

Company registration number: 03582229

Charity registration number: 1075896

# BELL VIEW (BELFORD)

(A company limited by guarantee)

Annual Report and Financial Statements  
for the Year Ended 31 March 2025

## **Bell View (Belford)**

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## Bell View (Belford)

### Reference and Administrative Details

<b>Trustees</b>	Mr G Renner Thompson Mrs M Todd Dr E Miller The Reverend L M Taylor-Kenyon Mr M J McMahon (resigned 12 January 2025) Miss E Duncan Dr S A Tinnion Mrs K M Williamson Mrs H B Henderson (resigned 17 January 2025) Mrs J E Cowley
<b>Registered Office</b>	33 West Street Belford Northumberland NE70 7QB The charity is incorporated in England and Wales.
<b>Company Registration Number</b>	03582229
<b>Charity Registration Number</b>	1075896
<b>Bankers</b>	Barclays Bank Plc 5 St Anne's Street Quayside Newcastle upon Tyne NE1 2BH  Flagstone 1st Floor, Clareville House 26-27 Oxendon Street London
<b>Auditor</b>	Azets Audit Services Bulman House Regent Centre Gosforth Newcastle upon Tyne NE3 3LS

## **Bell View (Belford)**

### **Chairperson's and Operational Report**

#### **Chair's Report for year ending 31st March 2025**

As a longstanding trustee of Bell View (Belford), I am honoured to have taken on the role of Chair. This has been a year of significant change, yet we have emerged both more resilient and more sustainable than ever. Our charity remains partially dependent upon grant funding: we are extremely grateful to all our funders, but particularly thankful of the Trusts and Foundations who have provided Bell View with longer-term commitments. I am delighted to report that we are continuing to provide the support we had envisaged 20 years ago when Bell View Resource Centre was opened.

#### **A Year of Strategic Transformation**

The 2024-25 financial year required us to make some of the most difficult decisions in our charity's history. The closure of Bell View Care (one of our two trading subsidiaries that support the charity's work) in February 2025 was not taken lightly, but declining client numbers and mounting financial losses left us with no choice. However, what followed demonstrates the resilience and innovation that defines our organisation.

Within a month, we had successfully launched Home From Home as a new service within our Bell View Help at Home trading subsidiary. This wasn't just about maintaining services - it was about creating a more sustainable model that could serve our community for years to come.

#### **Leadership and Governance**

We saw substantial transitions at the top of our organisation with the departures of CEO Barry Lyden, Executive Advisor Ann Gibbons, and my predecessor as Chair, Martin McMahon. Following these changes, the Board took this opportunity to streamline our structure and reduce overheads while maintaining service excellence.

Our decision not to replace the CEO role reflects our confidence in the collaborative management team led by Juliet Short, Charlie Wadsworth and Cat Wood. This approach has already proven effective and positions us well for the future.

#### **Financial Stewardship**

Our £237,000 deficit reflects the planned costs of transformation - closure expenses, launch costs, infrastructure improvements, and reorganisation. Despite this necessary investment, our unrestricted reserves remain robust at £318,000, held primarily within our profitable Help at Home business: this solid financial foundation ensures we can complete our transition and build a more sustainable future.

#### **Looking Forward**

As we enter our next chapter, I am excited about our prospects. Our new charity strategy builds on these established foundations while opening doors to serve a broader demographic, ensuring we remain relevant and vital to both our traditional service users and new communities who can benefit from our expertise. Our streamlined structure, the success of Help at Home, and the early positive signs from Home From Home give me great confidence. We have maintained our charitable mission while building a more resilient organisation.

## **Bell View (Belford)**

### **Chairperson's and Operational Report**

I extend my deepest gratitude to our incredible volunteers, dedicated staff, and loyal supporters who have stood with us through this period of change. Together, we continue to make a real difference in the lives of people across our region.

A handwritten signature in black ink that reads "E Duncan". The signature is written in a cursive, flowing style.

Eileen Duncan 09 Oct 2025 14:57:40 BST (UTC +1)

**Eileen Duncan, Chair of Trustees**

## **Bell View (Belford)**

### **Chairperson's and Operational Report**

#### **Operational Report for the Year ended 31st March 2025 Executive Summary**

The 2024-25 financial year marked a pivotal transformation for Bell View Belford as we successfully restructured our operations to ensure long-term sustainability while maintaining our commitment to supporting older, vulnerable, and disadvantaged people across our region.

##### **Key Achievements:**

- Maintained strong financial position with £317K unrestricted reserves
- Completed strategic leadership transition and organisational restructuring
- Expanded community programming within Bell View (Belford) while maintaining our core charitable services
- Successfully launched 'Home From Home at Bell View' service following the strategic closure of Bell View Care
- Bell View Help at Home achieved record performance

##### **Bell View Belford - One Company**

Bell View Belford is a company limited by guarantee and a registered charity, which historically hosted two connected trading companies: Bell View Care Limited (now ceased operations) and Help at Home Limited. Both trading arms were established to support the charity's mission.

Bell View Belford serves as the community charity hub, providing support and services from Belford to scattered rural, coastal, and village communities extending to the Scottish border. For over 20 years, we've championed asset-based community development, recognising that our rural communities' greatest strengths lie not in external services but in the skills, connections, and mutual support of local people. We continue to support older, vulnerable, disabled, or disadvantaged people and their carers, while increasingly serving our whole community as active participants and contributors, not passive recipients - a philosophy that has guided us since our doors opened in 2004.

Help at Home operates as a profitable social enterprise providing domiciliary care across Belford, Wooler, Berwick, Seahouses and surrounding areas. Under Cat Wood's leadership, this CQC-regulated service (rated 'Good' at the last inspection) enables clients to remain in their own homes. With dedicated care providers regularly supporting more than thirty clients, Help at Home achieved record performance this year and continues to be the cornerstone of our financial sustainability.

##### **Home From Home Service**

Launched in March 2025, Home From Home provides adult day care services, filling the gap left by Bell View Care's closure while operating under a more sustainable model. This new service operates within our Help at Home trading subsidiary, benefiting from established management expertise and operational efficiencies. Early indicators show strong demand and positive feedback, with the service expected to reach break-even within its first year of operation.

## Bell View (Belford)

### Chairperson's and Operational Report

#### Financial Performance and Strategic Investment: Understanding Our 2024-25 Financial Position

The charity itself operates with income of £323,000. Like most charities, we rely significantly on fundraising activities and grant income to support the cost of our charitable services and Help at Home provides crucial core funding to the charity through gifting annual profits to the charity. It's important to note that while our consolidated accounts show turnover of £1.8 million, Bell View (Belford) the charity remains a medium-sized charity. The consolidated figure includes the considerable turnover of our trading subsidiary Bell View Help at Home.

The reported deficit of £237,000 reflects strategic transformation across the Bell View group: this planned investment breaks down into several key categories:

#### Transformation Costs:

- Staff transition and reorganisation costs
- One-off closure expenses for Bell View Care operations
- Launch investments for Home From Home service
- Infrastructure improvements to Bell View Resource Centre

**Strategic Context:** Despite this deficit, Bell View maintains a robust financial foundation with unrestricted reserves of £317K, primarily held within our profitable Help at Home business. Our cash position remains strong, ensuring operational continuity throughout this transition period.

#### Funding Partners and Community Support

We are profoundly grateful to our funding partners who help make our charitable work possible. We are particularly grateful for the long-term support from The Ballinger Charitable Trust, the FB & PFB Lough Fund (via The Community Foundation) and the Sir James Knott Trust. As a medium-sized charity, we remain significantly dependent on grant funding to deliver our charitable programmes. See the table below to see our primary funding sources for 2024-25

#### Sources of Funding (2024-25)

Income Stream	Amount
Gifting from Trading Arms	£117,000
Grants (core) & restricted grants	£98,000
Donations	£25,000
Investment Income	£17,000
Room Hire/Lettings	£15,000
Fundraising	£11,000

## **Bell View (Belford)**

### **Chairperson's and Operational Report**

#### **Key Partners (2024-25)**

Thank you to the following key partners, whose funding has helped us to maintain and expand our vital services:-

- Belford Community Group
- Capt Leyland Fund
- Community Foundation North East
- Community Fridge Hubbub
- Co-op Community Fund
- Kellet Fund
- FB and PFB Lough Fund [ongoing support]
- Sir James Knott Trust [Y2 of 3 years]
- The Ballinger Trust [ongoing support]
- The Barmoor Wind Farm Trust
- Thriving Together

#### **Bell View (Belford): Our Charitable Activities and Community Outreach Core Services and Programming**

Our Resource Centre continues as the heart of community life, with our Warm Hub and Warm Space provisions remaining highly popular. True to our founding principles, we create platforms for community members to share their skills and support one another rather than simply providing services. Bell View hosts more than 30 different activities ranging from exercise classes to craft workshops, educational programmes to social groups across the region.

Additionally, our food distribution programme expanded significantly in 2024-25. Through a subscription funded by Northumberland County Council, we now receive 100kg of food weekly from FareShare North East. This supplements our existing food project and is distributed to people in need and to the wider community via our Share Shed and a Share Table at Belford Community Shop. The programme has continued to grow, and we are delighted that the wider community shares excess produce - a perfect example of community reciprocity in action.

In summary, during 2024-25, 55 active groups delivered 1,160 sessions generating 31,000 attendances from an estimated 800-1,200 unique users. These unique users comprise both core regular users of our facility (circa 200-400) and occasional visitors, for example staff from statutory/VCSE organisations attending training or meetings plus those joining us for community events.

Our community transport programme is a vital enabling service that underpins everything we do. Recognising that rural isolation is one of the biggest challenges our communities face, transport grew by 15% during this period delivering approximately 1,000 journeys and covering more than 18,000 miles. We're delighted to have recently expanded our impact through the Rural Aspirations project, providing daily transport home for college students-opening educational prospects that might otherwise be inaccessible in our rural area. This service doesn't just move people - it connects them to opportunities, services, and each other.



## **Bell View (Belford)**

### **Chairperson's and Operational Report**

Recognising that rurality brings challenges to all age groups, we have continued to broaden our appeal. For example, we have hosted the marvellous Holiday at Home programme for younger children; supported the Berwickshire Swap within Bell View; ran a collaborative Christmas Fair with Belford Community Group; enjoyed being a venue (again) for the Belford Arts Festival Weekend; introduced a Wellbeing Weekend event and held a wonderful Family Fun Day to celebrate our 20th anniversary.

In 2025-26, we're already enjoying new programmes including: Karate classes; British Sign Language instruction; Tai Chi sessions; Mindfulness; Reiki; Reflexology. Furthermore, we have additional community programmes in development.

The feedback from our beneficiaries remains overwhelmingly positive and participants acknowledge the welcoming nature of our centre and its vital role in combatting rural isolation.

"There's such a warm, welcoming atmosphere: it's very special. I'm so glad I walked through that door. At Bell View, no one's a stranger, just a friend you haven't yet met."

"The social aspect is the thing I like most about the exercise sessions. I'm on my own now, so this keeps me going during the week. I've gained some really good friends here. Without a doubt, this is a welcoming place."

### **Volunteers and Community Partnership**

The dedication of our volunteers remains the lifeblood of Bell View. We have a veritable army of helpers in the form of our 90 superb volunteers. We estimate that they undertook more than 6000 hours of work on our behalf during this year - with an estimated worth of £117,000. We couldn't afford them!

Some volunteers are also service users, creating reciprocal relationships where people both give and receive support - this blurring of traditional boundaries between helper and helped has been central to our ethos since 2004. Feedback from our volunteers: "It's a great way to meet your neighbours & meet new people. The team are a happy, fun group of people who always make me feel welcome and valued."

Our volunteers contribute across all activities including fundraising, café operations, client transportation, gardening, and programme delivery. Every activity at Bell View reflects community assets in action - residents sharing their skills, supporting one another, and forging new friendships through shared interests. These are not services we deliver; they are connections we facilitate.

We celebrated this stellar service through our Volunteer Recognition Evening in June 2025, presenting long service awards and acknowledging the extraordinary commitment that makes our work possible.

## **Bell View (Belford)**

### **Chairperson's and Operational Report**

#### **Team Changes and Key Management**

During the year both Ann Gibbons and Barry Lyden, our Executive Advisor and CEO, stepped down. In addition, our Trustee Chair, Martin McMahon resigned in January 2025. We would like to thank Ann, Barry and Martin and wish them the very best for the future. Eileen Duncan, our longest serving Trustee with a tenure over 27 years is the new Chair of the Trustee Board.

In addition to simplifying our Trading Arm structure we have taken steps to streamline the Charity team organisation. Following the departure of our CEO, the Board have decided not to replace that role. This streamlined structure reduces overhead costs while leveraging our team's extensive experience and proven capabilities. The day-to-day activities are led by an experienced management team including: Juliet Short (Head of Operations); Charlie Wadsworth (Head of Finance) and Cat Wood (Help at Home Manager). In January 2025, we welcomed Emma Arthur as our Events and Operations manager.

#### **Risk Management and Continuity**

Our governance transition was managed with careful succession planning, maintaining operational continuity and stakeholder confidence. The Board maintains an appropriate skills mix and oversight capability for our transformed operations.

#### **Looking Forward: Sustainability and Growth Financial Projections**

With our streamlined organisational structure and robust operational plan, and with 6 months into the new financial year, we are in a period of financial stability which we fully anticipate continuing. Home From Home's early success indicators suggest sustainable operations within the first full year, while Help at Home continues a strong, robust business with increasing demand.

#### **Bell View Strategic Priorities**

Our transformed structure positions us to serve our community more effectively while ensuring long-term financial sustainability. We remain committed to supporting older, vulnerable, and disadvantaged people while expanding our reach across all age groups in our rural communities. Our strategic priorities build on our asset-based approach:

- Expand our community transport services - recognising this as the key enabler for everything else we do in addressing rural isolation
- Develop new community programming addressing identified local needs
- Strengthen funding partnerships and diversify revenue streams
- Continue infrastructure investments in Belford Resource Centre
- Support more resident-led initiatives using Bell View's resources as a platform
- Explore opportunities for regional service expansion

## **Bell View (Belford)**

### **Chairperson's and Operational Report**

#### **Conclusion**

The 2024-25 year tested our resilience and strategic thinking. Through careful planning, community support, and the dedication of our staff and volunteers, we have emerged stronger and more sustainable. Our financial deficit reflects strategic investment, and our strong balance sheet provides the foundation for continued growth and service delivery.

Our refreshed strategy does not change who we are but amplifies what we have always done best - seeing our rural communities not as isolated or lacking, but as rich in untapped potential, waiting for the right connections to flourish. After 20 years, we know that the question is not "what does our community need?" but "what can our community create together?"

We enter 2025-26 with confidence in our mission, excitement about our new service offerings, and gratitude for the community that makes our work possible.

## **Bell View (Belford)**

### **Trustees' Report**

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

#### **Structure, governance and management**

##### ***Nature of governing document***

The company was incorporated on 16th June 1998. It is registered under the Companies Act 1985, Company Number: 3582229 and is a registered charity, Charity Number: I075896. The company is governed by its Memorandum and Articles of Association, of which an updated version was adopted by Special Resolution and passed at the Annual General Meeting on 28th November 2006. The Articles were amended by special resolution on the 15th December, 2020.

##### ***Induction and training of trustees***

The skill base and representation of the Management Committee is regularly reviewed. A Trustee Recruitment and Induction pack has been compiled and reviewed by the trustees. They include the vision and aims of Bell View, selected portions of Bell View documents, Charity commission publications and NCVO documents. Current practice is that from time-to-time upcoming trustee vacancies will be advertised and applications sought. Enquirers are invited to visit the charity, meet with and have informal discussions with one or two current trustees and the CEO. They may also meet with staff, managers, and users of the services. An invitation will be given to attend part of at least one Trustee meeting. Following this a more formal discussion with the board of trustees may take place before applicants are invited to put themselves forward for election at the following AGM.

The training needs of both trustees and staff are assessed on a regular basis, arrangements are made to access appropriate training as identified wherever possible and appropriate.

##### ***Organisational structure***

The Trustee Board comprises a maximum of twelve Directors/Trustees, elected by the membership at the Annual General Meeting, together with a maximum of four co-optees. Co-opted Directors/Trustees serve until the next Annual General Meeting. At each Annual General Meeting one third of the elected Directors/Trustees shall retire. Those who have been in office longest shall retire first. All retiring Directors/Trustees shall be eligible for re-election.

##### ***Risk Management:***

The Management Committee has reviewed the major risks the charity is exposed to and established systems to mitigate the risk identified. They have approved a strategic plan which allows for the diversification of funding and an expansion of activities.

## **Bell View (Belford)**

### **Trustees' Report**

#### **Objectives and activities**

##### ***Objects and aims***

Bell View (Belford) is a community charity, based in Belford North Northumberland, providing support and services to scattered rural and coastal towns and villages covering an extensive area up to the border with Scotland.

The objects of the charity are;

(a) The relief of older people, disabled people and those in poor health in particular those resident in rural North Northumberland

i. By the provision of support and training to their carers;

ii. By encouraging and facilitating intergenerational activity;

iii. In any manner which is now or may at any time be deemed to be charitable.

(b) The advancement of education, particularly in rural North Northumberland to provide people with a better understanding of the needs and wishes of persons of different age groups

(c) The relief of poverty, particularly in North Northumberland.

The Trustees are satisfied that Bell View (Belford) continues to deliver activities to meet these objects.

#### ***Fundraising disclosures***

The charity is required to report how it deals with fundraising from the public. The charity does not use a professional fundraiser or commercial participator to raise funds. Any monies raised direct from the public follows all guidelines set out by the Charity Commission and UK law in every respect. We respect the privacy and contact preferences of all public donors.

#### ***Public benefit***

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.

#### ***Financial review***

The total consolidated income in the year was £1,812,843 compared to £1,741,729 the year before. The net movement in funds decreased by £237,126. The majority of the General Funds remain designated and as at 31 March 2025 the charity had unrestricted free reserves of £30,916. The level of net assets has remained strong whilst continuing to deliver and expand services to its beneficiaries.

Grants remain a principal source of funding, and the support of individual funders continues to play an important part of the Charity. Bell View Help at Home Limited has been the main contributor to the overall growth. All taxable profits for the year ended 31 March 2025 will be gifted to the charity, providing significant financial support to Bell View in due course.

#### ***Policy on reserves***

The Management Committee reviewed the charity's reserves requirements. It was decided that the aim would be to have sufficient unrestricted reserves to cover three months' running costs for the Resource Centre, including staff costs. These and other reserves are itemised as designated reserves and are detailed in the notes to the accounts.

## Bell View (Belford)

### Trustees' Report

#### ***Investment policy and objectives***

It is the Trustees' responsibility to safeguard the charity's assets and to decide how to use these assets in order to achieve the charity's aims. In managing these assets, the Trustees are seeking to balance the obligation to safeguard the charity's resources, with a desire to maximize the return achieved, and a need to ensure that funds are available as required to pay for goods and services. This policy sets out how the Trustees aim to achieve this and is based on the guidance in the Charity Commission's publication CC14 - Charities and Investment Matters.

The company has the power to invest in or upon such investments, securities, or property as it may think fit. For the time being we are following a low-risk investment policy with ease of access and flexible arrangements. If we move to a position where we need to consider further investment to maximize return, the Trustees will seek the advice of an independent Financial Advisor on such investments.

#### **Key Management Personnel**

Mr B.D. Lyden - Chief Executive Officer to November 2024

Mrs A. Gibbons - Executive Advisor to December 2024

Ms J. Short - Head of Operations

Mr C. Wadsworth – Head of Finance

Ms L.A. Matthews – Manager Bell View Care Limited to February 2025

Mrs C. Wood - Manager Bell View Help at Home Limited

#### **Trustees and Officers**

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

Trustees:	Mr G Renner Thompson
	Mrs M Todd
	Dr E Miller
	The Reverend L M Taylor-Kenyon
	Mr M J McMahon (resigned 12 January 2025)
	Miss E Duncan
	Dr S A Tinnion
	Mrs K M Williamson
	Mrs H B Henderson (resigned 17 January 2025)
	Mrs J E Cowley

## Bell View (Belford)

### Trustees' Report

#### Statement of trustees' responsibilities

The trustees (who are also the directors of Bell View (Belford) 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".

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 parent charitable company and the group and of the incoming resources and application of resources, including its income and expenditure, of the charitable group 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 parent 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 parent charitable company and the group 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 parent charitable company and the group 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.

#### Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

#### Reappointment of auditor

In accordance with section 485 of the Companies Act 2006, a resolution for the re-appointment of Azets Audit Services as auditors of the charity is to be proposed at the forthcoming Annual General Meeting.

**Bell View (Belford)**

**Trustees' Report**

The annual report was approved by the trustees of the charity on 09 October 2025 and signed on its behalf by:

*E Duncan*

Eileen Duncan 09 Oct 2025 14:57:40 BST (UTC +1)

.....  
Miss E Duncan  
Trustee



## **Bell View (Belford)**

### **Independent Auditor's Report to the Members of Bell View (Belford)**

#### **Opinion**

We have audited the financial statements of Bell View (Belford) (the 'charitable parent company') and its subsidiaries (the 'group') for the year ended 31 March 2025, which comprise the Consolidated Statement of Financial Activities, Consolidated Balance Sheet, Balance Sheet, Consolidated Statement of Cash Flows, and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and parent charity's affairs as at 31 March 2025 and of the group's incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

#### **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### **Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's ability to continue as a going concern for a period of at least twelve months from when the financial statements were authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

#### **Other information**

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

## **Bell View (Belford)**

### **Independent Auditor's Report to the Members of Bell View (Belford)**

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

#### **Opinion on other matter prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the and Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the and Trustees' Report have been prepared in accordance with applicable legal requirements.

#### **Matters on which we are required to report by exception**

In the light of our knowledge and understanding of the group and the parent charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the and the Trustees' Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

#### **Responsibilities of trustees**

As explained more fully in the Statement of trustees' responsibilities (set out on page 13), the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

## Bell View (Belford)

### Independent Auditor's Report to the Members of Bell View (Belford)

#### **Auditor responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Extent to which the audit was considered capable of detecting irregularities, including fraud:

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

## Bell View (Belford)

### Independent Auditor's Report to the Members of Bell View (Belford)

Because of the field in which the client operates, we identified the following areas as those most likely to have a material impact on the financial statements: compliance with the Care Quality Commission, UK Companies Act and the Charities Act.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.

A further description of our responsibilities is available on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

#### Use of our report

This report is made solely to the charitable parent company's trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the group's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable parent company and its trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Simon Brown 15 Oct 2025 08:16:12 BST (UTC +1)

Simon Brown BA ACA DChA (Senior Statutory Auditor)

For and on behalf of Azets Audit Services

Chartered Accountants

Statutory Auditor

Bulman House

Regent Centre

Gosforth

Newcastle upon Tyne

NE3 3LS

Date: 15 October 2025

Azets Audit Services is a trading name of Azets Audit Services Limited.

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

	<b>Note</b>	<b>Unrestricted £</b>	<b>Restricted £</b>	<b>Total 2025 £</b>	<b>Total 2024 £</b>
<b>Income and Endowments from:</b>					
Donations and legacies	3	97,997	25,331	123,328	320,900
Charitable activities	4	1,661,182	-	1,661,182	1,407,938
Investment income	5	17,343	-	17,343	3,937
Other income	6	10,990	-	10,990	8,954
Total Income		<u>1,787,512</u>	<u>25,331</u>	<u>1,812,843</u>	<u>1,741,729</u>
<b>Expenditure on:</b>					
Raising funds	7	(2,214)	-	(2,214)	(475)
Charitable activities	8	<u>(2,002,536)</u>	<u>(45,219)</u>	<u>(2,047,755)</u>	<u>(1,683,357)</u>
Total Expenditure		<u>(2,004,750)</u>	<u>(45,219)</u>	<u>(2,049,969)</u>	<u>(1,683,832)</u>
Net (expenditure)/income		<u>(217,238)</u>	<u>(19,888)</u>	<u>(237,126)</u>	<u>57,897</u>
Net movement in funds		(217,238)	(19,888)	(237,126)	57,897
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>534,797</u>	<u>834,807</u>	<u>1,369,604</u>	<u>1,311,707</u>
Total funds carried forward	23	<u>317,559</u>	<u>814,919</u>	<u>1,132,478</u>	<u>1,369,604</u>

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

The funds breakdown for 2024 is shown in note 23.

**Bell View (Belford)****(Registration number: 03582229)****Consolidated Balance Sheet as at 31 March 2025**

	<b>Note</b>	<b>2025 £</b>	<b>2024 £</b>
<b>Fixed assets</b>			
Intangible assets	14	2,516	2,924
Tangible assets	15	<u>738,046</u>	<u>772,160</u>
		<u>740,562</u>	<u>775,084</u>
<b>Current assets</b>			
Debtors	17	89,490	88,194
Cash at bank and in hand	18	<u>557,353</u>	<u>760,214</u>
		646,843	848,408
<b>Creditors: Amounts falling due within one year</b>	19	<u>(229,655)</u>	<u>(199,033)</u>
<b>Net current assets</b>		<u>417,188</u>	<u>649,375</u>
<b>Total assets less current liabilities</b>		1,157,750	1,424,459
<b>Creditors: Amounts falling due after more than one year</b>	20	(25,272)	(53,954)
<b>Provisions</b>	21	<u>-</u>	<u>(901)</u>
<b>Net assets</b>		<u>1,132,478</u>	<u>1,369,604</u>
<b>Funds of the group:</b>			
<b>Restricted</b>		814,919	834,807
<b>Unrestricted income funds</b>			
General funds		<u>317,559</u>	<u>534,797</u>
<b>Total funds</b>	23	<u>1,132,478</u>	<u>1,369,604</u>

The financial statements on pages 19 to 43 were approved by the trustees, and authorised for issue on ..... and signed on their behalf by:  
09 October 2025

*E Duncan*

Eileen Duncan 09 Oct 2025 14:57:40 BST (UTC +1) .....

Miss E Duncan

Trustee

**Bell View (Belford)****(Registration number: 03582229)  
Balance Sheet as at 31 March 2025**

	<b>Note</b>	<b>2025 £</b>	<b>2024 £</b>
<b>Fixed assets</b>			
Tangible assets	15	718,728	752,125
<b>Current assets</b>			
Debtors	17	24,489	32,161
Cash at bank and in hand	18	<u>359,101</u>	<u>382,811</u>
		383,590	414,972
<b>Creditors: Amounts falling due within one year</b>	19	<u>(195,335)</u>	<u>(46,226)</u>
<b>Net current assets</b>		<u>188,255</u>	<u>368,746</u>
<b>Total assets less current liabilities</b>		906,983	1,120,871
<b>Creditors: Amounts falling due after more than one year</b>	20	<u>(25,272)</u>	<u>(28,865)</u>
<b>Net assets</b>		<u><u>881,711</u></u>	<u><u>1,092,006</u></u>
<b>Funds of the charity:</b>			
<b>Restricted</b>		814,919	834,807
<b>Unrestricted income funds</b>			
Unrestricted funds		<u>66,792</u>	<u>257,199</u>
<b>Total funds</b>	23	<u><u>881,711</u></u>	<u><u>1,092,006</u></u>

The financial statements on pages 19 to 43 were approved by the trustees, and authorised for issue on ..... and signed on their behalf by:  
09 October 2025

*E Duncan*

.....  
Eileen Duncan 09 Oct 2025 14:57:40 BST (UTC +1)

Miss E Duncan  
Trustee

**Bell View (Belford)****Consolidated Statement of Cash Flows for the Year Ended 31 March 2025**

	<b>Note</b>	<b>2025 £</b>	<b>2024 £</b>
<b>Cash flows from operating activities</b>			
Net cash (expenditure)/income		(237,126)	57,897
<b>Adjustments to cash flows from non-cash items</b>			
Depreciation	7	44,710	49,653
Amortisation	7	408	408
Investment income	5	<u>(17,343)</u>	<u>(3,937)</u>
		(209,351)	104,021
<b>Working capital adjustments</b>			
(Increase)/decrease in debtors	17	(1,296)	21,015
Increase in creditors	19	33,032	9,299
Decrease in provisions	21	<u>(901)</u>	<u>-</u>
Net cash flows from operating activities		<u>(178,516)</u>	<u>134,335</u>
<b>Cash flows from investing activities</b>			
Interest receivable and similar income	5	17,343	3,937
Purchase of tangible fixed assets	15	<u>(10,596)</u>	<u>(38,627)</u>
Net cash flows from investing activities		6,747	(34,690)
<b>Cash flows from financing activities</b>			
Repayment of loans and borrowings	19	<u>(31,092)</u>	<u>(15,680)</u>
Net (decrease)/increase in cash and cash equivalents		(202,861)	83,965
Cash and cash equivalents at 1 April		<u>760,214</u>	<u>676,249</u>
Cash and cash equivalents at 31 March		<u><u>557,353</u></u>	<u><u>760,214</u></u>

All of the cash flows are derived from continuing operations during the above two periods.



## **Bell View (Belford)**

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

#### **1 Charity status**

The charity is limited by guarantee, incorporated in England and Wales, 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.

The address of its registered office is: 33 West Street, Belford, Northumberland, NE70 7QB

#### **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**

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 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**

Bell View (Belford) 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 consolidation**

The consolidated financial statements consolidate the financial statements of the charity and its subsidiary undertakings drawn up to 31 March 2025.

No statement of financial activities is presented for the charity as permitted by section 408 of the Companies Act 2006. The charity made a deficit after tax for the financial year of £210,295 (2024 - surplus of £16,931).

## **Bell View (Belford)**

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

A subsidiary is an entity controlled by the charity. Control is achieved where the charity has the power to govern the financial and operating policies of an entity so as to obtain benefits from its activities.

Inter-company transactions, balances and unrealised gains on transactions between the charity and its subsidiaries, which are related parties, are eliminated in full.

Intra-group losses are also eliminated but may indicate an impairment that requires recognition in the consolidated financial statements.

Accounting policies of subsidiaries have been changed where necessary to ensure consistency with the policies adopted by the group. Non-controlling interests in the net assets of consolidated subsidiaries are identified separately from the group's equity therein. Non-controlling interests consist of the amount of those interests at the date of the original business combination and the non-controlling shareholder's share of changes in equity since the date of the combination. Total comprehensive income is attributed to non-controlling interests even if this results in the non-controlling interests having a deficit balance.

#### **Going concern**

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

#### **Estimation uncertainty and judgements**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported.

#### **Income and endowments**

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

#### **Donations and legacies**

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

#### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

## Bell View (Belford)

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

#### ***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***

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### **Governance costs**

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

#### **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.

#### **Goodwill**

Goodwill is amortised over its useful life, which shall not exceed ten years if a reliable estimate of the useful life cannot be made.

#### **Amortisation**

Amortisation is provided on intangible fixed assets so as to write off the cost, less any estimated residual value, over their expected useful economic life as follows:

<b>Asset class</b>	<b>Amortisation method and rate</b>
Goodwill	over 10 years

#### **Tangible fixed assets**

Individual fixed assets costing £0.00 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:

<b>Asset class</b>	<b>Depreciation method and rate</b>
Land and Buildings	2% on cost
Office Equipment	25% on cost and 25% reducing balance
Motor Vehicles	25% on cost
Computer Equipment	25% on cost

## Bell View (Belford)

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

Plant and Machinery	25% on cost, 20% on cost and 10% on cost
Fixture and Fittings	25% on cost and 15% reducing balance

#### Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

#### 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.

#### Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

#### Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

#### Provisions

Provisions are recognised when the charity has an obligation at the reporting date as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

#### Fund structure

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

## Bell View (Belford)

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

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.

#### Pensions and other post retirement obligations

The group operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the group has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

### 3 Income from donations and legacies

	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total 2025 £</b>
Donations and legacies;			
Donations and legacies	97,997	25,331	123,328
	<u>97,997</u>	<u>25,331</u>	<u>123,328</u>
	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total 2024 £</b>
Donations and legacies;			
Donations and legacies	162,686	158,214	320,900
	<u>162,686</u>	<u>158,214</u>	<u>320,900</u>

### 4 Income from charitable activities

	<b>Unrestricted funds General £</b>	<b>Total 2025 £</b>
Resource centre operations	15,781	15,781
Bell View Care Limited operations	217,621	217,621
Bell View Help at Home Limited operations	1,427,780	1,427,780
	<u>1,661,182</u>	<u>1,661,182</u>

## Bell View (Belford)

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

	<b>Unrestricted funds General £</b>	<b>Total 2024 £</b>
Resource centre operations	117,656	117,656
Bell View Care Limited operations	209,946	209,946
Bell View Help at Home Limited operations	1,080,336	1,080,336
	<u>1,407,938</u>	<u>1,407,938</u>

#### 5 Investment income

	<b>Unrestricted funds General £</b>	<b>Total 2025 £</b>
Other investment income	17,343	17,343
	<u>17,343</u>	<u>17,343</u>

	<b>Unrestricted funds General £</b>	<b>Total 2024 £</b>
Other investment income	3,937	3,937
	<u>3,937</u>	<u>3,937</u>

#### 6 Other income

	<b>Unrestricted funds General £</b>	<b>Total 2025 £</b>
Fundraising	10,990	10,990

	<b>Unrestricted funds General £</b>	<b>Total 2024 £</b>
Fundraising	8,954	8,954

## Bell View (Belford)

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

#### 7 Expenditure on raising funds

##### a) Costs of trading activities

	Note	Unrestricted funds General £	Total 2025 £	Total 2024 £
Fundraising trading costs;				
Fundraising		2,214	2,214	475
		<u>2,214</u>	<u>2,214</u>	<u>475</u>

#### 8 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2025 £
Expenditure from Bell View (Belford) Operations	509,102	45,219	554,321
Expenditure from Bell View Care Operations	252,506	-	252,506
Expenditure from Bell View Help at Home Limited Operations	1,240,928	-	1,240,928
	<u>2,002,536</u>	<u>45,219</u>	<u>2,047,755</u>
	Unrestricted funds General £	Restricted funds £	Total 2024 £
Expenditure from Bell View (Belford) Operations	291,699	142,340	434,039
Expenditure from Bell View Care Operations	202,089	-	202,089
Expenditure from Bell View Help at Home Limited Operations	1,047,229	-	1,047,229
	<u>1,541,017</u>	<u>142,340</u>	<u>1,683,357</u>

In addition to the expenditure analysed above, there are also governance costs of £57,832 (2024 - £27,827) which relate directly to charitable activities. See note 9 for further details.

## Bell View (Belford)

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

#### 9 Analysis of governance and support costs

##### Support costs allocated to charitable activities

	<b>Governance costs</b>	<b>Total 2025</b>
	<b>£</b>	<b>£</b>
Resource centre operations	57,832	57,832
	<b>Governance costs</b>	<b>Total 2024</b>
	<b>£</b>	<b>£</b>
Resource centre operations	27,827	27,827

#### 10 Net incoming/outgoing resources

Net (outgoing)/incoming resources for the year include:

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Audit fees	13,230	12,250
Other non-audit services	8,490	5,750
Depreciation of fixed assets	46,738	49,653
Amortisation of goodwill	408	408

#### 11 Trustees remuneration and expenses

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

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



## Bell View (Belford)

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

#### 12 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
<b>Staff costs during the year were:</b>		
Wages and salaries	1,524,808	1,201,048
Social security costs	104,854	77,013
Pension costs	18,656	13,761
	<u>1,648,318</u>	<u>1,291,822</u>

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

	2025 No	2024 No
Bell View (Belford) Charity	15	14
Bell View Care Limited	11	12
Bell View Help at Home Limited	47	37
	<u>73</u>	<u>63</u>

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

The total employee benefits of the key management personnel of the group were £146,031 (2024 - £149,820).

#### 13 Taxation

The group is a registered charity and is therefore 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.

## Bell View (Belford)

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

#### 14 Intangible fixed assets

Group	Goodwill £	Total £
<b>Cost</b>		
At 1 April 2024	<u>34,080</u>	<u>34,080</u>
At 31 March 2025	<u>34,080</u>	<u>34,080</u>
<b>Amortisation</b>		
At 1 April 2024	31,156	31,156
Charge for the year	<u>408</u>	<u>408</u>
At 31 March 2025	<u>31,564</u>	<u>31,564</u>
<b>Net book value</b>		
At 31 March 2025	<u>2,516</u>	<u>2,516</u>
At 31 March 2024	<u>2,924</u>	<u>2,924</u>

Goodwill cost of £4,080 represents the amount paid by Bell View Help at Home Limited in connection with the acquisition of a business in 2021. Bell View Help at Home Limited is amortising goodwill evenly over its estimated useful life of 10 years. Goodwill cost of £30,000 represents the amount paid by Bell View Care Limited in connection with the acquisition of a business in 2008. Bell View Care Limited amortised goodwill evenly over its estimated useful life of 10 years.

## Bell View (Belford)

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

#### 15 Tangible fixed assets

##### Group

	Land and buildings £	Office Equipment £	Motor vehicles £	Computer equipment £	Plant and Machinery £	Fixture and Fittings £	Total £
<b>Cost</b>							
At 1 April 2024	1,182,576	21,022	228,284	12,631	20,957	77,887	1,543,357
Additions	-	3,313	4,535	-	336	2,412	10,596
At 31 March 2025	1,182,576	24,335	232,819	12,631	21,293	80,299	1,553,953
<b>Depreciation</b>							
At 1 April 2024	473,029	18,844	197,923	4,901	10,515	65,985	771,197
Charge for the year	23,652	2,448	13,178	1,933	1,352	2,147	44,710
At 31 March 2025	496,681	21,292	211,101	6,834	11,867	68,132	815,907
<b>Net book value</b>							
At 31 March 2025	685,895	3,043	21,718	5,797	9,426	12,167	738,046
At 31 March 2024	709,547	2,178	30,361	7,730	10,442	11,902	772,160

Included within the net book value of land and buildings above is £Nil (2024 - £Nil) in respect of freehold land and buildings and £685,895 (2024 - £709,547) in respect of leaseholds.

## Bell View (Belford)

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

#### Charity

	Land and buildings £	Office Equipment £	Motor vehicles £	Computer equipment £	Plant and Machinery £	Fixture and Fittings £	Total £
<b>Cost</b>							
At 1 April 2024	1,182,576	4,558	191,535	12,631	8,184	76,950	1,476,434
Additions	-	870	-	-	336	2,412	3,618
At 31 March 2025	1,182,576	5,428	191,535	12,631	8,520	79,362	1,480,052
<b>Depreciation</b>							
At 1 April 2024	473,029	4,524	175,171	4,901	1,636	65,048	724,309
Charge for the year	23,652	251	8,180	1,933	852	2,147	37,015
At 31 March 2025	496,681	4,775	183,351	6,834	2,488	67,195	761,324
<b>Net book value</b>							
At 31 March 2025	685,895	653	8,184	5,797	6,032	12,167	718,728
At 31 March 2024	709,547	34	16,364	7,730	6,548	11,902	752,125

Included within the net book value of land and buildings above is £Nil (2024 - £Nil) in respect of freehold land and buildings and £685,895 (2024 - £709,547) in respect of leaseholds.

A lease was granted by Northumberland County Council to the charitable company for a period of 999 years commencing 6th October 2003.

## Bell View (Belford)

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

#### 16 Fixed asset investments

##### Charity

##### Details of undertakings

Details of the investments in which the charity holds 20% or more of the nominal value of any class of share capital are as follows:

Undertaking	Country of incorporation	Holding	Proportion of voting rights and shares held		Principal activity
			2025	2024	
Subsidiary undertakings					
Bell View Care Limited	United Kingdom	Ordinary	100%	100%	day care facilities and ancillary services
Bell View Help at Home Limited	United Kingdom	Ordinary	100%	100%	provides care and support to people in their own homes

##### Subsidiaries

The deficit for the financial period of Bell View Care Limited was £67,431 (2024 - surplus £7,859) and the aggregate amount of capital and reserves at the end of the period was £4,102 (2024 - £78,834).

The profit for the financial period of Bell View Help at Home Limited was £157,282 (2024 - £99,234) and the aggregate amount of capital and reserves at the end of the period was £246,666 (2024 - £198,765).

## Bell View (Belford)

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

#### 17 Debtors

	Group		Charity	
	2025	2024	2025	2024
	£	£	£	£
Trade debtors	72,099	64,703	5,241	13,713
Due from group undertakings	-	-	11,861	12,857
Prepayments	11,152	5,399	3,869	5,399
Accrued income	5,172	1,412	-	-
Other debtors	1,067	16,680	3,518	192
	<u>89,490</u>	<u>88,194</u>	<u>24,489</u>	<u>32,161</u>

Group debtors includes £5,172 (2024: £1,412) receivable after more than one year.

Charity debtors includes £10,865 (2024: £10,934) receivable after more than one year.

	Group		Charity	
	2025	2024	2025	2024
	£	£	£	£
Due from group undertakings	-	-	10,865	10,934
Accrued income	5,172	1,412	-	-
	<u>5,172</u>	<u>1,412</u>	<u>10,865</u>	<u>10,934</u>

#### 18 Cash and cash equivalents

	Group		Charity	
	2025	2024	2025	2024
	£	£	£	£
Cash on hand	814	2,821	527	923
Cash at bank	556,539	757,393	358,574	381,888
	<u>557,353</u>	<u>760,214</u>	<u>359,101</u>	<u>382,811</u>

## Bell View (Belford)

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

#### 19 Creditors: amounts falling due within one year

	Group		Charity	
	2025	2024	2025	2024
	£	£	£	£
Bank loans	5,514	7,924	5,514	7,437
Trade creditors	8,705	11,688	4,923	5,673
Other taxation and social security	36,600	41,734	3,634	3,798
Other creditors	178,836	137,687	181,264	29,318
	<u>229,655</u>	<u>199,033</u>	<u>195,335</u>	<u>46,226</u>

#### 20 Creditors: amounts falling due after one year

	Group		Charity	
	2025	2024	2025	2024
	£	£	£	£
Bank loans	<u>25,272</u>	<u>53,954</u>	<u>25,272</u>	<u>28,865</u>

#### 21 Provisions

##### Group

	Deferred tax	Total
	£	£
At 1 April 2024	(901)	(901)
Credited to the statement of recognised gains and losses	<u>901</u>	<u>901</u>
At 31 March 2025	<u>-</u>	<u>-</u>

#### 22 Pension and other schemes

##### Defined contribution pension scheme

The group operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the group to the scheme and amounted to £18,656 (2024 - £13,761).

## Bell View (Belford)

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

#### 23 Funds

##### Group

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2025 £
<b>Unrestricted funds</b>					
<b>General</b>					
Unrestricted revenue fund	20,904	1,787,512	(2,004,750)	227,250	30,916
<b>Designated</b>					
Designated future staffing fund	138,164	-	-	(90,504)	47,660
Designated transport fund	20,000	-	-	(20,000)	-
Designated running costs fund	57,036	-	-	(57,036)	-
Designated building refurbishment and replacement fund	20,000	-	-	(20,000)	-
Designated redundancy and sickness cover fund	20,262	-	-	2,359	22,621
Designated infrastructure fund	26,313	-	-	(26,313)	-
Help at Home: Running costs (for 3 months)	51,471	-	-	16,691	68,162
Help at Home: Future staffing fund (for 1 month)	75,870	-	-	32,330	108,200
Help at Home: Redundancy and sickness cover fund	36,200	-	-	3,800	40,000
Help at Home: Didgitization	34,829	-	-	(34,829)	-
Bell View Care: Future staffing fund (for 1 month)	16,092	-	-	(16,092)	-
Bell View Care: Running costs (for 3 months)	17,656	-	-	(17,656)	-
	<u>513,893</u>	<u>-</u>	<u>-</u>	<u>(227,250)</u>	<u>286,643</u>
<b>Total unrestricted funds</b>	<u>534,797</u>	<u>1,787,512</u>	<u>(2,004,750)</u>	<u>-</u>	<u>317,559</u>
<b>Restricted funds</b>					
Building fund	745,916	-	-	-	745,916
General equipment fund	3,657	-	(1,611)	-	2,046
Bingo fund	16,070	-	(5,356)	-	10,714



## Bell View (Belford)

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

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2025 £
Training fund	1,042	-	(828)	-	214
Silver singers fund	1,671	-	(1,000)	-	671
Gentle exercise group	3,941	-	(5,065)	2,000	876
Men's project fund	7,267	1,635	(6,023)	-	2,879
National Lottery Community Fund	194	431	(66)	-	559
New generator fund	5,412	-	-	-	5,412
Recliner chairs fund	3,144	-	-	(2,000)	1,144
Warm hub fund	6,088	-	(1,316)	-	4,772
NHS Rehab	4,990	-	(1,000)	-	3,990
Rural IT project (from Thriving Together)	30,070	3,000	(20,900)	-	12,170
Cafe Equipment - dishwasher	1,920	-	-	-	1,920
Small projects fund	3,425	780	(721)	-	3,484
Food project fund	-	5,985	(1,333)	-	4,652
Building improvement	-	10,000	-	-	10,000
Decor improvement	-	3,500	-	-	3,500
<b>Total restricted funds</b>	<b>834,807</b>	<b>25,331</b>	<b>(45,219)</b>	<b>-</b>	<b>814,919</b>
<b>Total funds</b>	<b>1,369,604</b>	<b>1,812,843</b>	<b>(2,049,969)</b>	<b>-</b>	<b>1,132,478</b>
	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
<b>Unrestricted funds</b>					
<b>General</b>					
Unrestricted revenue fund	237,728	1,583,515	(1,541,492)	(258,847)	20,904
<b>Designated</b>					
Designated future staffing fund	67,178	-	-	70,986	138,164
Designated transport fund	10,000	-	-	10,000	20,000
Designated running costs fund	41,548	-	-	15,488	57,036
Designated building refurbishment and replacement fund	20,000	-	-	-	20,000
Designated redundancy and sickness cover fund	14,820	-	-	5,442	20,262

## Bell View (Belford)

### 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 £
Designated loss of grant income fund	65,000	-	-	(65,000)	-
Designated future project fund	10,000	-	-	(10,000)	-
Designated infrastructure fund	26,500	-	-	(187)	26,313
Help at Home: Running costs (for 3 months)	-	-	-	51,471	51,471
Help at Home: Future staffing fund (for 1 month)	-	-	-	75,870	75,870
Help at Home: Redundancy and sickness cover fund	-	-	-	36,200	36,200
Help at Home: Didgitization	-	-	-	34,829	34,829
Bell View Care: Future staffing fund (for 1 month)	-	-	-	16,092	16,092
Bell View Care: Running costs (for 3 months)	-	-	-	17,656	17,656
	<u>255,046</u>	<u>-</u>	<u>-</u>	<u>258,847</u>	<u>513,893</u>
<b>Total unrestricted funds</b>	<u>492,774</u>	<u>1,583,515</u>	<u>(1,541,492)</u>	<u>-</u>	<u>534,797</u>
<b>Restricted funds</b>					
Building fund	745,916	-	-	-	745,916
General equipment fund	3,657	-	-	-	3,657
Community support fund	8,199	-	-	(8,199)	-
Bingo fund	16,070	-	-	-	16,070
Potting shed fund	3,009	-	-	(3,009)	-
Training fund	1,042	-	-	-	1,042
Silver singers fund	2,331	-	(660)	-	1,671
Gentle exercise group	2,027	-	(6,240)	8,154	3,941
Men's project fund	15,500	1,046	(12,288)	3,009	7,267
National Lottery Community Fund	3,401	105,000	(108,207)	-	194
New generator fund	5,412	-	-	-	5,412
Recliner chairs fund	3,144	-	-	-	3,144
Warm hub fund	4,914	6,200	(5,026)	-	6,088
NHS Rehab	-	4,990	-	-	4,990
Rural IT project (from Thriving Together)	-	37,658	(7,588)	-	30,070

## Bell View (Belford)

### 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 £
Cafe Equipment - dishwasher	-	1,920	-	-	1,920
Small projects fund	4,311	1,400	(2,331)	45	3,425
<b>Total restricted funds</b>	<u>818,933</u>	<u>158,214</u>	<u>(142,340)</u>	<u>-</u>	<u>834,807</u>
<b>Total funds</b>	<u>1,311,707</u>	<u>1,741,729</u>	<u>(1,683,832)</u>	<u>-</u>	<u>1,369,604</u>

Transfers between funds are to align designated funds with future expenditure expectations.

#### 24 Analysis of net assets between funds

##### Group

	Unrestricted General £	Restricted £	Total funds £
Intangible fixed assets	2,516	-	2,516
Tangible fixed assets	19,318	718,728	738,046
Net current assets/(liabilities)	320,997	96,191	417,188
Creditors over 1 year	(25,272)	-	(25,272)
<b>Total net assets</b>	<u>317,559</u>	<u>814,919</u>	<u>1,132,478</u>

  

	Unrestricted General £	Restricted £	Total funds at 31 March 2024 £
Intangible fixed assets	2,924	-	2,924
Tangible fixed assets	1,105	771,055	772,160
Net current assets/(liabilities)	584,722	63,752	648,474
Creditors over 1 year	(53,954)	-	(53,954)
<b>Total net assets</b>	<u>534,797</u>	<u>834,807</u>	<u>1,369,604</u>

## Bell View (Belford)

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

#### 25 Analysis of net funds

##### Group

	At 1 April 2024	Financing cash flows	At 31 March 2025
	£	£	£
Cash at bank and in hand	760,214	(202,861)	557,353
Debt due within one year	(7,924)	2,410	(5,514)
Debt due after more than one year	(53,954)	28,682	(25,272)
Net funds	<u>698,336</u>	<u>(171,769)</u>	<u>526,567</u>

#### 26 Related party transactions

During the year the charity made the following related party transactions:

During the year, the charity invoiced Bell View Care Limited £12,090 (2024: £14,711) for transport, £11,592 (2024: £16,016) for premises, £3,117 (2024: £3,155) for financial management, £5,625 (2024: £10,958) for miscellaneous expenses, £11,134 (2024: £0) for staff support charges. £3,518 (2024: £10,958) was outstanding at the year end.

During the year, the charity was invoiced by Bell View Care Limited £4,644 (2024: £1,753). This included the sale of a motor vehicle for £4,210, the transfer of remaining fixed assets from Bell View Care on cessation of trade at their net book value of £125 and £309 for miscellaneous expenses. £0 (2024: £0) was outstanding at the year end.

The charity has one loan to Bell View Help at Home Limited. At 31 March 2025 the amounts repayable within one year were £996 (2024: £1,923) and the amounts falling due after more than one year were £10,865 (2024: £10,934).

During the year, the charity invoiced Bell View Help at Home Limited £5,707 (2024: £6,025) for premises, £775 (2024: £208) for subscriptions, £455 (2024: 240) for broadband, £5,551 (2024: £15,822) for financial management support, £11,134 (2024: £0) for staff charge costs, £1,423 (2024: £0) for transport costs, £7,773 (2024: £0) for bookkeeping costs and £189 (2024: £426) sundry expenses. The company owed Bell View (Belford) £4,119 (2024: £821) at the year end.

In the year ended 31 March 2025, the charity received gift aid donations from Bell View Help at Home Limited in the sum of £109,381 (2024: £66,129) and from Bell View Care Limited in the sum of £7,301 (2024: £0).

At 31 March 2025, the charity held funds of £150,000 in Flagstone bank accounts (2024 :£0) on behalf of Bell View Help at Home Limited. This is included within other creditors within the charity.

## Bell View (Belford)

### Comparative Consolidated Statement of Financial Activities for the Year Ended 31 March 2024 (Including Consolidated Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2024 £
<b>Income and Endowments from:</b>				
Donations and legacies	3	162,686	158,214	320,900
Charitable activities	4	1,407,938	-	1,407,938
Investment income	5	3,937	-	3,937
Other income	6	8,954	-	8,954
Total income		<u>1,583,515</u>	<u>158,214</u>	<u>1,741,729</u>
<b>Expenditure on:</b>				
Raising funds	7	(475)	-	(475)
Charitable activities	8	<u>(1,541,017)</u>	<u>(142,340)</u>	<u>(1,683,357)</u>
Total expenditure		<u>(1,541,492)</u>	<u>(142,340)</u>	<u>(1,683,832)</u>
Net income		<u>42,023</u>	<u>15,874</u>	<u>57,897</u>
Net movement in funds		42,023	15,874	57,897
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>492,774</u>	<u>818,933</u>	<u>1,311,707</u>
Total funds carried forward	23	<u><u>534,797</u></u>	<u><u>834,807</u></u>	<u><u>1,369,604</u></u>