

The Bacup Consortium Trust

Stubbylee Community Greenhouses
Stubbylee Lane
Bacup
OL11 0DD

Registered Charity Number 1107532
Company Number 05097958

Trustees/Directors:	Richard Wallwork Tom Bell Kathryn Kelly Rebecca Cross Rachel Heeks Elizabeth Williamson Keith Naylor Adrian Bowditch
---------------------	---

Secretary:	Rachel Heeks
------------	--------------

Background Structure of BCT

The Bacup Consortium (sic) was constituted by its members in June 2000 as an unincorporated association with the aims of undertaking community projects within Bacup and its environs in order to improve the quality of peoples' lives and make Bacup a better place in which to live, work and play.

It became incorporated as The Bacup Consortium Trust (BCT) - a private company limited by guarantee on 7 April 2004 under a new constitution and governing document in the form of a Memorandum and Articles of Association and registered as a charity (number 1107532) on 10 January 2005 with the same aims and objectives as the original Bacup Consortium.

The Bacup Consortium (unincorporated association) was dissolved by its members at an annual general meeting held on 20 April 2005 and all its assets transferred to The Bacup Consortium Trust (limited company). In 2011 the aims were changed to promote social inclusion for the public benefit by preventing people from Rossendale, and its environs, from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society. In November 2014 the founders of the original Bacup Consortium decided to leave the Company in order to set up an organisation more in line with the original aims of the organisation.

Trustees are appointed to the board in line with the governing document. All trustees must resign at the AGM and, if wishing to continue, stand for re-election.

There is an induction process for all new trustees and further training is available as required.

All Trustees were given a copy of the Charity Governance Code 2025 and we govern the charity based on the eight principles, which build on the assumption that a charity is meeting its legal and regulatory responsibilities as a foundation.

The Work we do - what we are addressing

The Bacup Consortium Trust works at the frontline of entrenched health inequalities, isolation, and poor mental health in Bacup and the wider Rossendale Valley—an area where ward-level deprivation is severe despite comparatively average district-wide indicators. The neighbourhoods surrounding our base record some of the lowest rankings in England for health, income, employment, and education.

Our Place in the Community

We are physically and socially embedded at the heart of Bacup. Our base—situated between Stubblelee and Moorlands Parks—offers a safe, non-clinical, stigma-free environment within walking distance of the most deprived wards. Attendance data from our UPSHOT database shows we are consistently reaching adults most affected by disadvantage, digital exclusion, and worsening mental health across Rossendale and further in the Lancashire region.

Our human-centred ethos is fundamental: people are greeted by name, supported without time limits, and treated with dignity—not as “clients,” “service users” or “patients” but as neighbours and members of a shared community.

The advantage we have as an independently funded organisation is that we can work across post codes, boundaries, trusts and authorities. With this in mind however, our primary focus is our local community of Bacup and Stacksteads for whom we provide a thriving community hub.

Our Model — What We Deliver

Our mission is to promote social inclusion and prevent exclusion across Rossendale. Guided by an ecological framework, we provide preventative, relationship-based support that improves mental and physical wellbeing and strengthens community resilience.

Our work centres on:

- **Non-time-limited activities:** therapeutic gardening, creative groups, supported volunteering, and a thriving café hub.
- **Green social prescribing** with primary and secondary care signposting regularly.
- **Psychological education** through our co-delivered, NHS approved and innovative *Improving Mental Health* course.
- **Face-to-face advocacy** for benefits, housing, and health appointments.
- **Community contribution:** park regeneration, public events, family activities, running clubs, and multi-generational engagement.
- **A circular economy model** integrating therapeutic participation with earned income from the café, plant sales, SLAs, and our growing **Bike Upcycling & Repair Project**

Activities and Objectives for 2024/25

A focus on operating as a Social Enterprise

This approach meant us operating as a business on a day-to-day, week-to-week basis and for everyone to have a very keen eye on keeping costs low & where possible lowering them.

Monetising Assets

Spotting opportunities to monetise spaces and areas we have for monetary gain, that was from renting out meeting rooms, event space through to the areas where we grow things - vegetables to sell in the café right through to Souta selecting particular plants that we could cultivate / take cuttings from & also focussing on plants that were quite unusual - great example the Tree Lillies that sold @ £10 ea.

Building More Sustainable Revenue Streams

This is something that is an ongoing piece of work and we continue to develop incremental sales revenue - whilst carefully balancing therapeutic activities.

February 2025

Prepare for Café Changes

- A close look at products, prices & profit margins
- Competitive Pricing Study and Benchmarking across the Valley
- Produced new pricing across all products like Drinks
- New menu and raised prices with a focus on fresh nutritious quality
- Prices presented to the Trustee Board and approved

March 2025

New pricing launched in the Café

Plant Sales - big focus on the Horticulture Teams preparing plants for Sale

Development of Bike Sales as a significant Revenue Stream with David leading

Achievements and Performance

During 2024/25 - our achievements against our core principles have been excellent, from receiving an RHS Award for Gardening for Wellbeing for the entire North West of England, a Kings Award for Voluntary service and a High Sheriff Award for Souta in recognition of her dedicated work with SCG over 16yrs.

The Improving Mental Health course delivered with Anna Whiteoak Associate Psychological Practitioner (APP) based at Rossendale PCN who has recently completed MHWP training. Since 2022, Anna has co-facilitated a community-based mental health group with Souta Van Wick, Lead Therapeutic/ Operations Manager at Stubbylee community greenhouses. The 'Improving Mental Health' group is run over 8 weeks, and each session is based on CBT and CFT principles, incorporating a mixture of psycho-education, skills practice and peer support - continues to make a huge difference to the lives of women and men who attend the 8 week course - this work was nominated for an award at Psychological Professions Network annual conference - and Won.

Financial Review and Reserves Policy

A kind and generous Legacy Gift from the Karen Kelly estate has enabled us to invest a sum of £100k which has grown and has been invested for a second year. As part of our forward planning the Trustees have agreed a Reserves Policy.

Café sales in March were very strong and gave us a strong start to 2025/26 along with strong Plant sales and the new focus on Bicycle Revival and training more volunteers apprentices to assist with preparing/upcycling donated bicycles

Our latest accounts show quite a shift after the tough times following covid-19 lockdown and then cost of living crisis that has been further exacerbated by the war in Ukraine and its effect on economies around the world.

The strategy of focussing on building Sustainable Revenue Streams has resulted in us being 90-95% self-sufficient against core costs and salaries.

By order of the board:

A handwritten signature in black ink, appearing to be 'Richard Wallwork', written in a cursive style.

Richard Wallwork
Chair of Trustees

Charity Registration Number : 1107532

Company Registration Number : 05097958

THE BACUP CONSORTIUM TRUST

A COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT
AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2025

THE BACUP CONSORTIUM TRUST

LEGAL AND ADMINISTRATIVE INFORMATION

FOR THE YEAR ENDED 31 MARCH 2025

Trustees

Kathryn Louise Kelly
Keith John Naylor
Elizabeth Margaret Williamson
Richard Wallwork
Rachel Frances Callaghan Heeks
Thomas James Bell
Adrian Paul Bowditch
Rebecca Ann Cross

Charity Number

1107532

Company Number

05097958

Registered Office

Stubbylee Community Greenhouses
Stubbylee Lane
Bacup
OL13 0DD

Secretary

Rachel Frances Callaghan Heeks

THE BACUP CONSORTIUM TRUST

CONTENTS

FOR THE YEAR ENDED 31 MARCH 2025

Trustees' Report

Statement of Financial Activities

Balance Sheet

Notes to the Financial Statements

THE BACUP CONSORTIUM TRUST

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

Trustees' report and financial statements

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 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).

The Bacup Consortium Trust

Stubbylee Community Greenhouses
Stubbylee Lane
Bacup
OL11 0DD

Registered Charity Number 1107532
Company Number 05097958

Trustees/ Directors:

Richard Wallwork
Torn Bell '
Kathryn Kelly
Rebecca Cross
Rachel Heeks
Elizabeth Williamson
Keith Naylor
Adrian Bowditch

Secretary: Rachel Heeks

Background Structure-of BCT

The Bacup Consortium (sic) was constituted by its members in June 2000 as an unincorporated association with the aims of undertaking community projects within Bacup and its environs in order to improve the quality of peoples' lives and make Bacup a better place in which to live, work and play.

It became incorporated as The Bacup Consortium Trust (BCT) — a private company limited by guarantee on 7 April 2004 under a new constitution. and governing document in the form of a Memorandum and Articles of Association and registered as a charity (number 1107532) on 10 January 2005 with the same aims and objectives as the original Bacup Consortium.

The Bacup Consortium (unincorporated association) was dissolved by its members at an annual general meeting held on 20 April 2005 and all its assets transferred to The Bacup Consortium Trust (limited company). In 2011 the aims were changed to promote social inclusion for the public benefit by preventing people from Rossendale, and its environs, from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society. In November 2014 the founders of the original Bacup Consortium decided to leave the Company in order to set up an organisation more in line with the original aims of the organisation. Trustees are appointed to the board in line with the governing document. All trustees must resign at the AGM and, if wishing to continue, stand for re—election.

There is an induction process for all new trustees and further training is available as required.

All Trustees were given a copy of the Charity Governance Code 2025 and we govern the charity based on the eight principles, which build on the assumption that a charity is meeting its legal and regulatory responsibilities as a foundation.

The Work we do - what we are addressing

The Bacup Consortium Trust works at the frontline of entrenched health inequalities, isolation, and poor mental health in Bacup and the wider Rossendale Valley—an area where ward—level deprivation is severe despite comparatively average district—wide indicators. The neighbourhoods surrounding our base record some of the lowest rankings in England for health, income, employment, and education.

Our Place in the Community

We are physically and socially embedded at the heart of Bacup. Our base—situated between Stubbylee and Moorlands Parks—offers a safe, non-clinical, stigma-free environment within walking distance of the most deprived wards. Attendance data from our UPSHOT database shows we are consistently reaching adults most affected by disadvantage, digital exclusion, and worsening mental health across Rossendale and further in the Lancashire region.

Our human—centred ethos is fundamental: people are greeted by name, supported without time limits, and treated with dignity—not as “clients,” “service users” or “patients” but as neighbours and members of a shared community.

The advantage we have as an independently funded organisation is that we can work across post codes, boundaries, trusts and authorities. With this in mind however, our primary focus is our local community of Bacup and Stacksteads for whom we provide a thriving community hub.

Our Model — What We Deliver

Our mission is to promote social inclusion and prevent exclusion across Rossendale. Guided by an ecological framework, we provide preventative, relationship-based support that improves mental and physical wellbeing and strengthens community resilience.

Our work centres on:

- Non—time-limited activities: therapeutic gardening, creative groups, supported volunteering, and a thriving café hub.
- Green social prescribing with primary and secondary care signposting regularly.
- Psychological education through our co-delivered, NHS approved and innovative Improving Mental Health course.
- Face-to-face advocacy for benefits, housing, and health appointments.
- Community contribution: park regeneration, public events, family activities, running clubs, and multi-generational engagement.
- A circular economy model integrating therapeutic participation with earned income from the café, plant sales, SLAs, and our growing Bike Upcycling & Repair Project

Activities and Objectives for 2024/25

A focus on operating as a Social Enterprise

This approach meant us operating as a business on a day- to- day, week- to- week basis and for everyone to have a very keen eye on keeping costs low & where possible lowering them

Monetising Assets

Spotting opportunities to monetise spaces and areas we have for monetary gain, that was from renting out meeting rooms, event space through to the areas where we grow things — vegetables to sell in the café right through to Souta selecting particular plants that we could cultivate / take cuttings from & also focussing on plants that were quite unusual - great example the Tree Lillies that sold @ £10 ea.

Building More Sustainable Revenue Streams

This is something that is an ongoing piece of work and we continue to develop incremental sales revenue - whilst carefully balancing therapeutic activities.

February 2025

Prepare for Café Changes

- A close look at products, prices & profit margins
- Competitive Pricing Study and Benchmarking across the Valley Produced new pricing across all products like Drinks
- New menu and raised prices with a focus on fresh nutritious quality Prices presented to the Trustee Board and approved

March 2025

New pricing launched in the Café - Plant Sales - big focus on the Horticulture Teams preparing plants for Sale

Development of Bike Sales as a significant Revenue Stream with David leading

Achievements and Performance

During 2024/25 - our achievements against our core principles have been excellent, from receiving an RHS Award for Gardening for Wellbeing for the entire North West of England, a Kings Award for Voluntary service and a High Sheriff Award for Souta in recognition of her dedicated work with SCG over 16yrs.

The Improving Mental Health course delivered with Anna Whiteoak Associate Psychological Practitioner (APP) based at Rossendale PCN who has recently completed MHWP training. Since 2022, Anna has co—facilitated a community-based mental health group with Souta Van Wick, Lead Therapeutic/ Operations Manager at Stubblelee community greenhouses. The 'Improving Mental Health' group is run over 8 weeks, and each session is based on CBT and CFT principles, incorporating a mixture of psycho education, skills practice and peer support — continues to make a huge difference to the lives of women and men who attend the 8 week-course — this work was nominated for an award at Psychological Professions Network annual conference — and Won.

Financial Review and Reserves Policy

A kind and generous Legacy Gift from the Karen Kelly estate has enabled us to invest a sum of £100k which has grown and has been invested for a second year. As part of our forward planning the Trustees have agreed a Reserves Policy.

Café sales in March were very strong and gave us a strong start to 2025/26 along with strong Plant sales and the new focus on Bicycle Revival and training more volunteers apprentices to assist with preparing/upcycling donated bicycles

Our latest accounts show quite a shift after the tough times following covid-19 lockdown and then cost of living crisis that has been further exacerbated by the war in Ukraine and its effect on economies around the world.

The strategy of focussing on building Sustainable Revenue Streams has resulted in us being 90-95% self-sufficient against core costs and salaries.

By order of the board:

Richard Wallwork
Chair of Trustees

Trustees

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Kathryn Louise Kelly (Appointed On: 13/12/2023)
Keith John Naylor (Appointed On: 27/06/2017)
Elizabeth Margaret Williamson (Appointed On: 08/10/2025)
Richard Wallwork (Appointed On: 08/06/2012)

Rachel Frances Callaghan Heeks (Appointed On: 13/12/2017)

Thomas James Bell (Appointed On: 11/12/2019)

Adrian Paul Bowditch (Appointed On: 08/10/2025)

Rebecca Ann Cross (Appointed On: 20/01/2025)

Trustees' responsibilities statement

The trustees, who are also the directors of Charity For The Bacup Consortium Trust for the purpose 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).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the trustees and signed on its behalf by:

Kathryn Louise Kelly, Keith John Naylor, Elizabeth Margaret Williamson, Richard Wallwork, Rachel Frances Callaghan Heeks, Thomas James Bell, Adrian Paul Bowditch, Rebecca Ann Cross
Trustees

Date : **03 December 2025**

THE BACUP CONSORTIUM TRUST
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025

Recommended categories by activity	Notes	Unrestricted funds £	Total Funds 2025 £	Total Funds 2024 £
Income and endowments from:				
Donations and legacies	2	157,289.77	157,289.77	-
Charitable activities	3	130,033.80	130,033.80	-
Investments	4	759.76	759.76	-
Total		288,083.33	288,083.33	-
Expenditure on:				
Raising funds	5	20,123.70	20,123.70	-
Charitable activities	6	180,516.70	180,516.70	-
Total		200,640.41	200,640.41	-
Net income		87,442.92	87,442.92	-
Net movement in funds		87,442.92	87,442.92	-
Reconciliation of funds:				
Total funds brought forward		53,515.97	53,515.97	53,515.97
Total funds carried forward		140,958.89	140,958.89	53,515.97

THE BACUP CONSORTIUM TRUST

BALANCE SHEET

FOR THE YEAR ENDED 31 MARCH 2025

Recommended categories by activity	Notes	Total Funds 2025 £	Total Funds 2024 £
Fixed assets			
Tangible assets	8	32,137.59	-
Total fixed assets		32,137.59	-
Current assets			
Stocks		1,594.00	-
Debtors	9	1,946.87	-
Cash at bank and in hand	10	139,063.76	-
Total current assets		142,604.63	-
Creditors: amounts falling due within one year	11	25,601.58	-
Net current assets/(liabilities)		117,003.05	-
Total assets less current liabilities		149,140.64	-
Provisions for liabilities		(8,181.75)	-
Total net assets		157,322.39	-
Funds of the Charity			
Unrestricted funds	12	140,958.89	53,515.97
Restricted funds	12	-	-
Endowment funds	12	-	-
Total funds		140,958.89	53,515.97

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

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476.

The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

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

The financial statements were approved by the trustees on 03 December 2025 and signed on its behalf by:

Kathryn Louise Kelly, Keith John Naylor, Elizabeth Margaret Williamson, Richard Wallwork, Rachel Frances Callaghan Heeks, Thomas James Bell, Adrian Paul Bowditch, Rebecca Ann Cross
Trustees

Date : **03 December 2025**

THE BACUP CONSORTIUM TRUST
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

1. Accounting Policies

The principal accounting policies adopted by the Charity, which is a public benefit entity, in the preparation of the accounts are as follows.

1.1 Basis of preparation

These accounts have been prepared under the historical cost convention, as modified by the inclusion of charitable properties and fixed asset investments and investment properties at valuation.

These accounts 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 Charities Act 2011.

These accounts are presented in pounds sterling and rounded to the nearest pound.

1.2 Going concern

The Trustees have prepared financial projections, taking into consideration the current economic conditions and have, at the time of approving these accounts, a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus they continue to adopt the going concern basis of accounting in preparing the accounts.

2. Income from Donations and Legacies

Analysis	Unrestricted funds	Total funds 2025
	£	£
General grants provided by Government/other charities	4,789.77	4,789.77
Legacies	152,500.00	152,500.00
Total	157,289.77	157,289.77

3. Income from Charitable Activities

Analysis	Unrestricted funds	Total funds 2025
	£	£
Sale of service	130,033.80	130,033.80
Total	130,033.80	130,033.80

4. Income from Investments

Analysis	Unrestricted funds	Total funds 2025
	£	£
Interest income	759.76	759.76
Total	759.76	759.76

5. Expenditure on Raising Funds

Analysis	Unrestricted funds	Total funds 2025
	£	£
Rent collection, property repairs and maintenance charges	18,390.10	18,390.10
Staff costs	1,426.21	1,426.21
Total	19,816.31	19,816.31
Support Costs	307.40	307.40
	20,123.70	20,123.70

6. Expenditure on Charitable Activities

Analysis	Unrestricted funds	Total funds 2025
	£	£
Bank charges	796.28	796.28
Charity management & administration	31,605.75	31,605.75
Cost of services	33,774.64	33,774.64
Wages and salaries	113,926.26	113,926.26
Staff costs	106.38	106.38
Total	180,209.31	180,209.31
Support Costs	307.40	307.40
	180,516.70	180,516.70

7. Support Costs

Analysis	Total funds 2025
	£
Support Costs	
Staff costs	614.79
	614.79

8. Tangible Fixed Assets

	Freehold Land & Buildings	Plant & Machinery	Computer Equipment
	£	£	£
8.1 Cost or valuation			
At 01 April 2024	1,312.32	17,307.67	18,724.14
Additions	-	14,919.33	-
Disposals	-	-	-
Revaluations	-	-	-
Transfers	-	-	-
At 31 March 2025	1,312.32	32,227.00	18,724.14
8.2 Depreciation and impairments			
At 01 April 2024	-	4,688.73	15,437.14
Charge for the year	-	-	-
Disposals	-	-	-
Revaluations	-	-	-
Transfers	-	-	-
At 31 March 2025	-	4,688.73	15,437.14
8.3 Net book value			
At 01 April 2024	1,312.32	12,618.94	3,287.00
At 31 March 2025	1,312.32	27,538.27	3,287.00

9. Debtors: Amounts falling due within one year

	Total funds 2025 £
Trade debtors	1,946.87
Total	1,946.87

10. Cash at bank and in hand

	Total funds 2025 £
Cash at bank and in hand	139,063.76
Total	139,063.76

11. Creditors: Amounts falling due within one year

	Total funds 2025 £
Trade creditors	7,362.15
Accruals and deferred income	436.67
Other creditors	17,802.76
Total	25,601.58

12. Charity funds

12.1 Details of material funds held and movements during the CURRENT reporting period

Fund names	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Unrestricted funds	53,515.97	288,083.33	200,640.41	-	-	140,958.89

13. Average Number of Employees

	This year £	Last year £
	5	5
Total	5	5

Average number of employees during this year : 5 and last year : 5

14. Reserves Policy

The Bacup Consortium Trust: Policies & Procedures Reserves Policy

The trustees have set a level equivalent to 3 months of operating costs for the organisation as a desired level of reserve.

This fund is a contingency in the event of a sudden reduction in income, in order to protect the future operation of the organisation from the effects of any unforeseen variations in its income and expenditure.

It also provides a cash flow for grants and contracts that are paid in arrears. The trustees have designated reserves where there are planned commitments that cannot be met by anticipated future income alone. These reserves are broken down into a number of funds that relate to:

- The organisation's responsibilities as an employer to hold sufficient funds to provide proper notice and redundancy costs in the event of closure.
- The organisation's responsibilities as a leaseholder with internal-repairing responsibilities.
- It is the trustees' intention to build a capital improvement fund over the next few years to meet future repair and refurbishment commitments.

The reserves policy and the levels of reserves required are reviewed yearly as part of the annual budgetary process. Authorisation for release of reserves must be granted by the Chair and senior finance trustees with full knowledge and agreement of the board. Within the accounts, the amounts of reserves are specified in a table as follows:

Unrestricted Funds	Desired Reserves	Balance as at March 2025	Description of Funds
General Purpose Reserve	60,000	60,000	Funds to provide cash flow and meet unforeseen expenses for up to 3 months of annual turnover.
Salaries Reserve	16,500	16,500	Two months salaries and employers NI contributions
Redundancy Reserve	22,150 SVW: 12,360 16yrs JH: 6100 11yrs SC: 3690 10yrs	22,150	Redundancy liabilities and required notice period based on statutory minimum payments for all staff
Premises Reserve	5,000	5,000	Funds to maintain, repair and improve premises held to an internal repairing lease.
Asset Replacement	2,500	2,500	Provision to replace IT and furniture as required.
Total	106,150	106,150	



Independent Examiner's Report to the Trustees of The Bacup Consortium Trust.

I report to the Charity Trustees on my examination of the charity accounts for the year end 31/3/2025 which consists of the statement of financial activities, balance sheet and the related notes

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act')

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Association of Accounting Technicians AAT.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- The accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.
- I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding of the accounts to be reached.