



*Caring for people who are Blind & Partially Sighted*

# Waltham Forest Blind Association

FINANCIAL STATEMENTS FOR THE YEAR ENDED

31<sup>ST</sup> MARCH 2025

Unit 801, Midland Business Centre

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*Registered Charity No.1130235*



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### **Mission**

To improve the quality of life for Blind and visually impaired people in Waltham Forest.

### **Vision**

To promote equality, access and independence through information, awareness of Blind Culture, advocacy, befriending, social groups, leisure activities and training services.

- Minimises physical risks and dangers,
- Encourages social interaction, recreational and work settings
- Developing latent talents
- Promoting intellectual, physical and emotional expression. It encourages blind and partially sighted person to become personally as independent as possible, helping providing the vital communication link to the individual by sharing and acting as their 'eyes

### **Objectives**

The objective of which are to relieve the needs of the partially blind and blind sighted people who are residents in London Borough of Waltham Forest and neighbourhood boroughs through provision of:

- Drop In centre activities to alleviate loneliness, sharing knowledge and interacting with others and learning new skills as part of living a normal life like other people.
- Weekly talking newspapers and information on audio tapes.
- Outings to various places of interest to relieve isolation and bring happiness.
- Advice and case work services at the WFBA office and Out Reach.
- Training in mobility and providing music and bringing speakers to talk to the blind people on issues of blindness,
- Blindness awareness through advice and group discussions on blindness awareness at the centre and sharing blind experience.
- Volunteering & befriending relieving isolation.
- Increased knowledge of Information Technology/Computers through computer training

**1. REFERENCE AND ADMINISTRATION INFORMATION FOR THE YEAR  
ENDED 31<sup>ST</sup> MARCH 2025**

The management committee members who served during the year were as follows:  
**Administrative Structure**

**MANAGEMENT COMMITTEE**

Mr Tariq Hussain	Chair
Mrs Asma Mushtaq	Secretary
Mrs Naseem YAQUB	Treasure
Mr Vijay Parekh	Vice Chair
Mr Andreas Georgiou	Committee. Member
Mr Gary Wiggins	Committee. Member
Mr Javed Patel (2025)	Committee Member (joined 31/10/2024, left June 2025)

**REGISTERED OFFICE**

Unit 801, Mainyard Studios,  
679 High Road, Leyton  
London  
E10 6RA

**BANKERS**

Barclay Bank Plc Walthamstow, Hoe Street. London E17	Unity Trust Bank Plc. Nine Beindle Place Birmingham, B1 2HB
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**INDEPENDENT EXAMINER**

**Sidney H Milambo ACMA BAcc,**  
25 Watershipdown House,  
Cambridge Park Road,  
London E11 2PY



## 2. Report from the Chair of Trustees

### Introduction

I would like to begin by expressing my sincere gratitude to all members for your unwavering support throughout the past year. It has been an honour to serve as your Chair, and I am committed to upholding the trust you have placed in me to ensure this has been a productive and positive period for the Waltham Forest Blind Association.

Our services play a vital role in supporting blind and partially sighted individuals, helping to reduce isolation and promote independence at home. We offer door-to-door assistance, telephone support, and video calls via Zoom, ensuring help is available whenever it is needed. We collaborate with other organisations on joint projects and make referrals when additional support is required.

### Corporate Governance

The Trustees are confident that a robust corporate governance framework is in place. I am pleased to confirm that the charity's governance arrangements meet a wide range of regulatory requirements. As part of our governance structure, the Association maintains comprehensive policies and procedures that enable effective risk management and provide assurance regarding the adequacy and effectiveness of our internal controls.

### Ethics and Corporate Responsibility

Waltham Forest Blind Association's reputation for honesty, integrity, and ethical practice is one of our greatest assets and key to our continued success. We are committed to legal compliance and operating to the highest standards of integrity. Both as an organisation and as individuals, we strive to foster partnerships that promote sustained economic and social progress.

The ongoing support of our members is instrumental in driving the success of our local corporate responsibility initiatives within the communities we serve.

We remain deeply committed to promoting diversity, fostering Indigenous participation, advancing human rights, and supporting initiatives that encourage gender equality.

### Conclusion

I would like to extend my sincere thanks to the Management Committee, our dedicated staff, and our invaluable volunteers. Most importantly, I thank our members, whose resilience and cooperation have been vital throughout this challenging period.

Significant progress has been made by the Association, and I would also like to take this opportunity to thank our funders and supporters for their ongoing commitment. I look forward to continuing this journey together as we work toward a shared future.

Tariq Hussain.  
Chairperson

## **REPORT FROM THE TREASURER**

The statements cover the period 1<sup>st</sup> April 2024 to the 31 March 2025. The accounts show a deficit for the financial year of £881. For the year under review, the Association's financial performance was: Income £55,760; Expenditure £56,641 excess of expenditure over income £881 and the reserves £16,773, made of Unrestricted £5,595; Restricted £11,178.

The Association's reserves are still high enough to support investments for the current year. The Association will continue to generate and manage resources efficiently, investing in reserves and diversifying its revenue streams in accordance with its goals, according to the Management Committee's Strategic Plan, which was implemented with input from staff and advisors.

We are grateful to the following funders who supported us during hard time of to achieve the charities aims and objectives in delivering the support to the vulnerable older visually impaired people enabling them to live independently and with better health outcomes.

Sports England  
City Bridge Foundation - City of London  
National Lottery -A4A  
Lloyds Foundation

Regardless of the difficulties that lie ahead, we must maintain our focus.

We will support blind and partially sighted individuals through all of the challenges that lie ahead. Lastly, I want to express my gratitude to everyone who volunteers to help the Association. You contribute to the financial health of the Association and keep Waltham Forest Blind Association running – without you, the Association's costs would significantly increase.

Additionally, I want to thank the Management Committee once more for their dedication and hard work, which helped to maintain continuity during a trying and challenging period.

Mrs Naseem Yaqub  
WFBA Treasurer

## **2. REPORT OF TRUSTEES**

### **1. INTRODUCTION**

The trustees present the financial statements of the charity for the year ended 31st March 2025. The financial statements have been prepared in accordance with the accounting policies set out on pages 14 and comply with the charity's and applicable law.

In May 2005 the name of the Association changed from Waltham Forest Blind Asians Association changed to Waltham Forest Blind Association to provide services for all blind people living in Waltham Forest

## **2. Structure, Governance and Management**

### **Governing Document**

The Association is a charitable organisation formed in June 1994 and is governed by its constitution which established the objects and powers of the charity dated 12th April 2005, and as amended on 3rd June 2009. It was registered as a charity on 19th June 2009.

**Membership**-Full membership of the Association is available to all registered blind and partially sighted people resident in Waltham Forest and all those who express interest and sympathise with, the aims and objectives of the Association. The Committee reserves the right to terminate the membership of any member of the Association

Only full members are eligible to vote at the Annual General meeting or the Emergency General meeting, Associate members are only eligible to vote as part of the committee meetings

**The Policy and general management:** Policy and general Management of the affairs of the Association is directed by the Executive Committee on behalf of the members. The committee meets not less than four times per year, and when complete shall consist of not less than four members and not more than seven members. Full members shall make up more than 50% of the committee at any time. There shall be at least two women members on the Committee at any one time, one of whom shall be a representative of the women's group (as and when formed)

The members of the Committee are elected at the A.G.M. of the Association and are eligible to stand for the re-election. Accepting the President and Committee members shall hold office until the completion of the next A.G.M., or by removal dictated by Resolution passed by the members at the A.G.M. or the E.G.M., on a majority vote of two thirds of the members present and voting

**Nominations of the Committee members:** All members of the Association are eligible to serve on the Committee. Nominations for the Committee can be in writing or made orally in the A.G.M., these can be proposed by the members of the Association or self-nominated. Such nominations to be seconded and approved at the A.G.M. meeting

Appointment is on the basis of nominations received from members concerning eligibility, personal competence, specialist skills and local availability

**Induction and Training of Trustees**-Trustees are inducted through training days and through informal and formal meetings with established or outgoing trustees and are provided with an induction pack and other relevant materials to familiarize themselves with the charity's operations.

### **3. Activities & Services Offered.**

#### **Activities:**

- ✓ **1: Drop In Centre (every Tuesday 1pm till 4pm)**
  - Recreational And Physical Health Activities
  - Social and Get Together Activities
  - Discussions
  - Festival Celebrations
  - Speakers Talk On Health And Blindness Awareness
- ✓ **2: Advice and information**
  - Information On Related Health And State Benefits
  - Form Filling
  - Advice Sessions For Carers
  - Health Awareness Workshops/ Seminar
  - Grant applications
- ✓ **3: Training**
  - Computer/ICT Training
  - Job Search
  - CV Writing
  - Mobility
- ✓ **4: Leisure And Culture Excursion**
  - Musical Events
  - Social Outings
- ✓ **5: Befriending Service**
- ✓ **6: Volunteering And Out Reach**
- ✓ **7: Women Group**
- ✓ **8: Blind Cricket for beginners (every Wednesday 11am to 12.30)**

### **4. Financial Support and Funding during the year**

In order to keep ourselves going and to allow us grow, we need as much support as we can get. This extra financial help will allow us to provide healthy and happier lives for the partially blind and blind for free or at a subsidized, affordable price as well as aid us in developing the Association further to increasing blind people's independent living and fulfilling their potential.

The charity received support from the following funders:

Sports England

City Bridge Foundation- City of London

National Lottery -A4A

Lloyds Foundation

### **5. Activities for the year 2024-2025**

#### **What we provided:**

- ✓ Physical Fitness activities=39 sessions
- ✓ Mental and physically health =7 sessions
- ✓ Raffle= 40 days
- ✓ Eating/Socialising outs =4
- ✓ Outings/Excursions=1
- ✓ Casework=32
- ✓ Form Filling=15

- ✓ Benefits=20
- ✓ Grant Funding Support =12
- ✓ Housing=10

More than 50 members were supported in the community. A key element of support was around mental health and wellbeing and reducing social isolation. This was being delivered through group meetings.

### **Emerging Need**

WFBA has continuously worked with the communities it supports across Waltham Forest. This has enabled it to pick up on and respond to emerging health and wellbeing needs of the visually impaired people. The key areas of need with greater significance are:

- mental health including anxiety and low mood
- social isolation and loneliness
- support with using digital health and care services,
- Insights into how health and wellbeing needs are being met in an equitable way
- It Training restarted.
- Mental and physical health.

## **6. Achievements for the year 2024-2025**

### **Independent living and training**

#### **Mobility training:**

Mobility and life skills to avoid isolation and improve independence. It improved their safety and confidence and affected their freedom of movement.

Improved self-esteem, less social isolation, and decreased anxiety were all effects of mobility training.

#### **Digital Access for All:**

Assistive technology training and job search supported users to access counselling and tech literacy. Significant changes from a state of dependency to one of self-reliance, enhanced social connection and reduced isolation.

#### **Cost of Living:**

Early intervention training provided to prevent crisis. Training promoted independence and confidence debt avoidance and security. cost of living training turn financial knowledge into practical tool for navigating daily life with confidence and security.

**Volunteering:** This is continuing to provide services which are needed to ensure those that socially isolated and hard to reach are not forgotten and this is encouraging our fantastic volunteers to remain with them wherever possible.

**Beneficiaries of our services** We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our activities. In particular, the trustees continue to consider how planned activities contribute to the aims and objectives they are setting.

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities provide direct benefit to the visually impaired people who use our support services, and the wider community as a whole.



## **7. Future Vision and Activities**

As an organisation what we want to be more proactive in meeting needs, and to work with stakeholders in a more coordinated way. We have seen the value of our role in supporting health and wellbeing within our neighbourhood and are keen to build on this for the future. We have had more engagement with the funders which has been really positive. Moving forward we want to work with funders in a more systematic way to consider:

- ✓ How do we bring together stakeholders to identify the needs of the community?
- ✓ How are resources allocated?
- ✓ what support can be adequately be delivered?
- ✓ what requires public sector support? –
- ✓ How do we build capacity to support partnership working?

We have similar outcomes we hope to achieve to create healthy and resilient communities. We will deliver a portfolio of discrete, holistic and expert services for the benefit of old people with visual impairment residing in London Borough of Waltham Forest and transform their lives. To achieve this, we will;

- ✓ Support people with visual impairment through expanding structured one to one support and phone advice.
- ✓ Delivering practical daily living, mobility and IT training
- ✓ Launch peer mentoring to improve confidence and reduce isolation.
- ✓ Advocate for accessible public services and environments.
- ✓ Increase referrals and recognition through events and partnerships.
- ✓ Increase staff and admin capacity to meet need.

## **Support for the Members**

In order to address loneliness, food security, and the much-needed physical and mental health of those who are most marginalised and disadvantaged, we will concentrate our efforts on taking consistent action. We will prioritise addressing these individuals' urgent needs, but in order to fully address the challenge that lies ahead, we may want to reconsider refocusing our efforts on addressing the disparities that have been made worse by the economic crisis and .

## **8. Risk Management**

The major risks to which the charity is exposed have been reviewed and systems are being established to mitigate those risks. Trustees have recognized that regular Funding for meeting core cost is a big issue. Hence this is a biggest risk our managing members are review annually.

## **9. Reserve policy**

The target minimum level of general reserves is the charity commission's recommended reserve policy of covering 3 months of expenditure which is set to ensure WFBA's financial independence and sustainability, taking account of the security of its income stream, cash balances and an assessment of the potential financial impact of risks being faced. The target minimum level of general reserves of 3 months is set to ensure that resources are applied effectively, balancing the cost of regulation with the quality of service provided to the service users and the public.

## **10. Financial Review**

The results of the charity for the year are shown in the annual financial statements set out on pages 12 to 12

The charity had income of £55,760; (2022/24: £74,965): direct charitable expenditure and support costs of £56,641; (2022/24: £68,284.). There was a deficit of income over expenditure of (£881) (2022/24: surplus £6,681) Funds carried forward of £16,773 of which £11,178 is restricted and £5,595 unrestricted.

### **11. Funds and Reserves**

The unrestricted funds include a General Reserve carried forward of £4,333. This level of General Reserve is regarded as insufficient by the trustees but they are continuing developing strategies for fundraising.

### **12. Going Concern**

Management has determined that there is no material uncertainty that casts doubt on the entity's ability to continue as a going concern.

### **Trustee's Responsibilities in relation to the Financial Statements**

Law applicable to charities in England and Wales requires the trustees to prepare financial statement for each financial year which give a true and fair view of the state of affairs of the charity for the period. In preparing those financial statements, the trustees are required to:

Select suitable accounting policies and then apply them consistently

Make judgment and estimates that are reasonable and prudent;

State whether applicable accounting standards and Statement of Recommended Practice have been followed, subject to any material departures disclosed and explained in the financial statement and:

Prepare the financial statements on a going concern basis.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with applicable law. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of Trustees by:



Tariq Hussain.....Dated: .....27-1-2026  
Chairman

## Independent Examiner's Report

### *Independent Examiner's Report to the trustees of Waltham Forest Blind Association (WFBA)*

I report on the accounts of the charity for the year ended 31st March 2025, which are set out on pages 12 to 17.

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

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) or under Regulation 10(1)(a) to (c) of the Charities Accounts (Scotland) Regulations 2006 (the 2006 Regulations) and that an independent examination is needed. The charity is preparing accrued accounts and I am qualified to undertake the examination by being a qualified member of [named body].

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011 and under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 (the 2005 Act)
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act
- to state whether particular matters have come to my attention

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

My examination was carried out in accordance with the general Directions given by the Charity Commission and is in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement

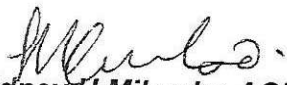
#### **Independent examiner's statement**

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

(1) 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 2011 Act and section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act and section 44(1)(b) of the 2005 Act and Regulation 8 of the 2006 Accounts Regulations
- have not been met or

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

  
**Sidney H Milambo ACMA BAcc,**  
25 Watershipdown House,  
Cambridge Park Road, London E11 2PY

Date: 27/01/2026



# WFBA ACCOUNTS 2025

## WALTHAM FOREST BLIND ASSOCIATION (WFBA)

### STATEMENT OF FINANCIAL ACTIVITIES (INCOME AND EXPENDITURE) ACCOUNTS FOR THE YEAR ENDED 31st MARCH 2025

	Un Restricted Funds £	Restricted Funds £	Total 2024/25 £	Total 2023/24 £
Notes				
<b>INCOMING RECEIPTS</b>				
<b>Incoming Receipts From</b>				
<b>Generated Funds</b>				
- Voluntary Income	2	-	53,948	53,948
- Activities For Generating Funds		-	-	-
- Charitable Activities		-	-	227
- Other Activity Income		-	-	430
Bank Interest		1,812	1,812	91
		-	-	-
	<b>1,812</b>	<b>53,948</b>	<b>55,760</b>	<b>74,965</b>
 <b>Charitable Payments</b>				
- Recreation Programmes		-	56,091	56,091
				67,732
<b>Governance Costs</b>				
	550	-	550	550
	<b>3</b>	<b>550</b>	<b>56,091</b>	<b>56,641</b>
				<b>68,282</b>
 <b>Surplus /(Deficit) for the Year</b>				
	<b>1,262</b>	<b>(2,143)</b>	<b>(881)</b>	<b>6,683</b>
 <b>Transfer Between Reserves</b>				
	-	-	-	-
 <b>Net Fund Movement</b>				
	1,262	(2,143)	(881)	6,683
 <b>Funds Brought Forward 1/4/2024</b>				
	4,333	13,321	17,654	10,972
 <b>Fund Balances Carried Forward 30/3/2025</b>				
	<b>5,595</b>	<b>11,178</b>	<b>16,773</b>	<b>17,655</b>

The results for the year shown above are derived from continuing activities.

# WFBA ACCOUNTS 2025

WALTHAM FOREST BLIND ASSOCIATION (WFBA)

BALANCE SHEET AS AT 31ST MARCH 2025

	Notes	£	2024/25 £	2023/24 £
<b>TANGIBLE FIXED ASSETS</b>				
Office Equipment/Computers	7		-	-
<b>CURRENT ASSETS</b>				
Prepayment & Accrued Income		630		5,630
Bank & Cash at Hand	4	61,533		67,178
		<u>62,163</u>		<u>72,808</u>
<b>Creditors</b>	5			
Amounts Falling Due within one year;				
Creditors and accruals			28,616	38,380
<b>Net Current Assets</b>			<u>33,547</u>	<u>34,428</u>
Amounts Falling Due More than one year;				
Income Received in advance			16,773	16,774
<b>Net Assets</b>			<u>16,773</u>	<u>17,655</u>
<b>FUNDS</b>	6			
<b>Unrestricted</b>				
-General Funds		5,595		4,333
			5,595	
<b>Restricted Funds</b>				
-Revenue Revenue		11,178		
- Capital Fund	8	-		
			<u>11,178</u>	<u>13,322</u>
			<u>16,773</u>	<u>17,655</u>

Approved for and on behalf of Trustees on; .....27-1-2025



MR TARIQ HUSSAIN  
CHAIRMAN



MRS NASEEM YAQUB  
TREASURER

## WFBA ACCOUNTS 2025

### *Notes to the Financial statements for the year ended 31st March 2025*

#### *Accounting policies*

##### **1 (a) Basis of preparation**

The financial statements have been prepared under the historical cost conversion and in accordance with applicable Accounting and Financial Reporting Standards and the charities SORP 2005 and Charity's Act 2006 and 2011

##### **(b) Fund-accounting**

**Unrestricted funds** are funds available for use or retention at the discretion of the Board of Directors in accordance with the charity's objectives.

**Designated funds** comprise funds which have been set aside by the Board of Directors for specific purposes. They are set aside to ensure that redundancies and closure costs can be met at any one time to allow coping with unforeseen circumstances.

**Restricted funds** are funds subject to specific restrictive conditions imposed by the donors or by the declared purposes

##### **(c) Incoming resources**

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from grants, whether 'capital' grants or 'revenue' grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance is recognised in the period to which they relate

All expenditure is accounted for on accruals basis and where incurred directly to further the charity's charitable objectives is shown under the heading of direct charitable expenditure

**(e)** No amounts are included in the financial statements for services donated by volunteers.

**(f)** Tangible fixed assets- Tangible fixed assets are depreciated as follows:

*Computers straight line (25% of cost)*

*Equipment Straight line (25% of cost)*

*Assets costing £500 or less are capitalised in the year of purchase.*

# WFBA ACCOUNTS 2025

Notes to the Financial statements for the year ended 31st March 2025

## 2 Incoming resources

### 2. (a) Analysis of Incoming Resources

	Grants/Donations Income £	Activity Income £	Other Income £	2024/25 Total £	2023/24 Total £
Welfare Programmes	53,948	1,812	-	55,760	74,965
	<b>53,948</b>	<b>1,812</b>	<b>-</b>	<b>55,760</b>	<b>74,965</b>
		<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>	<b>Total</b>
<b>Grants</b>					
Sports England		-	13,948	13,948	14,999
National Lottery Community Fund -A4A		-	10,000	10,000	-
City Bridge Trust-City of London		-	5,000	5,000	10,000
London Community Foundation		-	-	-	9,986
Groundwork		-	-	-	3,732
Lloyds Foundation			25,000	25,000	25,000
Foyles Foundation			-	-	3,000
The Will Charitable Trust			-	-	5,000
The Archer Trust			-	-	1,500
WG Edwards Charitable Foundation			-	-	1,000
<b>Total Grants Income</b>		<b>-</b>	<b>53,948</b>	<b>53,948</b>	<b>74,217</b>
<b>Other Income</b>					
Donations		-	-	-	-
Other income		-	-	-	227
Bank Interest		-	-	-	91
Fundraising		1,812	-	1,812	430
<b>Total Income</b>		<b>1,812</b>	<b>53,948</b>	<b>55,760</b>	<b>74,965</b>

### 3(a) Resources expended as shown in the Statement of Financial Activities

	Direct Costs £	Support Costs £	2024/25 Total £	2023/24 Total £
Welfare Programmes	40,720	13,871	54,591	63,784
<b>Total</b>	<b>40,720</b>	<b>13,871</b>	<b>54,591</b>	<b>63,784</b>
Governance	-	2,050	2,050	4,500
<b>Total Costs</b>	<b>40,720</b>	<b>15,921</b>	<b>56,641</b>	<b>68,284</b>

### 3( b) Governance Costs includes the following

Independent examination	550	550
Professional & Consultancy Fees	1,500	3,950
	<b>2,050</b>	<b>4,500</b>

# WFBA ACCOUNTS 2025

Notes to the Financial statements for the year ended 31st March 2025

## 3 (c) DIRECT COSTS

	2024/25	2023/24
	£	£
Drop In Activities	5,565	5,952
Travel & Outings	2,009	4,300
Staff Costs	8,190	7,320
Sessional Staff	8,083	4,060
Exercises/Health & Well being	2,530	1,338
Website, Publicity & Advertising	235	685
Volunteers	746	1,296
Cost of Living	-	2,854
Capacity Building	3,450	2,450
Training	2,321	3,320
Quality Mark	4,030	970
Food Vouchers	-	3,331
Premises /Venue Hire	3,560	3,780
Equipment-	-	821
	<b>40,720</b>	<b>42,477</b>

## 3(d) Support Costs

Insurance	1,016	753
Audit & Accounting	-	550
Legal & Profesional	1,500	3,950
Subscriptions	1,060	-
Stationery	115	69
Telephone	263	293
Income Generating	8,014	12,090
Sundries/consumables	528	642
Premises Rent	2,700	5,850
Light & Heating	315	324
Bank Charges	103	72
Travel & Meetings	307	1,214
	<b>15,921</b>	<b>25,807</b>
	<b>56,640</b>	<b>68,284</b>

## 4a Other Current Assents

Accrued Revenue	-	5,000
Prepaid Expenses- Rent Deposit	630	630
	<b>630</b>	<b>5,630</b>

## 4b Cash and Bank Balances

	Unrestricted	Restricted	Total	Total
	£	£	£	£
Bank Balances				
Current Account-Barclays	10,395	10,000	20,395	23,853
Premium Accounts-Barclays	-	-	-	-
Current Account-Unity Trust	30,010	11,117	41,127	43,310
Petty Cash	11	-	11	15
	<b>40,415</b>	<b>21,117</b>	<b>61,532</b>	<b>67,177</b>

## 5 Creditors

Creditors falling within one				
Accruals	4,016	-	4,016	3,780
Income Received in advance	14,600	10,000	24,600	14,600
	<b>18,616</b>	<b>10,000</b>	<b>28,616</b>	<b>18,380</b>
Creditors falling more than one year				
Income Received in advance	16,773	-	16,773	16,774

# WFBA ACCOUNTS 2025

Notes to the Financial statements for the year ended 31st March 2025

	2024/25	2023/24
<b>6 Surplus/Deficit</b>		
Surplus/Deficit is after charging:		
Depreciation	-	-
Independent Examination	350	350
	<u>350</u>	<u>350</u>

## 7 Analysis of Movement in funds

	As @ 01/04/2024	Incoming	outgoing	Trfs	As @ 31/03/2025
	£	£	£	£	£
<b>Restricted</b>					
Sports England	3,549	13,948	(11,450)	-	6,047
City Bridge Trust - City of London	-	5,000	(5,000)	-	-
National Lottery -A4A	-	10,000	(10,000)	-	-
Lloyds Foundation	9,773	25,000	(29,642)	-	5,131
	<u>13,322</u>	<u>53,948</u>	<u>(56,092)</u>	<u>-</u>	<u>11,178</u>
<b>Unrestricted</b>					
General	4,333	1,812	(550)	-	5,595
	<u>4,333</u>	<u>1,812</u>	<u>(550)</u>	<u>-</u>	<u>5,595</u>
	<u>17,654</u>	<u>55,760</u>	<u>(56,641)</u>	<u>-</u>	<u>16,773</u>

## 8 Fixed Assets

	Computers & Equipment	Total
As at 01/04/2024	9,168	9,168
Additions	-	-
As at 31/03/2025	<u>9,168</u>	<u>9,168</u>
<b>Depreciation</b>		
As at 01/04/2024	9,168	9,168
Charge for year	-	-
As at 31/03/2025	<u>9,168</u>	<u>9,168</u>
<b>Net Book Values</b>		
As at 31/03/2024	-	-
As at 31/03/2025	<u>-</u>	<u>-</u>

## 9 Capital Funds

Capital funds represents grant funded assets (computer cost balances after depreciated) purchased.

## 10 Employees

Average Employees During the Year  
Full Time Equivalent

0.5 0.5

## 10 Contingent Liabilities:

In the opinion of the trustees, at 31 March 2025, there were no contingency liabilities or contractual commitment other than rental payments.