impairment loss is measured as the difference between an asset's carrying amount and the present value of estimated cash flows discounted at the asset's original effective interest rate. If a financial asset has a variable interest rate, the discount rate for measuring any impairment loss is the current effective interest rate determined unde the contract.

For financial asstes measured at cost less impairment, the impairment loss is measured as the difference between an asset's carrying amount and best estimate, which is an approximation of the amount that the company would receive for the asset if it were to be sold at the balance sheet date.

Financial assets and liabilities are offset and the net amount reported in the Balance sheet when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously,

Creditors

Short term creditors are measured at the transaction price. Other financial liabilities, including bank loans, are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method.

Judgement in applying accounting policies and key sources of estimation uncertainty

The company makes estimates and assumptions concerning the future. The resulting accounting estimates will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying acounts of assets and liabilities within the next financial year are addressed below.

(i) Useful economic lives of tangible assets

The annual depreciation charge for tangible assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are re-assessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets. See note 13 for the carrying amount of the property pland and equipment, and the accounting policy for tangible fixed assets and depreciation for the useful economic lives for each class of asset.

(ii) Impairment of debtors

The company makes an estimate of the recoverabe value of trade and other debtors.

When assessing impairment of trade and other debtors, management considers factors including the current credit rating of the debtor, the ageing profile of debtors and historical experience. See note 14 for the net carrying amount of the debtors.

3 Income from donations and legacies

	Unrestricted funds General £	Total funds £
Donations	23,190	23,190
Total for 2022	23,190	23,190
Total for 2021	24,337	24,337

4 Income from charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
External funding	5	181,396	165,675	347,071
Charitable income - Centre generated income	6	18,553	-	18,553
Total for 2022		199,949	165,675	365,624
Total for 2021		149,480	163,001	312,481

5 External funding

	Unrestricted General £	Restricted £	Total 2022 £	Total 2021 £
Bury CCG	137,188	-	137,188	138,548
Parklife Community Fund	-	-	-	216
Bury Voluntary Co	-	-	-	2,132
The Edward Gostling Foundation	3,772	5,000	8,772	-
Bury MBC	500	7,736	8,236	-
NatWest Group	2,800	-	2,800	3,000
Henry Smith Charity	-	14,500	14,500	-
Lloyds Foundation	-	-	-	24,833
Co-op Local Community Fund	1,351	-	1,351	393
Lottery RC funds	-	-	-	56,443
Souter Trust	-	-	-	1,000
Archer Trust	2,000	-	2,000	-
Sir Jules Thornton Trust	-	-	-	1,250
Forever Manchester Grant	-	-	-	1,000
AJ Bell Trust	-	-	-	4,800
Neighbourly Community Fund micro-grant	-	-	-	400
Salter Family Charitable Trust	-	-	-	250
Lloyds Bank React Covid Fund	-	-	-	5,591
National Lottery Coronavirus Community Fund	-	-	-	52,315
Forever Manchester Community Support Fund	-	-	-	11,943

	Unrestricted			
	General	Restricted	Total 2022	Total 2021
	£	£	£	£
Peter Kershaw Trust	-	-	-	1,500
Marsh Christian Trust	350	-	350	300
GMCVO	6,912	-	6,912	-
Media Trust	2,000	-	2,000	-
The National Lottery	-	129,850	129,850	-
The Liz Thompson Fund	-	1,000	1,000	-
Independent Mental Health Network	-	250	250	-
Community Climate Action Fund	-	1,956	1,956	-
Barchester Charitable Foundation	-	500	500	-
Postcode Neighbourhood Fund	24,523	-	24,523	-
Screwfix Foundation	-	4,883	4,883	-
	181,396	165,675	347,071	305,914

6 Charitable income - Centre generated income

	Unrestricted		
	General	Total 2022	Total 2021
	£	£	£
Member contributions	6,024	6,024	1,751
Therapy	5,365	5,365	1,958
Room hire	4,594	4,594	2,116
Other income	2,276	2,276	399
Interest on cash deposits	294	294	343
	18,553	18,553	6,567

7 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
Centre Activity for Members				
Activity undertaken directly	8	188,941	65,479	254,420
Support costs	9	73,087	2,125	75,212
Total for 2022		262,028	67,604	329,632
Total for 2021		128,436	182,912	311,348

8 Activity undertaken directly

	Centre activities for members £	Total 2022 £	Total 2021 £
Wages and salaries	144,731	144,731	112,672
Social security costs	9,315	9,315	5,110
Pension costs	6,025	6,025	3,241
General office expenses	8,654	8,654	10,076
Rental of accommodation	54,008	54,008	52,462
Sessional payments	23,334	23,334	9,464
Sundry expenses	3,430	3,430	68
Consultancy fees	-	-	1,400
Volunteer expenses	2,219	2,219	293
Advertising and social media	400	400	129
Equipment	2,304	2,304	2,894
	254,420	254,420	197,809

9 Support costs

	Centre activities for members	Total 2022	Total 2021
	£	£	£
Depeciation	279	279	7,358
Staff salaries	62,695	62,695	98,398
Sundry expenses	7,921	7,921	3,551
Governance costs	4,317	4,317	4,232
	75,212	75,212	113,539

Indirect costs had risen in previous years, largely as a result of appointing a part time fundraiser - a position which was kept under regular review. Our fundraiser worked very hard during Covid, and was successful in many Covid related bids. The jobholder resigned in February 2021, and in view of the uncertainty of major funding streams, trustees decided not to replace. This situation remains under review.

10 Net incoming/outgoing resources

Net incoming resources for the year include:

	2022	2021
	£	£
Operating leases - other assets	31,275	21,400
Independent Examiner fees	2,670	2,550
Depreciation of fixed assets	279	7,358

11 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

12 Staff costs

The aggregate payroll costs were as follows:

	2022 £	2021 £
Staff costs during the year were:		
Wages and salaries	207,426	204,658
Social security costs	9,315	8,851
Pension costs	6,025	5,912
	222,766	219,421

The charity benefited in the year from the time donated by up to 30 (2021: 36) volunteers, including trustees, who provide services which would otherwise need to be provided by paid employees.

The monthly average number of persons employed by the charity during the year was as follows:

	2022 No	2021 No
Centre staff	12	14

No employee received emoluments of more than £60,000 during the year.

The chief executive officer, as the highest paid member of staff, received benefits totalling £22,148 (2021 - £21,054).

13 Taxation

The charity is a registered charity and is therefore exempt from taxation.

14 Tangible fixed assets

	Leasehold property improvements £	Kitchen equipment £	Computer equipment £	Total £
Cost				
At 1 April 2021	136,164	3,436	12,938	152,538
At 31 March 2022	136,164	3,436	12,938	152,538
Depreciation				
At 1 April 2021	136,164	3,361	12,640	152,165
Charge for the year	-	75	204	279
At 31 March 2022	136,164	3,436	12,844	152,444
Net book value				
At 31 March 2022	-	-	94	94
At 31 March 2021	-	75	298	373

15 Debtors

	2022 £	2021 £
Trade debtors	3,846	1,260
Other debtors	942	850
	4,788	2,110

16 Cash and cash equivalents

	2022 £	2021 £
Cash on hand	367	1,131
Cash at bank	259,895	199,536
	260,262	200,667

17 Creditors: amounts falling due within one year

	2022 £	2021 £
Accruals and deferred income	11,344	8,532

18 Obligations under leases and hire purchase contracts

Operating lease commitments

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2022 £	2021 £
Land and buildings		
Within one year	31,275	30,877
Between one and five years	33,881	65,156
	65,156	96,033

The Charity has entered into a new ten year operating lease for the rental of their premises from 29th April 2021. The lease is cancellable after three years on 29 April 2024 and each third anniversary of this date.

19 Funds

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2022 £
Unrestricted					
General	77,843	223,139	(262,028)	217	39,171
Designated					
Property fund	25,000	-	-	5,000	30,000
General fund	35,000	-	-	-	35,000
Allocated funds	21,160	-	-	6,940	28,100
Total unrestricted	159,003	223,139	(262,028)	12,157	132,271
Henry Smith Charity	-	14,500	(6,483)	-	8,017
Lloyds Foundation	15,966	-	(11,662)	(4,304)	-
Co-op Local Community Fund	37	-	(37)	-	-
National Lottery	-	129,850	(28,214)	-	101,636
AJ Bell Trust Wage War on Covid	4,254	-	(1,060)	-	3,194
Lloyds Bank React Covid	3,731	-	(4,137)	406	-
NatWest Group DIYSOS Covid	3,000	-	-	(3,000)	-

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2022 £
Parklife Community Fund 2019	48	-	-	(48)	-
Ambition for Ageing	4,903	-	(3,613)	-	1,290
Mind	148	-	-	(148)	-
National Lottery Coronavirus Community	942	-	-	(942)	-
Forever Manchester Community Support	1,230	-	(1,230)	-	-
Screwfix Foundation	(684)	4,883	-	(4,199)	-
Peter Kershaw Trust	1,360	-	-	-	1,360
Bury CCG Coping & Thriving Comms	680	-	(680)	-	-
Bury Council Town of Culture	-	250	-	-	250
Bury MBC Move It	-	7,486	(4,504)	-	2,982
The Edward Gostling Foundation	-	5,000	(5,078)	78	-
The Liz Thompson Fund	-	1,000	(250)	-	750
Independent Mental Health Network	-	250	(250)	-	-
Community Climate Action Fund	-	1,956	(246)	-	1,710
Barchester Charitable Foundation	-	500	(160)	-	340
Restricted	35,615	165,675	(67,604)	(12,157)	121,529
Total funds	194,618	388,814	(329,632)	-	253,800

Prior year fund analysis

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2021 £
Unrestricted					
General	91,627	175,812	(128,436)	(61,160)	77,843
Designated					
Property fund	20,000	-	-	5,000	25,000
General fund	-	-	-	35,000	35,000
Allocated funds	-	-	-	21,160	21,160
Total unrestricted	111,627	175,812	(128,436)	-	159,003
Lloyds Foundation	28,036	24,833	(36,903)	-	15,966
Co-op Local Community Fund	118	-	(81)	-	37
National Lottery	18,814	56,443	(75,257)	-	-
Living With & Beyond Cancer	906	-	(906)	-	-
Albert Hunt	1,000	-	(1,000)	-	-
AJ Bell Trust Wage War on Covid	-	4,800	(546)	-	4,254
Lloyds Bank React Covid	-	5,591	(1,860)	-	3,731
NatWest Group DIYSOS Covid	-	3,000	-	-	3,000
Parklife Community Fund 2019	1,248	216	(1,416)	-	48
Ambition for Ageing - Games Social	1,097	-	-	(1,097)	-
Ambition for Ageing	1,800	-	(68)	3,171	4,903
Ambition for Ageing - Fit and Fun	1,079	-	-	(1,079)	-
Ambition for Ageing - Crafterama	1,280	-	(285)	(995)	-
Mind	148	-	-	-	148
National Lottery Coronavirus Community	-	52,315	(51,373)	-	942
Forever Manchester Community Support	-	11,943	(10,713)	-	1,230
Screwfix Foundation	-	-	(684)	-	(684)
Peter Kershaw Trust	-	1,500	(140)	-	1,360

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2021 £
Bury Community Covid 19 Emergency	-	1,000	(1,000)	-	-
Bury CCG Coping & Thriving Comms	-	1,360	(680)	-	680
Restricted	55,526	163,001	(182,912)	-	35,615
Total funds	167,153	338,813	(311,348)	-	194,618

The Screwfix Foundation fund showed a deficit figure at the year end of £684. This was as a result of funds being delayed in transit. The expected funds of £4883 were received in June 2021.

The specific purposes for which the funds are to be applied are as follows:

Henry Smith Charity - post covid recovery funding to cover existing staff salaries and additional capacity.

Lloyds Foundation - used towards paying the Creating Better Chances Project.

National Lottery - community fund for Takepart and Outreach Coordinators and staff time.

AJ Bell Trust Wage War on Covid - towards staff hours for new activities.

Lloyds Bank React Covid - towards staff hours, equipment and materials for activities.

NatWest DIYSOS Covid - capital grant to help towards building repairs.

Parklife Community Fund - towards the cost of automated entrance doors.

Mind - to provide a weekly cafe peer-facilitated meet-up for people experiencing social isolation.

Forever Manchester Community Support Covid - towards staff costs for activities, cleaning and administration.

Screwfix foundation - to help towards building repairs.

Bury Council Town of Culture - towards arts and crafts sessions as part of outreach.

Bury MBC Move it - funding for exercise classes for members.

The Edward Gostling Foundation - post covid funding for Senior Support Coordinator time to address the need for additional councelling and enable users to access support in a timely manner.

The Liz Thompson Fund - funding for staff development.

Community Climate Action - funding to regenerate the garden and allotment, growing and cooking plant based food for our cafe.

Barchester Charitable Foundation - towards craft sessions for members.

Forever Manchester Community Support Covid - towards staff costs for activities, cleaning and administration.

Peter Kershaw Trust Covid Grant - towards therapist costs.

Bury Community Covid19 Emergency - towards staff hours.

The designated property fund was created to cover repairs/maintenance on the Rectory Lane property and create a dilapidations fund at the end of the lease.

The designated general fund was created to cover winding down costs of the building, including redundancies, should the charity have to close.

20 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2022 £
Tangible fixed assets	94	-	94
Current assets	143,521	121,529	265,050
Current liabilities	(11,344)	-	(11,344)
Total net assets	132,271	121,529	253,800

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2021 £
Tangible fixed assets	336	37	373
Current assets	167,199	35,578	202,777
Current liabilities	(8,532)	-	(8,532)
Total net assets	159,003	35,615	194,618

21 Analysis of net funds

	At 1 April 2021 £	Financing cash flows £	At 31 March 2022 £
Cash at bank and in hand	200,667	59,595	260,262
Net debt	200,667	59,595	260,262

	At 1 April 2020 £	Financing cash flows £	At 31 March 2021 £
Cash at bank and in hand	123,736	76,931	200,667
Net debt	123,736	76,931	200,667

22 Financial instruments

Categorisation of financial instruments

	2022 £	2021 £
Financial assets that are debt instruments measured at amortised cost	264,108	201,927
Financial liabilities measured at amortised cost	11,344	8,532

Financial assets consist of cash and trade debtors.

Financial liabilities consist of trade creditors and accruals.

23 Indemnity insurance

The Charity has purchased insurance on behalf of the Trustees to protect them from any loss arising from neglect or default, the premium for which is £1,647 (2021: £1,682).

24 Transactions with directors

Some trustees are also volunteers and receive reimbursement of expenses in their capacity as volunteers.

25 Related party transactions

There were no related party transactions in the year that require disclosure in the financial statements.

CREATIVE LIVING CENTRE

England & Wales - Charity number 1064628

Accounts

Company registration number: 03442518

Charity registration number: 1064628

CREATIVE LIVING CENTRE

(A COMPANY LIMITED BY GUARANTEE)

ANNUAL REPORT AND FINANCIAL STATEMENTS

31 MARCH 2021

Horsfield & Smith
Independent Examiner
Tower House
269 Walmersley Road
Bury
Lancashire
BL9 6NX

CREATIVE LIVING CENTRE

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CREATIVE LIVING CENTRE

REFERENCE AND ADMINISTRATIVE DETAILS

Trustees	Brian Muir, Treasurer Joanne James Lindsay Stewart, Chairperson Rachel Frances Hopkins Stephen Michael Parkin Nigel Hoolachan Claire Duffy
Senior Management Team	Liz Thompson, Chief Officer
Principal Office	1A Rectory Lane Prestwich Manchester M25 1BP The charity is incorporated in England.
Company Registration Number	03442518
Charity Registration Number	1064628
Bankers	Unity Trust Bank Plc 9 Brindley Place Birmingham B1 2HB Virgin Money Jubilee House Gosforth Newcastle upon Tyne NE3 4PL
Independent Examiner	Horsfield & Smith Independent Examiner Tower House 269 Walmersley Road Bury Lancashire BL9 6NX

CREATIVE LIVING CENTRE

CHIEF OFFICER AND CHAIR OF TRUSTEES COMBINED REPORT

1. Introduction

This whole year from April 2020 to March 2021 has been totally overshadowed and influenced by Covid 19 and the impact it has had on individuals, organisations, funding, support and basically everything that the Creative Living Centre stands for.

It has been challenging and one of the most difficult years, but it has also made us think differently, be creative, look for opportunities and most of all carry on supporting and delivering to our members both existing and new mental health and well being support.

2. Context

So it is in this context "a covid 19" world of delivery that this report has been written. The enforced lockdowns of the centre, social distancing and moving delivery to a virtual / telephone base and its impact on our normal working patterns and client base has been a challenge we have met and successfully delivered on.

In line with our values of "taking a positive approach to mental health" and 'listening to what people need', the centre stepped up to the challenge of Covid and continued to provide support to its local community in new and creative ways. We have continued to grow our partnership working with other groups as well as working with Bury's Clinical Commissioning Group (CCG) and the local council to mould and shape Bury's mental health strategy across the borough.

3. Service Delivery

Our VOIP phone system and cloud based database meant we could quickly equip staff to work from home, staying connected to each other via daily video conferencing.

Our initial response focused on the following areas:

- Making "triage calls to over 300 people, checking need for any practical support around food and medication and linking individuals in to food parcel deliveries or other help where needed.
- Setting up a rota of weekly calls to those people who were most vulnerable or in need of regular support around their emotional and mental wellbeing – around 90 people were supported on a regular basis in this way.
- Making a resource of videos, including mental health techniques, mindfulness and ideas for activities, accessed via our website and Facebook pages.
- Signposting to relevant Bury and Greater Manchester resources such as Silvercloud on line therapies.
- Providing daily "live" sessions such as quiz, crafts and singing, accessed via video platforms.
- Delivering regular 2 hour video workshops, addressing topics such as stress dealing with change.

From August 2020 onwards, we began a return to some in-person support being delivered at the centre, alongside remote sessions. This blended approach to service delivery is something that is positive to come out of the pandemic and potentially something we perhaps would not have looked at so rapidly. It is definitely our new approach to service delivery that we will build on going forward, but investment to support this dual approach will be needed and will be built into our strategic plan going forward.

By November 2020, sessions at the centre included 1:1 support appointments with our staff, counselling, groups (including crafts, emotional freedom technique and group support sessions) as well as 1:1 art therapy and music therapies.

All of these were of course being delivered under social distancing guidelines, meaning we had to limit numbers attending and make sure people booked ahead for sessions. We also continued with some support calls, remote group activities, phone counselling and both online and in person workshops and courses.

The latter included workshops we had previously run at the centre, as well as those staff had developed in response to the issues which were coming up for people most regularly as a result of Covid and lockdown.

The Centre's commitment to continuing to offer support during lockdown was also recognised by Bury Council's strategic planning and development officer, who commented "CLC is innovative in its approach to supporting people, during the pandemic it has embraced new ways of working and delivered online workshops and live events."

How ever our most valued feedback and drive to continue what we are doing comes in the form of feedback and comments from our members during lockdown, which include the following:

"I did the crafterama, positivetea, quizzes on facebook, support calls from support coordinators. Its so positive. Without it I would have been really low. It's the only time I get to see or talk to people. Its helped with my isolation as otherwise I wouldn't have seen or heard from others."

"Support calls has been the biggest help. Counselling via the CLC. Just knowing it is going to happen has been so helpful. The staff having humour has helped so much. Confidence has increased"

We have continued to work closely with our partners during this period to ensure that members can access the best and most effective support during this unprecedented 12 months.

Our physical numbers as in attendances at the CLC have been much lower in comparison to previous years. We did not previously deliver online services so these numbers have grown to meet the demand of those members who require it.

Our successful Peer Mentor process allowed current and new peer mentors to provide social support calls which freed up Support Coordinator time to carry out support sessions with people who have a higher level of need.

Skilling up our co-tutor volunteers was key for them to run virtual workshops alongside staff, allowing us to increase capacity to run workshops and courses.

4. **Staff**

I couldn't write this report without mentioning the CLC team. The initial period of lockdown was difficult for the staff team, who were faced with the challenge of continuing to support our members, while learning new technology and skills, and at the same time dealing with their own response to the unprecedented situation.

The strong and supported team meant they worked through any personal or professional "wobbles" and actively provided team support via the daily video catch-ups. We also developed our monthly supervision sessions, with specific support around working remotely, and accessing other support around staff resilience and wellbeing. This is captured perfectly in an email just before Christmas

> *"As I reflect on 2020, I feel so blessed to be surrounded by strong, inspirational and caring work colleagues. It has certainly been a tough year and I feel we have all grown professionally this year with the demands of the pandemic.*

In August 2020, we invested in the CLC team by appointing a Centre Manager / Deputy Chief Officer. This was part of our longer term strategy to ensure succession planning, but also to allow the Chief Officer to work more strategically across Bury and GM to influence the mental health agenda by ensuring the CLC was part of this process.

5. **Partners**

The Creative Living Centre has continued to engage with other mental health services as Bury develop the Thrive Model.

The Chief Officer is chair of various groups as the Place Based model develops to ensure joined up mental health delivery across the borough. Although the meetings moved to online, the work continued. Key to this was ensuring that the third sector had a voice and was influencing the mental health strategy for Bury going forward.

Our Chief Officer was selected as the Bury representative on the GM VCSE Mental Health Leadership group

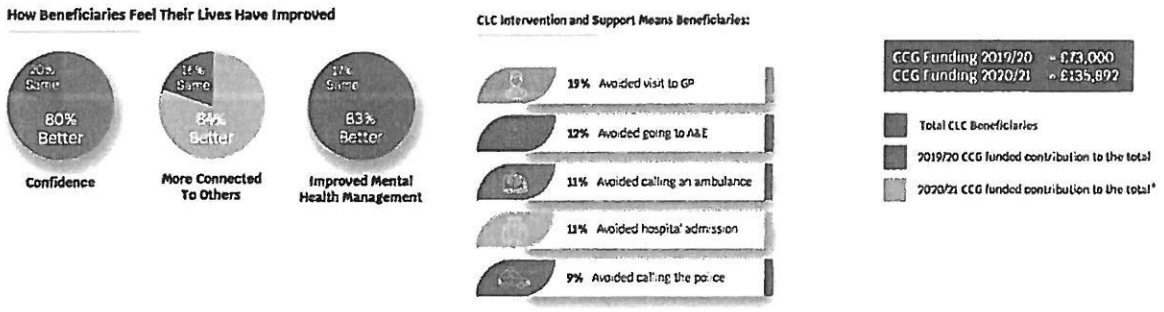
We have been working together with Bury Involvement Group, Streetwise (CYP MH Charity) to lead on the engagement work across Bury to influence the commissioning agenda going forward.

Our strategy to start delivering a "Hub and Spoke" model across Bury and wider continued to develop despite the pandemic. We worked together with community groups in Radcliffe delivering workshop sessions based in community buildings in Radcliffe. We decided to pilot in Radcliffe (an area of particular deprivation in Bury with high levels of substance misuse) working alongside the volunteers at a local food bank. This partnership working with community groups formed part of our "test and learn" process and was a key component for our lottery bid – Reaching Communities which built on the first lottery 3 year funding which ended in November 2020. The feedback was amazing and will be key to demonstrate why additional funding from the lottery is key to this project.

> *"Can I please just say a massive thank you. I was attending sessions at trinity Baptist Radcliffe. In my everyday life now I am using the techniques I was taught they really are making a difference thank you so much I cant wait to start them again."*

6. Outcomes and Successes

We have been working with a consultant funded from Lloyds Trust to develop info graphics demonstrating the impact the CLC has had over 2019 – 2020



- The info graphics were taken to our commissioners in relation to the funding they provide and how it only funds part of our service. The impact of this data was influential in a significant increase of our funding from our commissioners.
- Successful applications to various Covid 19 funding allowed the centre to deliver online and face to face services concurrently.
- We continue to work in partnership with Early break in the delivery of the "Getting Help" telephone crisis line.
- Developed excellent relationships and referral pathways with the Beacon service – Bury's social prescribing service.
- Awaiting the outcome of our stage two bid for further funding from the National Lottery Reaching Communities funds, which will allow us to continue our delivery of workshops across Bury.
- Trustee workshops to build on vision and mission statements to develop our strategic objectives for 2021 – 2026
- Electrical building works completed in line with compliance standards.
- Strengthen our plans for delivering the hub and spoke model

Future plans

It is clear that our future planning will be heavily influenced by the on going challenge that living with Covid presents. This will mean adapting our delivery reviewing the data and feedback and making sure that our approach is inclusive to all. Digital inclusion has highlighted not only how lack of resources and knowledge can impact on accessibility it has also highlighted that loneliness and isolation does not always have a digital answer to resolve this.

Whilst we continue to deliver in person services we have to be cogniscent as to what this means to our staff, volunteers and members some of whom are particularly vulnerable due to underlying health issues.

Our capacity and the ability to deliver are still guided by maintaining social distancing and complying with effective hygiene procedures. This means that our very successful café and lunches has not been open for 12 months. We aim to return to opening up our social spaces but this will have to be in a planned way.

CHIEF OFFICER AND CHAIR OF TRUSTEES COMBINED REPORT

We continue to priorities our in house sessions especially for those members who were not able to access remote services.

The impact of Covid has shown a large increase for counselling and support services specifically and around grief and bereavement. We will be increasing our support to try to meet this increased demand although this will be dependent on access to additional funding to continue to develop services.

We will continue to:

- Work in partnership with other voluntary and statutory mental health services across the borough to provide an approach that is coordinated, consistent and meets the demand, although this will be the biggest challenge.
- Develop listening mechanisms so that we hear what our members and potentially new members require so that we can continue to be creative and flexible to meet their mental health needs.
- Develop a blended service of remote and in-person options, to meet as wide a range of people's needs as possible

We will continue to work creatively and in partnership with the local community groups across Bury. This will increase skills and capacity at a local level and will ensure local mental health and wellbeing support is accessible to all at a local level adapted and reflective of the needs of the local communities.

Our future plans also include the setting out of a new funding strategy and proactively seeking to secure sustainable funding. We are also waiting for confirmation from Bury CCG that we will have a three year contract in place to cover the uncertainty around ICS and its implications on contracts.

Finally, this report has been written by the Chair of Trustees, as our Chief Officer, Liz Thompson, passed away after a short illness in August 2021. Liz had been with the charity for 14 years and will be missed, but her legacy continues.

Lindsay Stewart

Chair of Trustees

TRUSTEES' REPORT

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2021.

The Trustees confirm that the annual report and financial statements of the company comply with current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities 2015 (FRS102).

Objectives and activities

The company's objectives, as stated in the Articles and Memorandum of Association, are:

i) to promote the preservation of mental health and to assist in relieving persons suffering from emotional or mental distress requiring advice or treatment; and

ii) to promote the education of the public in mental health issues.

The Creative Living Centre is a community resource which offers a range of courses, activities, social sessions, counselling and therapies; with the aim of helping people better understand and manage their mental health.

In 2019 we reviewed our vision, for 'a society where responsive, person-centred mental health services are available to all', and this of course forms the guiding principle underlying the work at the Centre, with people's feedback being key to how the service develops. Based on analysis of attendance data, and feedback from our members, we introduced additional 1:1 sessions following our new member appointments, so people are offered more support in the initial stages of accessing the Centre and choosing from the wide range of activities on offer. Each person then moves at their own pace and for as long as needed. We continue to collect regular data and case studies to help us understand the difference the Centre is making, what changes we may need to make, and to celebrate the incredibly courageous stories of those who attend our Centre.

Public benefit

The Trustees have had due regard to the Charity Commission's guidance on public benefit when planning and delivering services at the Creative Living Centre.

As can be seen from the Trustee's report, activities and developments at the Centre are guided by the wishes and needs of the service users (Members), working in collaboration with partners to ensure our service networks effectively with the statutory and voluntary sector.

Financial review

Reserves policy

Trustees approved the reserves Policy which includes a specific Dilapidations Reserve, funded with £5,000 per year, along with a General Reserve of £35,000 to cover redundancy costs (approx £25,000) and Centre wind-down costs of £10,000. Trustees have also agreed to allocate otherwise unrestricted funds to specific expenditure and projects, which as at 31 March 2021 totaled £21,160.

The Reserve and Allocation Funds were covered by the General Fund throughout the year.

Investment powers

Under the Memorandum and Articles of Association, the charity has the power to make any investment which the Trustees see fit.

Structure, governance and management

Constitution policies

On 30 September 1997 the Creative Living Centre became registered with the Charity Commission under registered charity number 1064628. On 25 September 1997 the Creative Living Centre became registered at Companies House as a Company Limited by Guarantee, registered number 3442518. The company was set up by a Memorandum of Association dated 25 September 1997.

The Articles and Memorandum of Association of the Creative Living Centre can be located at Companies House and in the Charity's office (copies being available on request).

Organisational structure

The charity is governed by the trustees who meet monthly as a board. The Centre has a Chief Officer, responsible for strategy, funding, partnerships and overall service delivery, under the guidance of the Trustees (see the Cheif Officer's Report).

Limited by guarantee

The company is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £10 per member of the company.

TRUSTEES' REPORT

Trustees

The Trustees, who are also directors of the charitable company, who served the charity during the year were as follows:

Brian Muir, Treasurer

Joanne James

Lindsay Stewart, Chairperson

Rachel Frances Hopkins

Stephen Michael Parkin

Nigel Hoolachan

Claire Duffy (appointed 14 April 2020)

The trustees acknowledge their responsibility to consider material risks and their impact on the charity's operations. The major risks to which the charity is exposed will be identified and effectiveness of controls to mitigate the risk will be monitored by the Trustees.

Method of appointment or election of Trustees

The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association.

The Chairperson of the Board of Directors is elected by the Board. The Treasurer is also elected by the Board.

The Board of Trustees may at any time elect additional Trustees by calling a General Meeting.

Recruitment, induction and training of trustees

Recruitment of Trustees - The Board is mindful of the overall mix of skills and experience in recruiting new trustees. Interest is normally generated through advertisements and/or contacts and candidates are interviewed by at least two existing trustees following formal application. If successful at interview, appointment is confirmed subject to satisfactory references and statutory checks.

Trustees organise annual training/development events where the trustees meet up and look at future strategy, allocate responsibilities and get updates from external trainers in best practice in charity governance.

TRUSTEES' REPORT

Directors and their interests

The directors are the Trustees for charitable purposes. The Directors had no beneficial interest in the Creative Living Centre.

Risk management

The Trustees have assessed the major risks to which the company is exposed, in particular those related to the operations and finances of the company, and are satisfied that systems are in place to mitigate our exposure to the major risks. Since our last annual report, our Risk Register has been reviewed and signed off, and a Business Continuity Plan put in place.

The major areas of risk are identified as:
- Sudden and unexpected loss of income and/or failure to secure adequate external funding with consequences for cash flow and particularly payroll and premises costs.
- General financial risks such as sudden and significant expenditure (eg building repairs), operational risks (eg loss of key staff, IT systems) requirement to comply with changing legislation etc.
- Risk of injury to staff, members or volunteers or other third parties resulting in legal action against the Centre resulting in the need to employ legal defense.

The financial consequences of the above are covered by either our Reserves policy or by insurance. The risks facing the charity will continue to change and existing and proposed activity will be regularly reviewed by Key Management and Trustees.

The annual report was approved by the trustees of the charity on 9/11/21 and signed on its behalf by:

L. Stewart

Lindsay Stewart
Trustee

CREATIVE LIVING CENTRE

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Creative Living Centre for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 9/11/21 and signed on its behalf by:

.....

Lindsay Stewart
Trustee

CREATIVE LIVING CENTRE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CREATIVE LIVING CENTRE

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2021 which are set out on pages 14 to 34.

Respective responsibilities of trustees and examiner

As the charity's trustees of Creative Living Centre (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 Creative Living Centre 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.

CREATIVE LIVING CENTRE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CREATIVE LIVING CENTRE

Independent examiner's statement

Since Creative Living Centre's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, 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 Creative Living Centre 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.

.....

Jonathan Staples BSc FCA DChA
Independent Examiner
ICAEW

Tower House
269 Walmersley Road
Bury
Lancashire
BL9 6NX

9 November 2021

CREATIVE LIVING CENTRE

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2021
(INCLUDING INCOME AND EXPENDITURE ACCOUNT AND STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES)

	Note	Unrestricted funds £	Restricted funds £	Total 2021 £
Income and Endowments from:				
Donations and legacies	3	24,337	-	24,337
Charitable activities	4	149,480	163,001	312,481
Other income		1,995	-	1,995
Total income		175,812	163,001	338,813
Expenditure on:				
Charitable activities	7	(128,436)	(182,912)	(311,348)
Total expenditure		(128,436)	(182,912)	(311,348)
Net income/(expenditure)		47,376	(19,911)	27,465
Net movement in funds		47,376	(19,911)	27,465
Reconciliation of funds				
Total funds brought forward		111,627	55,526	167,153
Total funds carried forward	19	159,003	35,615	194,618

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2021
(INCLUDING INCOME AND EXPENDITURE ACCOUNT AND STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES)

Comparative Statement of Financial Activities to 31st March 2020

	Note	Unrestricted funds £	Restricted funds £	Total 2020 £
Income and Endowments from:				
Donations and legacies	3	6,292	-	6,292
Charitable activities	4	130,191	150,670	280,861
Total income		136,483	150,670	287,153
Expenditure on:				
Charitable activities	7	(115,300)	(140,142)	(255,442)
Total expenditure		(115,300)	(140,142)	(255,442)
Net income		21,183	10,528	31,711
Net movement in funds		21,183	10,528	31,711
Reconciliation of funds				
Total funds brought forward		90,444	44,998	135,442
Total funds carried forward	19	111,627	55,526	167,153

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2020 is shown in note 19.

CREATIVE LIVING CENTRE

BALANCE SHEET
AS AT 31 MARCH 2021
(REGISTRATION NUMBER: 03442518)

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	14	373	7,730
Current assets			
Debtors	15	2,110	45,618
Cash at bank and in hand	16	200,667	123,736
		202,777	169,354
Creditors: Amounts falling due within one year	17	(8,532)	(9,931)
Net current assets		194,245	159,423
Net assets		194,618	167,153
Funds of the charity:			
Restricted income funds			
Restricted funds		35,615	55,526
Unrestricted income funds			
Unrestricted funds		159,003	111,627
Total funds	19	194,618	167,153

For the financial year ending 31 March 2021 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

CREATIVE LIVING CENTRE

BALANCE SHEET
AS AT 31 MARCH 2021
(REGISTRATION NUMBER: 03442518)

The financial statements on pages 14 to 34 were approved by the trustees, and authorised for issue on ...9/11/21... and signed on their behalf by:

.....
Brian Muir
Trustee

.....
Lindsay Stewart
Trustee

1 General information

Creative Living Centre is a registered charity operating from Prestwich. The charity is a company limited by guarantee and is incorporated in England and Wales. The address of its registered office is 1A Rectory Lane, Prestwich, Manchester, M25 1BP.

These financial statements were authorised for issue by the trustees on 9 November 2021.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

Creative Living Centre 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 notes.

Basis of preparation

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.

Bury CCG continued to support the service provided to Bury residents on a year to year basis at the recently increased higher level. Discussions to provide a longer term commitment have continued and in October 2021, we were awaiting final confirmation that a 3 year contract would be approved.

Our initial Lottery funding expired in November 2020, and our early renewal application for a further grant was halted by Covid. We were successful in an emergency Covid related bid which provided funding through to March 2021, and our bid to the Community Fund was approved from May 2021 through to April 2024.

Our Creating Better Chances project, funded by Lloyds Banking Foundation continued through to October 2021. A bid for 3 year funding to THe Henry Smith Charity was successful and will commence in November 2021, enabling the Centre to continue support in key areas.

Going concern

The Centre continues to receive committed support from its volunteers and Trustees, and staff and Trustees continue to monitor the Centre's financial position to ensure the charity provides a quality service, within budget. Forecasts have been prepared which indicate the Centre would be able to continue during the current financial year (ie to 31 March 2022), subject to a satisfactory outcome with the Lottery. The Trustees believe it is appropriate to prepare the accounts on a going concern basis. The accounts do not include any adjustments that may be necessary if future funding cannot be secured.

Company status

The company is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £10 per member of the company.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the company for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Income and endowments

All incoming resources are included in the Statement of Financial Activities when the company is legally entitled to the income and the amount can be quantified with reasonable accuracy. Donated services or facilities, which comprise donated services, are included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised where there is no financial cost borne by a third party. All income is recognised in the Statement of Financial Activities when the conditions for receipt have been met and there is reasonable assurance of receipt.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Expenditure

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

Governance costs

Governance costs are those incurred in the governance of the Charity's assets and are associated with constitutional and statutory requirements.

Support costs

Support costs are those costs incurred directly in support of expenditure on the objects of the charitable company.

Government grants

Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Recognition of liabilities

Liabilities are recognised once there is a legal or constructive obligation that commits the company to the obligation.

Tangible fixed assets and depreciation

The Trustees carry out impairment reviews in accordance with section 27 of FRS 102.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Asset class	Depreciation method and rate
Leasehold property improvements	Over the remaining term of lease
Computer equipment	33.3% reducing balance
Kitchen equipment	25% straight line

The Trustees only capitalise items greater than £500.

Debtors

Short term debtors are measured at transaction price, less any impairment. Loans receivable are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method, less any impairment.

Financial instruments

The company only enters into basic financial instruments transactions that result in the recognition of financial assets and libilities like trade and other accounts receivable and payable, loans from banks and other third parties, loans to related parties and investments in non-puttable ordinary shares.

Debt instruments (other than those wholly repayable or receivable within one year), including loans and other accounts receivable and payable, are initially measured at present value of the future cash flows and subsequently at amortised cost using the effective interest method. Debt instruments that are payable or receivable within one year, typically trade payable or receivables, are measured, initially and subsequently, at the undiscounted amount of the cash or other consideration, expected transaction, like the payment of a trade debt deferred beyond normal business terms or financed at a rate of interest that is not a market rate or in case of an out-right short-term loan not at market rate, the financial asset or liability is measured, initially, at the present value of the future cash flow discounted at a market rate of interest for a similar debt instrument and subsequently at amortised cost.

Financial assets that are measured at cost and amortised cost are assessed at the end of each reporting period for objective evidence of impairment. If objective evidence of impairment is found, an impairment loss is recognised in the Statement of Financial Activity.

For financial assets measured at amortised cost, the impairment loss is measured as the difference between an asset's carrying amount and the present value of estimated cash flows discounted at the asset's original effective interest rate. If a financial asset has a variable interest rate, the discount rate for measuring any impairment loss is the current effective interest rate determined unde the contract.

For financial asstes measured at cost less impairment, the impairment loss is measured as the difference between an asset's carrying amount and best estimate, which is an approximation of the amount that the company would receive for the asset if it were to be sold at the balance sheet date.

Financial assets and liabilities are offset and the net amount reported in the Balance sheet when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously,

Creditors

Short term creditors are measured at the transaction price. Other financial liabilities, including bank loans, are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method.

Judgement in applying accounting policies and key sources of estimation uncertainty

The company makes estimates and assumptions concerning the future. The resulting accounting estimates will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying acounts of assets and liabilities within the next financial year are addressed below.

(i) Useful economic lives of tangible assets

The annual depreciation charge for tangible assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are re-assessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets. See note 13 for the carrying amount of the property pland and equipment, and the accounting policy for tangible fixed assets and depreciation for the useful economic lives for each class of asset.

(ii) Impairment of debtors

The company makes an estimate of the recoverabe value of trade and other debtors.

When assessing impairment of trade and other debtors, management considers factors including the current credit rating of the debtor, the ageing profile of debtors and historical experience. See note 14 for the net carrying amount of the debtors.

3 Income from donations and legacies

	Unrestricted funds General £	Total funds £
Government grants	19,288	19,288
Donations	5,049	5,049
Total for 2021	24,337	24,337
Total for 2020	6,292	6,292

4 Income from charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
External funding	5	142,913	163,001	305,914
Charitable income - Centre generated income	6	6,567	-	6,567
Total for 2021		149,480	163,001	312,481
Total for 2020		130,191	150,670	280,861

5 External funding

	Unrestricted General £	Restricted £	Total 2021 £	Total 2020 £
Bury CCG	137,188	1,360	138,548	99,296
Parklife Community Fund	-	216	216	2,080
Bury Voluntary Co	1,132	1,000	2,132	-
Lloyds Foundation	-	24,833	24,833	24,053
Co-op Local Community Fund	393	-	393	-
Lottery RC funds	-	56,443	56,443	110,439
Tesco bags of help	-	-	-	863
Souter Trust	1,000	-	1,000	1,000
Archer Trust	-	-	-	2,000
Sir Jules Thornton Trust	1,250	-	1,250	750
Albert Hunt	-	-	-	1,000
The Edward Gostling Foundation	-	-	-	5,000
Bury Athenaeum	-	-	-	1,000
The Austin and Hope Pilkington Trust	-	-	-	1,000
Ambition for Ageing - Games Social	-	-	-	1,810
Ambition for Ageing - Bike & Brew	-	-	-	1,800
Amtition for Ageing - Fit & Fun	-	-	-	1,415
Ambition for Ageing - Crafterama	-	-	-	1,960
Mind	-	-	-	250

	Unrestricted			
	General	Restricted	Total 2021	Total 2020
	£	£	£	£
Forever Manchester Grant	1,000	-	1,000	-
AJ Bell Trust	-	4,800	4,800	-
Neighbourly Community Fund micro-grant	400	-	400	-
Salter Family Charitable Trust	250	-	250	-
Lloyds Bank React Covid Fund	-	5,591	5,591	-
NatWest Group DIYSOS Covid	-	3,000	3,000	-
National Lottery Coronavirus Community Fund	-	52,315	52,315	-
Forever Manchester Community Support Fund	-	11,943	11,943	-
Peter Kershaw Trust	-	1,500	1,500	-
Marsh Christian Trust	300	-	300	-
	142,913	163,001	305,914	255,716

6 Charitable income - Centre generated income

	Unrestricted		
	General	Total 2021	Total 2020
	£	£	£
Member contributions	1,751	1,751	9,335
Therapy	1,958	1,958	2,822
Room hire	2,116	2,116	9,808
Net income from lunches	-	-	1,748
Other income	399	399	930
Interest on cash deposits	343	343	502
	6,567	6,567	25,145

7 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
Centre Activity for Members				
Activity undertaken directly	8	90,980	106,829	197,809
Support costs		37,456	76,083	113,539
Total for 2021		128,436	182,912	311,348
Total for 2020		115,300	140,142	255,442

8 Activity undertaken directly

	Centre activities for members £	Total 2021 £	Total 2020 £
Wages and salaries	112,672	112,672	81,842
Social security costs	5,110	5,110	3,712
Pension costs	3,241	3,241	2,354
General office expenses	10,076	10,076	3,363
Rental of accommodation	52,462	52,462	40,351
Sessional payments	9,464	9,464	14,835
Sundry expenses	68	68	187
Consultancy fees	1,400	1,400	2,500
Volunteer expenses	293	293	3,195
Advertising and social media	129	129	559
Equipment	2,894	2,894	1,916
	197,809	197,809	154,814

9 Support costs

	Centre activities for members	Total 2021	Total 2020
	£	£	£
Depeciation	7,358	7,358	7,844
Staff salaries	98,398	98,398	84,380
Sundry expenses	3,551	3,551	4,219
Governance costs	4,232	4,232	4,185
	113,539	113,539	100,628

Indirect costs had risen in previous years, largely as a result of appointing a part time fundraiser - a position which was kept under regular review. Our fundraiser worked very hard during Covid, and was successful in many Covid related bids. The jobholder resigned in February 2021, and in view of the uncertainty of major funding streams, trustees decided not to replace. This situation remains under review.

10 Net incoming/outgoing resources

Net incoming resources for the year include:

	2021	2020
	£	£
Operating leases - other assets	21,400	22,525
Independent Examiner fees	2,550	2,485
Depreciation of fixed assets	7,358	7,844

11 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

12 Staff costs

The aggregate payroll costs were as follows:

	2021 £	2020 £
Staff costs during the year were:		
Wages and salaries	204,658	160,895
Social security costs	8,851	6,975
Pension costs	5,912	4,418
	219,421	172,288

The charity benefited in the year from the time donated by up to 36 (2020: 36) volunteers, including trustees, who provide services which would otherwise need to be provided by paid employees.

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

	2021 No.	2020 No.
Administrative Staff	7(3.6)	7(3.4)
Direct Charitable Staff	7(4.0)	6(3.2)
	14(7.6)	13(6.6)

No employee received emoluments of more than £60,000 during the year.

The chief executive officer, as the highest paid member of staff, received benefits totalling £21,054 (2020 - £21,136).

13 Taxation

The charity is a registered charity and is therefore exempt from taxation.

14 Tangible fixed assets

	Leasehold property improvements £	Kitchen equipment £	Computer equipment £	Total £
Cost				
At 1 April 2020	136,164	3,436	12,938	152,538
At 31 March 2021	136,164	3,436	12,938	152,538

	Leasehold property improvements £	Kitchen equipment £	Computer equipment £	Total £
Depreciation				
At 1 April 2020	129,108	3,286	12,413	144,807
Charge for the year	7,056	75	227	7,358
At 31 March 2021	136,164	3,361	12,640	152,165
Net book value				
At 31 March 2021	-	75	298	373
At 31 March 2020	7,056	150	525	7,731

15 Debtors

	2021 £	2020 £
Trade debtors	1,260	44,812
Other debtors	850	806
	2,110	45,618

16 Cash and cash equivalents

	2021 £	2020 £
Cash on hand	1,131	2,492
Cash at bank	199,536	121,244
	200,667	123,736

17 Creditors: amounts falling due within one year

	2021 £	2020 £
Accruals and deferred income	8,532	9,931

18 Obligations under leases and hire purchase contracts

Operating lease commitments

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2021 £	2020 £
Land and buildings		
Within one year	30,877	22,525
Between one and five years	65,156	2,208
	96,033	24,733

The Charity has entered into a new ten year operating lease for the rental of their premises from 29th April 2021. The lease is cancellable after three years on 29 April 2024 and each third anniversary of this date.

19 Funds

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2021 £
Unrestricted					
General	91,627	175,812	(128,436)	(61,160)	77,843
Designated					
Property fund	20,000	-	-	5,000	25,000
General fund	-	-	-	35,000	35,000
Allocated funds	-	-	-	21,160	21,160
Total unrestricted	111,627	175,812	(128,436)	-	159,003
Lloyds Foundation	28,036	24,833	(36,903)	-	15,966
Co-op Local Community Fund	118	-	(81)	-	37
National Lottery	18,814	56,443	(75,257)	-	-
Living With & Beyond Cancer	906	-	(906)	-	-
Albert Hunt	1,000	-	(1,000)	-	-
AJ Bell Trust Wage War on Covid	-	4,800	(546)	-	4,254
Lloyds Bank React Covid	-	5,591	(1,860)	-	3,731

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2021 £
NatWest Group DIYSOS Covid	-	3,000	-	-	3,000
Parklife Community Fund 2019	1,248	216	(1,416)	-	48
Ambition for Ageing - Games Social	1,097	-	-	(1,097)	-
Ambition for Ageing - Bike and Brew	1,800	-	(68)	3,171	4,903
Ambition for Ageing - Fit and Fun	1,079	-	-	(1,079)	-
Ambition for Ageing - Crafterama	1,280	-	(285)	(995)	-
Mind	148	-	-	-	148
National Lottery Coronavirus Community	-	52,315	(51,373)	-	942
Forever Manchester Community Support	-	11,943	(10,713)	-	1,230
Screwfix Foundation	-	-	(684)	-	(684)
Peter Kershaw Trust	-	1,500	(140)	-	1,360
Bury Community Covid 19 Emergency	-	1,000	(1,000)	-	-
Bury CCG Coping & Thriving Comms	-	1,360	(680)	-	680
Restricted	55,526	163,001	(182,912)	-	35,615
Total funds	167,153	338,813	(311,348)	-	194,618

Prior year fund analysis

	Balance at 1 April 2019 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2020 £
Unrestricted					
General	75,444	136,483	(115,300)	(5,000)	91,627
Designated					
Property fund	15,000	-	-	5,000	20,000
Total unrestricted	90,444	136,483	(115,300)	-	111,627
Lloyds Foundation	24,401	24,053	(20,418)	-	28,036

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

	Balance at 1 April 2019 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2020 £
Co-op Local Community Fund	172	-	(54)	-	118
National Lottery	21,448	110,439	(113,073)	-	18,814
Living With & Beyond Cancer	(602)	5,000	(3,492)	-	906
Tesco - Bags of Help	(421)	863	(442)	-	-
Albert Hunt	-	1,000	-	-	1,000
Parklife Community Fund 2018	-	880	(832)	-	48
Parklife Community Fund 2019	-	1,200	-	-	1,200
Ambition for Ageing - Games Social	-	1,810	(713)	-	1,097
Ambition for Ageing - Bike and Brew	-	1,800	-	-	1,800
Ambition for Ageing - Fit and Fun	-	1,415	(336)	-	1,079
Ambition for Ageing - Crafterama	-	1,960	(680)	-	1,280
Mind	-	250	(102)	-	148
Restricted	44,998	150,670	(140,142)	-	55,526
Total funds	135,442	287,153	(255,442)	-	167,153

The Screwfix Foundation fund showed a deficit figure at the year end of £684. This was as a result of funds being delayed in transit. The expected funds of £4833 were received in June 2021.

The specific purposes for which the funds are to be applied are as follows:

Lloyds Foundation - used towards paying the Creating Better Chances Project.

National Lottery - used towards the Reaching Communities Project and Centre costs as detailed in the fund application.

Living With and Beyond Cancer - to provide support to people affected by cancer, including peer support to access activities and services from other LWBC agencies.

Funds from Tesco, M&S and Ambition for Ageing have all been used directly for member sessions.

Albert Hunt - to provide one to one therapies.

Parklife Community Fund - towards the cost of automated entrance doors.

Mind - to provide a weekly cafe peer-facilitated meet-up for people experiencing social isolation.

AJ Bell Trust Wage War on Covid - towards staff hours for new activities.

Lloyds Bank React Covid - towards staff hours, equipment and materials for activities.

NatWest DIYSOS Covid - capital grant to help towards building repairs.

Forever Manchester Community Support Covid - towards staff costs for activities, cleaning and administration.

Peter Kershaw Trust Covid Grant - towards therapist costs.

Bury Community Covid19 Emergency - towards staff hours.

The designated property fund was created to cover repairs/maintenance on the Rectory Lane property and create a dilapidations fund at the end of the lease.

The designated general fund was created to cover winding down costs of the building, including redundancies, should the charity have to close.

20 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2021 £
Tangible fixed assets	336	37	373
Current assets	167,199	35,578	202,777
Current liabilities	(8,532)	-	(8,532)
Total net assets	159,003	35,615	194,618

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2020 £
Tangible fixed assets	7,655	75	7,730
Current assets	113,903	55,451	169,354
Current liabilities	(9,931)	-	(9,931)
Total net assets	111,627	55,526	167,153

21 Analysis of net funds

	At 1 April 2020 £	Financing cash flows £	At 31 March 2021 £
Cash at bank and in hand	123,736	76,931	200,667
Net debt	123,736	76,931	200,667

	At 1 April 2019 £	Financing cash flows £	At 31 March 2020 £
Cash at bank and in hand	134,356	(10,620)	123,736
Net debt	134,356	(10,620)	123,736

22 Financial instruments

Categorisation of financial instruments

	2021	2020
	£	£
Financial assets that are debt instruments measured at amortised cost	201,927	168,548
Financial liabilities measured at amortised cost	8,532	9,931

Financial assets consist of cash and trade debtors.

Financial liabilities consist of trade creditors and accruals.

23 Transactions with directors

Some trustees are also volunteers and receive reimbursement of expenses in their capacity as volunteers.

24 Indemnity insurance

The Charity has purchased insurance on behalf of the Trustees to protect them from any loss arising from neglect or default, the premium for which is £1,682 (2020: £1,460).

25 Related party transactions

There were no related party transactions in the year that require disclosure in the financial statements.