

**Charity number: 1082253**

**Lydbrook Community Association**  
**Trustees' report and financial statements**  
**for the year ended 31 August 2025**

# **Lydbrook Community Association**

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## **Lydbrook Community Association**

### **Legal and administrative information**

**Charity number** 1082253

**Business address** Care of: Oversby Accountants  
Unit 1C, Crucible Close  
Coleford  
Gloucestershire  
GL16 8RE  
01594 860143

**Trustees** Richard Stirling  
Steve Greenway  
Emma Morris  
Cherry Ann Dowling (Hon Secrtary)  
Mark Baker  
David Thompson  
Kevin Oversby (Advisory for Youth)  
Ali Mc Guckin

**Accountants** Oversby & Company  
Unit 1C Mushet Business Centre  
Crucible Close  
Coleford  
Gloucestershire  
GL16 8RE

## **Lydbrook Community Association**

### **Independent examiner's report to the trustees on the unaudited financial statements of Lydbrook Community Association. Trustees' Annual Report**

**For the Year Ended 31 August 2025**

#### **Chairman's Report**

The highlight of the year has been the recognition of Caroline Young in the King's Birthday Honours for her service to the Forest of Dean community. Caroline has been delivering wellbeing and benefits advice for more than twenty years and has provided much-needed support to many local residents.

Caroline is highly regarded by the families she supports and by the agencies who refer clients to her. All are unanimous that this honour is thoroughly well deserved. It is not often that a small charity such as Lydcare receives this level of recognition, which makes the award all the more special.

During the year we have continued to respond to the increasing demand for our services and have maintained our support for the Forest of Dean community.

Demand for our Community Transport service continues to increase as alternative transport options are reduced and public transport timetables are often unsuitable for clients attending medical appointments. Edna Husbands continues to organise and deliver an outstanding service with the support of our excellent team of volunteer drivers. Our drivers have built an excellent reputation for providing an "armchair-to-armchair" service.

The English Bicknor Lunch Club continues to operate successfully under the leadership of Joan Maxfield and her loyal team of volunteers. They provide not only a superb lunch but also an important opportunity for social engagement, helping to address loneliness and social isolation within the community.

I would also like to express my sincere thanks to Margaret Shockey and Lynne Greig for their continued work behind the scenes.

The support and commitment of our Trustees make my role as Chairman very straightforward. Their dedication ensures that Lydcare continues to have a strong and sustainable future, and I am extremely grateful for their support throughout the year.

#### **Trustees' Report**

##### **Community Transport**

This year has seen a further increase in journeys, rising by 8% compared with the previous year. This reflects the dedication of our volunteer drivers who work hard to meet the growing demand for the service.

Medical journeys continue to increase and now account for approximately 60% of all journeys undertaken. The charity continues to support volunteer drivers with fuel costs through a fuel subsidy payment, helping to ensure the sustainability of the service.

## **Lydbrook Community Association**

### **Independent examiner's report to the trustees on the unaudited financial statements of Lydbrook Community Association.**

#### **Total Journeys**

Year	Oct–Dec	Jan–Mar	Apr–Jun	Jul–Sept	Total
2024/25	798	797	855	941	3,391
2023/24	857	760	711	790	3,118
2022/23	645	562	683	581	2,471
2021/22	536	442	564	375	1,917
2020/21	522	356	410	266	1,554
2019/20	N/A	N/A	N/A	N/A	N/A
2018/19	498	339	372	405	1,614
2017/18	406	446	532	343	1,727

#### **Total Miles Travelled**

Year	Oct–Dec	Jan–Mar	Apr–Jun	Jul–Sept	Total
2024/25	23,329	24,313	25,113	26,158	98,913
2023/24	24,394	20,468	20,059	28,314	93,235
2022/23	20,502	16,187	20,640	18,115	75,444
2021/22	18,212	14,261	18,823	12,056	63,352
2020/21	14,057	10,593	10,293	9,853	44,796
2019/20	N/A	N/A	N/A	N/A	N/A
2018/19	12,798	9,634	11,055	7,695	41,182
2017/18	8,480	8,226	10,252	9,696	36,654

#### **Wellbeing and Benefits Advice**

Demand for this service continues to remain high and consistently exceeds the resources currently available. The service provides vital support to members of the community who require advice and assistance in accessing benefits and other forms of support.

This work plays an important role in improving the wellbeing and financial security of many local residents.

## **Lydbrook Community Association**

### **Independent examiner's report to the trustees on the unaudited financial statements of Lydbrook Community Association.**

#### **Statement of trustees' responsibilities**

The trustees are responsible for preparing the Trustees' Annual 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 law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable 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 charity will continue in operation.
- 

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity. These enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

#### **On behalf of the board**

Secretary

## **Lydbrook Community Association**

### **Independent examiner's report to the trustees on the unaudited financial statements of Lydbrook Community Association.**

I report on the accounts of Lydbrook Community Association for the year ended 31 August 2025 set out on pages 2 to 13.

#### **Respective responsibilities of trustees and independent examiner**

The charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under Part 16 of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011; and
- state whether particular matters have come to my attention.

#### **Basis of independent examiner's statement**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records.

It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

## **Lydbrook Community Association**

### **Independent examiner's report to the trustees on the unaudited financial statements of Lydbrook Community Association.**

#### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

(i) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act 2011; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act 2011
- 

have not been met; or

(ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

#### **Independent examiner**

Daniel Oversby ACPA  
Certified Public Accountant  
Unit 1C, Crucible Close  
Coleford  
Gloucestershire  
GL16 8RE

**Date:** 30 April 2026



# Lydbrook Community Association

## Statement of financial activities

For the year ended 31 August 2025

	Notes	Lydcare funds £	Bicknor funds £	Legacy funds £	2025 Total £	2024 Total £
<b>Incoming resources</b>						
Incoming resources from generating funds:						
Voluntary income	2	16,100	6,751	20,000	42,851	35,613
Activities for generating funds	3	-	-	-	-	6,532
Other incoming resources		422	5	425	852	4,134
<b>Total incoming resources</b>		<u>16,522</u>	<u>6,756</u>	<u>20,425</u>	<u>43,703</u>	<u>46,279</u>
<b>Resources expended</b>						
Benefits Advisor & Befriending	4	12,000	-	-	12,000	12,000
Establishment costs		837	550	1,150	2,537	6,156
Motor and travelling expenses		2,388	-	-	2,388	2,477
Auditors' remuneration		400	-	-	400	400
Legal and professional fees		1,240	-	934	2,174	306
Other office expenses		4,483	-	-	4,483	2,992
Meals		-	5,857	-	5,857	5,772
Sundry Costs		659	60	60	779	284
<b>Total resources expended</b>		<u>22,007</u>	<u>6,467</u>	<u>2,144</u>	<u>30,618</u>	<u>30,387</u>
Total funds brought forward		<u>8,953</u>	<u>5,200</u>	<u>19,008</u>	<u>33,161</u>	<u>17,270</u>
<b>Total funds carried forward</b>		<u>3,468</u>	<u>5,489</u>	<u>37,289</u>	<u>46,246</u>	<u>33,162</u>

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The notes on pages 10 to 13 form an integral part of these financial statements.

# Lydbrook Community Association

## Balance sheet as at 31 August 2025

		2025		2024	
	Notes	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	5		1,980		1,980
<b>Current assets</b>					
Debtors	6	704		706	
Cash at bank and in hand		44,678		31,592	
		45,382		32,300	
<b>Creditors: amounts falling due within one year</b>	7	(1,119)		(1,119)	
<b>Net current assets</b>			46,245		32,513
<b>Net assets</b>			46,245		33,161
<b>Funds</b>	8				
Restricted income funds:					
Restricted income funds			5,489		5,199
Pension reserve			37,289		19,008
Total restricted income funds			42,778		24,207
Unrestricted income funds			3,468		8,953
<b>Total funds</b>			46,246		33,160

The financial statements were approved by the trustees on and signed on its behalf by

**Richard Stirling**  
Trustee

The notes on pages 10 to 13 form an integral part of these financial statements.

# **Lydbrook Community Association**

## **Notes to financial statements for the year ended 31 August 2025**

### **1. Accounting policies**

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the current and preceding year.

#### **1.1 Basis of accounting**

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice: *Accounting and Reporting by Charities* (FRS 102), applicable accounting standards in the United Kingdom, and the Charities (Accounts and Reports) Regulations 2008.

#### **1.2 Cash flow statement**

The charity has taken advantage of the exemption from preparing a cash flow statement in accordance with FRS 102, as it qualifies as a small entity.

#### **1.3 Income recognition**

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

The following specific policies are applied to particular categories of income:

- Voluntary income, including grants, donations and gifts, is recognised in full in the Statement of Financial Activities when receivable.
- Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
- Donated services and facilities are included at their estimated value to the charity where this can be reliably measured. The value of services provided by volunteers is not included.
- Gifts donated for resale are recognised within income from other trading activities when they are sold.
- Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities in the year in which they are receivable.

#### **1.4 Expenditure**

Expenditure is recognised on an accruals basis when a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes.

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.

#### **1.5 Tangible fixed assets and depreciation**

Tangible fixed assets are stated at cost less accumulated depreciation.

Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Plant and machinery – [insert rate, e.g. 20% per annum on a straight-line basis]

# Lydbrook Community Association

## Notes to financial statements for the year ended 31 August 2025

### 2. Voluntary income

	Unrestricted funds £	Endowment funds £	2025 Total £	2024 Total £
Donations	1,974	20,000	21,974	22,178
Gloucestershire CC	3,626	-	3,626	3,366
FODDC	10,500	-	10,500	10,069
	<u>16,100</u>	<u>20,000</u>	<u>36,100</u>	<u>35,613</u>

### 3. Activities for generating funds

	Restricted funds £	2025 Total £	2024 Total £
Lunch Clubs	6,080	6,080	5,902
Raffles	611	611	609
Bank Interest	60	60	21
	<u>6,751</u>	<u>6,751</u>	<u>6,532</u>

### 4. Employees

Employment costs	2025 £	2024 £
Wages and salaries	<u>12,000</u>	<u>12,000</u>

No employee received emoluments of more than £60,000 (2024 : None).

#### Number of employees

The term wages refers to the Advisor Caroline Young.

# Lydbrook Community Association

## Notes to financial statements for the year ended 31 August 2025

5.	Tangible fixed assets			Plant and machinery £	Total £
	Cost				
	At 1 September 2024 and				
	At 31 August 2025			10,394	10,394
	Depreciation				
	At 1 September 2024 and				
	Net book values				
	At 31 August 2025			1,980	1,980
	At 31 August 2024			1,980	1,980
6.	Debtors			2025 £	2024 £
	Prepayments and accrued income			706	706
7.	Creditors: amounts falling due within one year			2025 £	2024 £
	Other taxes and social security			1,119	1,119
8.	Analysis of net assets between funds				
		Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds £
	Fund balances at 31 August 2025 as represented by:				
	Current assets	3,468	5,489	37,289	46,246

## Lydbrook Community Association

### Notes to financial statements for the year ended 31 August 2025

#### 9. Unrestricted funds

	At 1st September 2024 £	Incoming resources £	Outgoing resources £	At 31st August 2025 £
Lydcare Running Funds	<u>8,953</u>	<u>16,522</u>	<u>(22,007)</u>	<u>3,468</u>

#### 10. Restricted funds

	At 1st September 2024 £	Incoming resources £	Outgoing resources £	At 31st August 2025 £
English Bicknor Restricted Funds	<u>5,200</u>	<u>6,756</u>	<u>(6,467)</u>	<u>5,489</u>

**Lydbrook Community Association**

**The following pages do not form part of the statutory accounts.**

# Lydbrook Community Association

## Detailed statement of financial activities

For the year ended 31 August 2025

	2025		2024	
	£	£	£	£
<b>Incoming resources</b>				
<b>Incoming resources from generating funds:</b>				
<i>Voluntary income</i>				
Donations		21,974		22,178
Gloucestershire CC		3,626		3,366
FODDC		10,500		10,069
		<hr/>		<hr/>
		36,100		35,613
		<hr/>		<hr/>
<i>Activities for generating funds</i>				
Lunch Clubs		6,080		5,902
Raffles		611		609
Bank Interest		60		21
		<hr/>		<hr/>
		6,751		6,532
		<hr/>		<hr/>
<b>Total incoming resources from generating funds</b>		42,851		42,145
		<hr/>		<hr/>
<b>Other incoming resources</b>				
Other income		427		309
Flat Rental Income		425		3,825
		<hr/>		<hr/>
		852		4,134
		<hr/>		<hr/>
<b>Total incoming resources</b>		43,703		46,279
		<hr/>		<hr/>
<b>Resources expended</b>				
<b>Costs of generating funds:</b>				
<i>Activity 1</i>				
Well Beining Advisor	12,000		12,000	
Hall Hire	580		580	
Activity 1 - Establishment - Rates & water	-		548	
Activity 1 - Establishment - Repairs & maintenance	1,150		4,244	
Insurance	807		784	
Mileage	-		1,019	
Outings & Transport	2,388		1,458	
Independent Accountant	400		400	
Professional - Other	2,174		306	
Administration Costs	1,881		1,630	
Telephone	1,942		1,363	
Computer/Website	660		-	
Meals	5,857		5,772	
Sundry Costs	779		284	
	<hr/>		<hr/>	
		30,618		30,388
		<hr/>		<hr/>
<b>Total cost of generating voluntary income</b>		30,618		30,388
		<hr/>		<hr/>



# **Lydbrook Community Association**

## **Detailed statement of financial activities**

**For the year ended 31 August 2025**

<b>Fundraising trading:</b>		
<b>cost of goods sold and other costs</b>		
<b>Total costs of generating funds</b>	<b>30,618</b>	<b>30,388</b>
	<u>          </u>	<u>          </u>

# Lydbrook Community Association

## Detailed statement of financial activities

For the year ended 31 August 2025

	2025 £	2024 £
<b>Charitable activities</b>		
<i>Activities undertaken directly</i>	<hr/>	<hr/>
		-
<b>Net incoming/(outgoing) resources for the year</b>	<hr/> <hr/> 13,085	<hr/> <hr/> 15,891