

Company No: 06814962

Registered Charity Number: 1133484

**BETTER UNDERSTANDING OF DEMENTIA**  
**FOR SANDWELL (BUDS)**

**COUNCIL OF MANAGEMENT AND TRUSTEES**  
**REPORT AND ACCOUNTS**

For the Year ended 30th June 2025



**Et Voila Accountancy Services Limited**

Accountants and Charity Independent Examiners

Isis House, Smith Road, Wednesbury

West Midlands, WS10 0PB

Company No: 06814962

BETTER UNDERSTANDING OF DEMENTIA FOR SANDWELL  
(BUDS)

ANNUAL REPORT AND ACCOUNTS

For the year ended 30th June 2025

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# **BETTER UNDERSTANDING OF DEMENTIA FOR SANDWELL (BUDS)**

## **REPORT OF THE TRUSTEES For the Year Ended 30 June 2025**

### **Chair of Trustees' Report**

It is my pleasure to present the Chair's Report on behalf of the Board of Trustees for the year ended 30<sup>th</sup> June 2025.

### **Purpose and Activities**

The charity's objects are to:

Support for persons diagnosed with dementia living in the area of benefit and their carers to enable them to remain living in their own homes, including but not limited to:

The provision of advice and information for carers and the general public.

The provision of relevant support services and training for the person diagnosed with Dementia, their carers and medical, and other staff who help them.

The area of benefit is the West Midlands particularly the borough of Sandwell.

In line with these, our principal activities during the year were:

Referrals to Better Understanding of Dementia for Sandwell (BUDS) are regular and with collaboration with others such as the Community Dementia Service people with Dementia their families, and their carers are navigated by a Dementia Navigator accordingly to the correct service provider in accordance with the persons with Dementia needs and journey. This has been a beneficial collaboration to clients, their families, and their carers.

Staff continue to promote BUDS and ensure that BUDS are involved with every opportunity available in Sandwell. This has involved collaborating with other organisations and working on various other projects together.

BUDS has delivered activity sessions for persons with Dementia in this financial reporting period from Barlow Community Hall in Sandwell. The activity sessions that are provided are well received by clients with fantastic feedback from families and carers.

The trustees confirm they have had due regard to the Charity Commission's guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

### **Achievements and Performance**

This reporting years BUDS has seen a steady stream of referrals. The activity sessions have been successful in that they continue to provide activities and support to those persons diagnosed with dementia.

All staff work extremely well and are a fantastic team, each dedicated to the clients and their work with them. Each activity session is tailored around the client's needs. Throughout each session clients are continually encouraged to participate mentally and physically.

BUDS will continue to collaborate with other organisations to provide Dementia services and will continue to promote Dementia services throughout Sandwell.

### **Governance and Management**

The charity is governed by a memorandum and articles of association. The Board of Trustees has overall responsibility for strategic direction, compliance, and financial oversight. Day-to-day management is delegated to Sharon Crowley and Claire Mahmood under trustee supervision.

Trustees have reviewed key policies during the year, including safeguarding, health and

safety, and financial controls. The Board has met seven times during the reporting year.

# **BETTER UNDERSTANDING OF DEMENTIA FOR SANDWELL (BUDS)**

## **REPORT OF THE TRUSTEES For the Year Ended 30 June 2025**

### **The Year Ahead**

BUDS will continue to fundraise and promote its services.

BUDS will slowly continue to grow its services and groups to meet the needs of demand. The Trustees are positive that BUDS will be recognised as a friendly worthwhile organisation.

BUDS have many events planned for the coming year.

### **Acknowledgements**

The Trustees can count on the staff to provide an outstanding service. Thank you for your ongoing hard work and dedication to the services.

Donald Payne and Claire Mahmood have worked together to achieve funding to help BUDS provide activities and events throughout this financial year and the Trustees thank them for your remarkable achievements.

Sharon Crowley and Claire Mahmood continue to promote BUDS and ensure that the service runs smoothly. Their hard work and dedication do not go unnoticed, and the Trustees thank you for all that you both do.

The Trustees wish to thank the staff, volunteers, funders, and supporters whose commitment and contributions have enabled the charity to continue its work.

I would like to thank the Trustees for their continued time, support, and assistance to me and to BUDS services. Your regular attendance at our Trustees Meetings and contact with me and managers via email is appreciated. I am grateful for everything that you do, and the time that you donate to BUDS.



**Kay Shilton**  
**Chairperson**

## **BETTER UNDERSTANDING OF DEMENTIA FOR SANDWELL (BUDS)**

### **REPORT OF THE TRUSTEES For the Year Ended 30 June 2025**

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#### **DONATIONS AND GRANTS**

The following companies and trusts gave grants to BUDS during the financial year 2024/2025:-

Lloyds Bank Foundation £500  
Cole Trust £2,500  
The Eveson Trust £25,000  
Anonymous £5,000  
Harborne Parish Lands Charity £7,107.00  
Heart of England Birmingham and Black Country Community Fund £3,000  
George Henry Collins Trust  
Souter Charity Trust £2,000  
Skipton building Society Charitable Foundation £1,388.00  
SVCO Vision 2030 Healthy Lifestyles Grant £5,000  
SCVO Vision 2030 The Big Lunch £500  
Roger Douglas Trust  
SC & ME Moreland Charitable Trust £500  
Shakespeare Martineau  
Tipton and Coseley Charitable Foundation £700  
Anonymous £3,000  
The Lillie C Johnson Trust £500  
The Sir John Sumners Trust £250  
W A Cadbury Trust £2,000  
Grimmitt Trust £3,000  
W.E.D Trust £1,000  
The Co-op Community Fund £500  
Metal Closures Welfare Fund £16,500.00  
George and Thomas Henry Salter Trust £750.00  
Charles Hayward Foundation £5,000  
Birmingham District Nursing Fund (Shakespeare Martin) £3,000  
Masonic Charitable Foundation Trust £5,000  
Sandwell Metropolitan Borough Council £2,500  
The McCarthy Stone Foundation £7,107.00  
The Harry Payne Fund £2,000  
The Roger and Dounglas Turner Charitable Trust £5,000

## **INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF BETTER UNDERSTANDING OF DEMENTIA FOR SANDWELL (BUDS)**

I report on the accounts for the year ended 30 June 2025 set out on pages seven to twelve

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

The charity's trustees (who are the directors for the purposes of company law) 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)) and that an independent examination is required. The charity's gross income exceed £250,000 and I am qualified to undertake the examination by being a qualified member of CIMA

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 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) and
- 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. 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 statements below.

### **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 386 and 387 of the Companies Act 2006 and
- to prepare the accounts which accord with the accounting records, comply with the accounting requirements of section 394 and 395 of the Companies Act 2006 and with the methods and principals of the statement of Recommended Practice: Accounting and Reporting by Charities

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.



Sally J Wainwright ACMA

ET Voila Accountancy Services Ltd, Isis Business Centre, Smith Road, Wednesbury, WS10 0PB

12th August 2025

**BETTER UNDERSTANDING OF DEMENTIA FOR SANDWELL (BUDS)**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 30 JUNE 2025**

|                                                      | <b>2025</b>           | <b>2024</b>           |
|------------------------------------------------------|-----------------------|-----------------------|
|                                                      | <b>£</b>              | <b>£</b>              |
| Notes                                                | Unrestricted Funds    | Unrestricted Funds    |
| <b>INCOMING RESOURCES</b>                            |                       |                       |
| Incoming Resources from Generated Funds              |                       |                       |
| Voluntary Income                                     | 124,612               | 103,189               |
| Activities for generating funds                      | 20,186                | 3,019                 |
| Investment Income                                    |                       | 4,252                 |
| <b>Incoming Resources from charitable activities</b> |                       |                       |
| Income Directly Allocated to Activities              | <u>107,557</u>        | <u>85,338</u>         |
| <b>Total incoming resources</b>                      | 252,355               | 195,798               |
| <b>RESOURCES EXPENDED</b>                            |                       |                       |
| <b>Charitable Activities</b>                         |                       |                       |
| Costs Directly Allocated to Activities               | <u>227,585</u>        | <u>256,627</u>        |
| <b>NET INCOMING RESOURCES</b>                        | 27,927                | ( 60,829 )            |
| <b>RECONCILIATION OF FUNDS</b>                       |                       |                       |
| Total funds brought forward                          | 169,657               | 230,486               |
| <b>TOTAL FUNDS CARRIED FORWARD</b>                   | <u><u>197,584</u></u> | <u><u>169,657</u></u> |

**BETTER UNDERSTANDING OF DEMENTIA FOR SANDWELL (BUDS)**

**BALANCE SHEET**  
**AT 30 JUNE 2025**

|                                              | <b><u>2025</u></b><br><b>£</b> | <b><u>2024</u></b><br><b>£</b> |
|----------------------------------------------|--------------------------------|--------------------------------|
| <b>FIXED ASSETS</b>                          |                                |                                |
| Tangible Assets                              | 81,028                         | 15,647                         |
| <b>CURRENT ASSETS</b>                        |                                |                                |
| Debtors                                      | 4,282                          | 684                            |
| Cash at bank and in hand                     | <u>140,657</u>                 | <u>158,061</u>                 |
|                                              | 144,939                        | 158,745                        |
| <b>CREDITORS</b>                             |                                |                                |
| Amounts falling due within one year          | ( 28,383 )                     | ( 4,735 )                      |
| <b>NET CURRENT ASSETS</b>                    | <u><u>116,556</u></u>          | <u><u>154,010</u></u>          |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b> | <u><u>197,584</u></u>          | <u><u>169,657</u></u>          |
|                                              | -                              |                                |
| <b>FUNDS</b>                                 |                                |                                |
| Unrestricted funds                           | <u><u>197,584</u></u>          | <u><u>169,657</u></u>          |
| <b>TOTAL FUNDS</b>                           | <u><u>197,584</u></u>          | <u><u>169,657</u></u>          |

**BETTER UNDERSTANDING OF DEMENTIA FOR SANDWELL (BUDS)**

**BALANCE SHEET**  
**AT 30 JUNE 2025**

The charitable company is entitled to exemption from audit under section 477 of the Companies Act 2006 for the year ended 30 June 2025.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 30 June 2025 in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for:-

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Board of Trustees on 12th August 2025 and were signed on its behalf by:-



Chair  
Kay Shilton

**BETTER UNDERSTANDING OF DEMENTIA FOR SANDWELL (BUDS)**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 30 JUNE 2025**

**1 ACCOUNTING POLICIES**

**Accounting Convention**

The financial Statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities

**Incoming resources**

All incoming resources are included on the statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

**Resources Expended**

Expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all cost related to that category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible Fixed Assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

25% Reducing Balance

**Taxation**

The charity is exempt from corporation tax on its charitable activities

**Fund Accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees

Restricted funds can only be used for particular restricted purposes within the object of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements

**BETTER UNDERSTANDING OF DEMENTIA FOR SANDWELL (BUDS)**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 30 JUNE 2025**

**2 ACTIVITIES FOR GENERATING FUNDS**

|                    | <b>2025</b>   | <b>2024</b>  |
|--------------------|---------------|--------------|
|                    | <b>£</b>      | <b>£</b>     |
| Fundraising Income | 20,186        | 3,019        |
| Other Income       |               |              |
|                    | <u>20,186</u> | <u>3,019</u> |

**3 NET INCOMING / (OUTGOING) RESOURCES**

|                                                      | <b>2025</b>  | <b>2024</b>  |
|------------------------------------------------------|--------------|--------------|
|                                                      | <b>£</b>     | <b>£</b>     |
| Net resources are stated after charging/(crediting): |              |              |
| Depreciation - owned assets                          | 5,000        | 9,272        |
|                                                      | <u>5,000</u> | <u>9,272</u> |

Also note there was £51,053 written back of Depreciation due to the unexpected high proceeds from disposal of previous mini buses

**4 TRUSTEES REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 30 June 2025 nor for the year ended 30 June 2024

**Trustee's expenses**

Nil for year end 30 June 2024 or June 2025

**5 STAFF COSTS**

|                    | <b>2025</b>    | <b>2024</b>    |
|--------------------|----------------|----------------|
|                    | <b>£</b>       | <b>£</b>       |
| Wages and salaries | <u>194,590</u> | <u>174,185</u> |

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

|                                                       | <b>2025</b> | <b>2024</b> |
|-------------------------------------------------------|-------------|-------------|
| No employees received emoluments in excess of £40,000 | 10          | 10          |

**BETTER UNDERSTANDING OF DEMENTIA FOR SANDWELL (BUDS)****DETAILED STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 30 JUNE 2025**Plant and  
machinery  
etc.  
£**6 TANGIBLE FIXED ASSETS****COST**

|                           |               |
|---------------------------|---------------|
| At 1 July 2024            | 107,940       |
| Disposals                 | ( 66,700 )    |
| Depreciation on Disposals | ( 41,240 )    |
| Additions                 | 86,028        |
|                           | <u>86,028</u> |

**DEPRECIATION**

|                           |            |
|---------------------------|------------|
| At 1 July 2024            | 92,293     |
| Depreciation on Disposals | ( 92,293 ) |
| Charge for year           | ( 5,000 )  |
| As at 30 June 2025        | -          |

**NET BOOK VALUE**

|                 |               |
|-----------------|---------------|
| At 30 June 2024 | <u>15,647</u> |
| At 30 June 2025 | <u>81,028</u> |

**7 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|            | <b>2025</b>  | <b>2024</b> |
|------------|--------------|-------------|
|            | <b>£</b>     | <b>£</b>    |
| Fees owing | 4,282        | 684         |
|            | <u>4,282</u> | <u>684</u>  |

**8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|          | <b>2025</b>   | <b>2024</b>  |
|----------|---------------|--------------|
|          | <b>£</b>      | <b>£</b>     |
| PAYE     | 3,049         | 3,071        |
| Pensions | 873           | 1,203        |
| Accruals | 24,461        | 461          |
|          | <u>28,383</u> | <u>4,735</u> |

**9 MOVEMENT IN FUNDS**

|                    | <b>At 1.7.24</b> | <b>Net Movement</b> | <b>At 30.6.25</b> |
|--------------------|------------------|---------------------|-------------------|
|                    | <b>£</b>         | <b>in funds</b>     | <b>£</b>          |
| Unrestricted Funds |                  |                     |                   |

Company No: 06814962

**BETTER UNDERSTANDING OF DEMENTIA FOR SANDWELL (BUDS)**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 30 JUNE 2025**

|                    |                |               |                |
|--------------------|----------------|---------------|----------------|
| General Funds      | 169,657        | 27,927        | 197,584        |
| <b>TOTAL FUNDS</b> | <b>169,657</b> | <b>27,927</b> | <b>197,584</b> |

**BETTER UNDERSTANDING OF DEMENTIA FOR SANDWELL (BUDS)**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES**

**FOR THE YEAR ENDED 30 JUNE 2025**

**INCOMING RESOURCES**

|                                                             | <b>2025</b>    | <b>2024</b>    |
|-------------------------------------------------------------|----------------|----------------|
|                                                             | <b>£</b>       | <b>£</b>       |
| <b><u>Voluntary Income</u></b>                              |                |                |
| Sandwell MBC                                                | 7,500          | 15,000         |
| Trust/ Company Donations                                    | 107,638        | 70,353         |
| Minibus donations                                           | 4,109          | 10,945         |
| Voluntary Income                                            | 3,415          | 6,166          |
| Legacy/ Funeral Donations                                   | 1,950          | 725            |
|                                                             | <b>124,612</b> | <b>103,189</b> |
| <b><u>Activities for generating funds</u></b>               |                |                |
| Fundraising Income                                          | 20,186         | 3,019          |
| Other Income                                                |                |                |
|                                                             | <b>20,186</b>  | <b>3,019</b>   |
| <b><u>Investment Income</u></b>                             |                |                |
| Interest Received                                           | 3,157          | 4,252          |
| <b><u>Incoming Resources from Charitable Activities</u></b> |                |                |
| Buds Clubs                                                  | <b>107,557</b> | <b>85,338</b>  |
| <b><u>Total Incoming Resources</u></b>                      | <b>255,512</b> | <b>195,798</b> |

**RESOURCES EXPENDED**

**BETTER UNDERSTANDING OF DEMENTIA FOR SANDWELL (BUDS)**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES**

**FOR THE YEAR ENDED 30 JUNE 2025**

|                                                     | <b>2025</b>           | <b>2024</b>              |
|-----------------------------------------------------|-----------------------|--------------------------|
|                                                     | <b>£</b>              | <b>£</b>                 |
| <b>Charitable Activities</b>                        |                       |                          |
| Wages and Salaries                                  | 135,921               | 116,446                  |
| Administration 0                                    | 14,974                | 19,652                   |
| Befriending Costs                                   | 40                    | 330                      |
| Sundries                                            | 2,012                 | 5,377                    |
| Rent and Room Hire                                  |                       | 1,135                    |
| Club Meals                                          | 8,722                 | 16,038                   |
| Profit on Disposal of Mini Buses after Depreciation | ( 51,053 )            |                          |
| Club Transport                                      | <u>16,721</u>         | <u>11,865</u>            |
|                                                     | <b>127,337</b>        | <b>170,843</b>           |
| <b>Support Costs</b>                                |                       |                          |
| <b>Management</b>                                   |                       |                          |
| Wages                                               | <b>58,669</b>         | <b>57,739</b>            |
| <b>Other</b>                                        |                       |                          |
| Premises Costs                                      | 33,332                | 19,983                   |
| Marketing                                           | 283                   | 185                      |
| Staffing & Volunteer Costs                          | 1,399                 | 650                      |
| Legal & Professional Fees                           | 4,992                 | 4,490                    |
| Fund Raising Costs                                  | <u>1,573</u>          | <u>2,737</u>             |
|                                                     | <b>41,579</b>         | <b>28,045</b>            |
| <b>Total resources expended</b>                     | <u><u>227,585</u></u> | <u><u>256,627</u></u>    |
| <b>Net Income / (defecit)</b>                       | <u><u>27,927</u></u>  | <u><u>( 60,829 )</u></u> |

Transport costs are high due to depreciation of £5,000 (2025) and £5,216 (2024) of 2 mini buses