

Registered number: 05702090
Charity number: 1140209

Community Resources for Change
(A company limited by guarantee)

Unaudited

Trustees' report and financial statements
for the year ended 31 March 2025

Community Resources for Change
(A company limited by guarantee)

Contents

	Page
Reference and administrative details of the Charity, its Trustees and advisers	1
Trustees' report	2 - 9
Independent examiner's report	10 - 11
Statement of financial activities	12
Balance sheet	13
Statement of cash flows	14
Notes to the financial statements	15 - 26

Community Resources for Change
(A company limited by guarantee)

Reference and administrative details of the Charity, its Trustees and advisers
for the year ended 31 March 2025

Trustees

Sally Dixon
Nzilani Kaunda
John Singleton (resigned 3 February 2025)
Rachel Wright

Company registered number

05702090

Charity registered number

1140209

Registered office

Lifeline House
25 Neville Road
Dagenham
Essex
RM8 3QS

Accountants

Kreston Reeves LLP
Chartered Accountants
9 Donnington Park
85 Birdham Road
Chichester
West Sussex
PO20 7AJ

Bankers

CAF Bank Ltd
25 Kings Hill Avenue
West Malling
Kent
ME19 4JQ

Independent Examiner

Lucy Hammond BSc FCA DChA
Kreston Reeves LLP
Chartered Accountants
9 Donnington Park
85 Birdham Road, Chichester
West Sussex, PO20 7AJ

Community Resources for Change
(A company limited by guarantee)

Trustees' report
for the year ended 31 March 2025

The Trustees present their annual report together with the financial statements of the Community Resources for Change for the period 1 April 2024 to 31 March 2025. The annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Charity qualifies as small under section 382 of the Companies Act 2006, the strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

a. Policies and objectives

- The advancement of education and training and the relief of unemployment including (but not so as to limit the generality of the foregoing) assistance to find employment particularly but not exclusively amongst asylum seekers and refugees in Dagenham and in such other parts of the United Kingdom or the world as the Trustees from time to time may think fit.
- The relief of financial hardship and of sickness and the promotion and preservation of good health by the provision of funds, goods or services of any kind in such parts of the United Kingdom or the world as the Trustees from time to time may think fit.
- The provision of community facilities for recreational and other leisure time occupation in the interests of social welfare for persons who have need by reason of their youth, poverty or social and economic circumstances with the object of improving their conditions of life in Dagenham and in such other parts of the United Kingdom or the world as the Trustees may from time to time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Charity.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

b. Main activities undertaken to further the Charity's purposes for the public benefit

In planning the activities of the Charity, the Trustees have given consideration to the guidance on public benefit issued by the Charity Commission, in particular to ensure that:

- There are identifiable benefits
- Benefits are to the public or a section of the public.
- The benefits relate closely to the charitable objectives.

Community Resources for Change
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2025

Achievements and performance

a. Review of activities

Activity Report

The work of Community Resources continues to grow and develop with new connections with residents and new partnerships with local organisations. The reach both within the local Barking & Dagenham area and wider through Peaced Together is significant and it is a charity that demonstrates strong a local connection with strategic influence, shaping the landscape of the local social sector. We are grateful to our funders for the ongoing support, Barking & Dagenham Council, Mercers Charitable Foundation, National Lottery (Awards of All), Garfield Weston Foundation and Trusthouse Charitable Foundation.

The budget for 2024 to 2025 was forecast to have a deficit of £56,000 but due to significant additional funds being sourced during the year, we were able to transfer an additional £8,000 into free reserves at the year end. We will actively pursue funding as we recognise that most of the current funding ends in the next financial year. We are confident that with the excellent work happening across the charity that we will be able to secure the necessary funds.

Neighbourhood Team

This year has seen a change in the structure of our Castle Point programme. We recognised that our focus had become somewhat fixed on programmed activities and labour-intensive lunches rather than on creating a space to encourage connection. To counteract this, we decided to move to a café-style approach, with simpler food being offered all day rather than fixed, labour-intensive lunchtime meals. This means that people can drop in at any time of the day, have something to eat and drink and join in with activities if they want to. Our host team are on hand to welcome people, and simply changing the seating layout has meant that lunchtime activities such as the Wednesday Lunch Club and the Men's Group have a much less 'institutionalised' feel. People now sit in smaller groups and are able to get to know each other better. One woman commented that coming to the café and connecting with others has been, 'better than any therapy I've done'.

Continuing activities

Tots and Tinies – this continues to be very busy with 25+ mothers and children coming each week. It's a place that offers so much more than activities for mums and toddlers. Real friendships are made, and mums are finding it to be a valuable source of support, gaining advice and information from their peers as well as volunteers and staff members. Recent conversation topics covered include, how to parent older children and teenagers, secondary school choices, toddler behaviour, boundaries, and other parenting advice. The additional group which has grown out of Tots and Tinies is the Mums' well-being group which up to 23 (mostly different) mums attend with their pre-school children. The emphasis in this group is on improving the confidence and general wellbeing of the mums through friendship and activities such as Pilates, talks from professionals and sharing food together.

Amazing Mums – this group has grown from strength to strength with up to 10 mums attending regularly to share their experiences of parenting children with additional needs. They also enjoy cooking together and arranging trips. Recently one of the women, who is a trained beautician, did a really successful pampering day for the rest of the group free of charge.

Peaced Together – our craft-based personal development course continues to be very fruitful. Five women have just completed the last course and have already signed up to the new follow-on course: Peaced Together Going Deeper. An unexpected outcome of Peaced Together has been the training of past participants to help with new Peaced Together courses.

Craft groups – we continue to run groups for participants with differing interests and needs. We have a sewing group where women are learning to make and repair clothes, a quiet craft group for those with mental health issues, a group where women are making and selling embroidered bags and pictures, and a new knitting group (see below).

Community Resources for Change
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2025

Achievements and performance (continued)

Chair-based exercise – this group has received several small funding pots (eg from the borough's NCIL fund and the faith leaders' network), enabling it to continue. There is a real sense of ownership amongst the 15 or so participants, who have decided to make regular contributions so that when the funding runs out the group can carry on.

Changes/New activities

Creative English for Health – whilst Creative English is not a new activity for us, we have recently run the new, health-focused course for the first time. 25 people from 10+ countries completed this course, which covers important health topics such as Type 2 diabetes, how to maintain a healthy weight, and avoiding heart disease. The activities are fun and accessible and time and again participants have told us that the course has helped to increase their awareness and understanding.

Knitting group – one of our participants recently started this group. It attracts between 8 and 10 participants each week and is growing through word of mouth and our Facebook and Instagram pages. Participants help each other to learn knitting and crochet.

Diabetes work – Community Resources, representing the BD Collective on the ICB's Long Term Conditions Group (LTC) negotiated £30,000 of funding to explore with residents:

- What would help to better manage diabetes from a community perspective
- How to improve health literacy.

Along with 5 other local partners, we received £5,000 of funding to work with residents with Type 2 diabetes exploring what changes behaviours. A group of 12 of our participants shared ideas via Whatsapp and/or meet up to discuss impact and try out healthy food options. The findings from this exploratory work with the partners has been fed into the Integrated Care Board for consideration with future commissioning.

Training

Signal Training –Signal is a tool that helps individuals identify assets and issues that they face, and from there implement personalised strategies to overcome their specific challenges. Staff members and volunteers involved in the Connect programme are currently being trained on how to use Signal, as a way of us being able to have better informed, more intentional conversations with individuals who are looking to make positive changes in their lives.

One-to-one support

This aspect of our work is increasingly challenging as we see local services being stretched and less able to take referrals. We find ourselves having to make hard decisions about how much time to spend with individuals who are working through difficulties in their lives. However, it's encouraging to see some of our volunteers and participants growing in confidence and stepping up to share their experiences and stand alongside others. From experience we know that, on the whole, individuals are able to overcome challenges if they have supportive friends around them and so we are working hard to create a culture of acceptance, encouragement, and an expectation that things can get better. We believe that our training with the Connect volunteers (and other volunteers) is crucial in increasing our capacity to get alongside people. We are also looking to see how the Signal tool helps us with those intentional conversations that are so important in finding routes through the challenges that people are facing.

Looking ahead

Community Resources has secured the lease of 2 newly refurbished buildings at Andrews Corner, Dagenham. They are highly visible places and the rent and running costs will be more cost effective than Castle Point. This will give us around 5 times more space and an opportunity to develop a model of connection/engagement that offers something for the whole community. Given the challenges around funding currently, we are exploring new ways to generate income, including through space rental and earned income from activities. We recognise the importance of involving our current participants in thinking about what they have to offer but we also expect that the new space will encourage more local people to come and get involved. It's crucial for us to keep listening and responding to the needs and aspirations of our local community, not trying to fix things, but instead to recognise

Community Resources for Change
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2025

Achievements and performance (continued)

that people come with solutions as well as challenges.

Peaced Together

Peaced Together continues to have new interest however this year we have had a bigger number put their licence on hold than new locations we have trained so our overall number of locations with a current licence has gone down to 35 (previously 37). However, we are seeing a consistent core of locations regularly delivering courses.

This year we launched our new follow-on course, Peaced Together Going Deeper. This is only available to our current locations. This course explores the Christian principles and themes underpinning Peaced Together. In Dec 24 we trained 8 of our current locations 4 of which are already delivering the course this term with very positive feedback. We have a few more locations booked into to train for this course at the end of March.

Over the last year we have delivered 29 courses to 211 participants (we have not yet received all our annual returns, so these numbers are likely to increase). Since Peaced Together started in 2012 we have delivered 310 courses to 2242 participants.

BD Collective

Community Resources five-year tenure as the secretariat for the BD Collective came to a planned end on the 31st August 2024. The BD Collective was handed over to B&D based organisation - BD Giving - to develop into a Community Benefit Society; an organisation in its own right, with governance elected by the sector, capable of holding funds on behalf of the sector. This decision followed extensive consultation with BD Collective members, and BD Giving were elected to steer the sector through the next stage of development at an open meeting.

Localities

Between April-July 2024 Community Resources convened three workshops on behalf of the BD Collective to co-design phase 2 of the localities work. Well over 100 people participated, including the former locality lead organisations, residents, BD Collective VCFSE members, NELFT, LBBD and B&D's GP Federation. The majority were from the VCFSE.

The final model was signed off at a workshop convened by BD Giving as the new secretariat for the BD Collective on September 24th 2024, and can be viewed [here](#). The emerging model and learning has received notable interest in particular from other places across the UK, who are also exploring new ways to improve health & wellbeing via cross-sector collaboration, and from NE London's Integrated Care Board (ICB), who used it as a model example of how to develop cross-sector partnership.

The resulting neighbourhood network model was due to be commissioned by February 2025; circumstances beyond the control of Community Resources and the BD Collective have caused significant delay, and this is still awaited at the time of writing in May 2025.

Connect

In September 2023 Community Resources partnered with Care City on behalf of the BD Collective to lead a piece of work which brought together three strands of funding designed to address the health impacts of social isolation on those who are discharged from hospital without the support of family and friends.

B&D's Place based Partnership and Health and Wellbeing Board Committee in Common agreed to release funds from the Ageing Well Programme, the Better Care Fund and the Clinically Extremely Vulnerable Fund to the BD Collective to support a programme of work underpinned by learning. The programme was set up to discover and test how support, and 'alongside' friendships can improve people's health and well-being, prevent people returning to hospital and create environments for people to flourish and contribute to their community outside a service model.

Community Resources for Change
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2025

Achievements and performance (continued)

The discovery period led to a learning model around three aspects:

- **Connection Catalysts:** Led by Care City, three local partners were contracted to become 1-2-1 delivery agents whose focus was developing and connecting those who were referred (or self-identified) as isolated
- **Connect Neighbourhoods:** Led by Community Resources, and utilising the prototyping methodology developed during the localities work, including participatory grantmaking - five local groups are exploring how to create spaces and streets which are friendly and where people feel they are accepted, belong and have friends
- **Connecting the Dots:** Led by Community Resources, and building on previous work 'Joining the Dots', this aspect worked with public sector services to unblock situations where residents had got stuck in system processes; the aspiration is to work together to explore how to design better pathways and learn from situations that have gone wrong.

Phase 2 of the work took place from May 2024, and will run to 30th June 2025, for learning and delivery.

In November 2024 an independent economic evaluation was commissioned. It showed that every £1 spent on Connect, resulted in £9 of savings to the system. A future referral pathway under the ICB's 'Proactive Care' pathway was agreed in principle. This will enable a data-sharing agreement between Connect, LBBD and Health systems (this proved elusive in phase 1), not only enabling accurate local economic impact on costs to the system, but an evaluation of how the flow to services including adult social care are impacted by a community-led approach like Connect.

In the autumn of 2024, Care City and Community Resources also decided to approach the Big Lottery with a £5m tender to both deepen and spread the work in B&D, before also testing in two further places in England. The local lottery representative was supportive of the work. As a result, LBBD were approached for bridge funding in between July 2025 while the Lottery funding bid was processed.

During January 2025 following a presentation to the Joint Commissioning Group, verbal confirmation was received for £100,000 of bridge funding; this was followed by further assurances that the funding had been agreed.

At the beginning of May 2025, we are in a difficult position with a new commissioner who is skeptical of the value of Connect; the bridge funding, at the time of writing, remains unresolved.

Community Resources for Change
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2025

Financial review

a. Going concern

When Trustees reviewed the financial position at the meeting in April 25, they concluded it was necessary to commence a redundancy process that was concluded in July 2025. We currently have 3 applications in process for the ongoing work of the Neighbourhood team work and we are pursuing other avenues of funding for the shortfall in overheads and other costs. We are ensuring all expenditure is monitored carefully for all departments. Costs are being cut where possible.

On this basis the Trustees are confident that the charity is still a going concern. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Reserves policy

Community Resources for Change reserves policy sets the level of reserves to be held as:

- Two months full running costs
- A further two months of salary costs

This equates to a minimum free reserves level of approximately £80,000. At present the Charity holds sufficient reserves to exceed this target.

This level of reserves is designed to provide an orderly reduction in charity activity should income decline for any reason

c. Results for the year

GLW Management Services Ltd have continued to provide our financial management, supported by our bookkeeper here. This is working well and the Trustees are satisfied that we now have robust monthly management accounts.

At the year end, the Charity's reserves include a balance of £18,015 (2024: £4,819) of restricted funds which comprise unexpended balances of grants and donations held for specific purposes.

Whilst the Charity has a deficit of £18,525 in the financial year 2024 to 2025, (2024: £139,231), there were free reserves of £177,675 carried forward from the prior year leaving balance of free reserves of £145,954 at 31 March 2025. This enables Community Resources to continue to function as a going concern.

Structure, governance and management

a. Constitution

The Charity is a company limited by guarantee, as well as registered charity and as such is a non-profit making organisation. It was incorporated on February 2006 and its governing document is the Memorandum and Articles of Association.

Community Resources for Change
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2025

Structure, governance and management (continued)

b. Methods of appointment or election of Trustees

The management of the Charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Memorandum of Association.

c. Risk management

The Trustees have assessed the major risks to which the Charity is exposed and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

The first of the two main risks affecting the Charity is limited staff capacity impacting the delivery of work. Management regularly review and adjust the staff responsibilities. Avril McIntyre meets with Project Leads to ensure they are managing their own workload and that their team is working well.

The other main risk the Charity faces is the ability to obtain additional secured funding, post the Reaching Communities grant. An application has been submitted and management expect to hear the outcome of this by late August. Management are also identifying other possible funders to apply as well.

Plans for future periods

There are significant challenges across the Voluntary & Community Sector in regard to available funding and the small team are working hard to identify funds, build partnerships and grow our network. We are expecting to secure partnership funding around the Connect programme and possibly further funding from the Diabetes exploratory work. The Neighbourhood Network commissioning is anticipated this financial year and Community Resources is well positioned to apply for this. The move to the new buildings, will increase our opportunity for more sustainable earned income and we are accessing support for this new business model.

We have a deficit budget £79,325 projected for the coming year and Trustees are taking active steps to ensure the charity is both maximising income and addressing expenditure. It is likely that we will go through a redundancy process for staff not funded. This will have an impact on capacity and so Trustees are working hard to ensure both sustainability and effectiveness over the coming year.

Statement of Trustees' responsibilities

The Trustees (who are also the directors of the Charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of its income and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

Community Resources for Change
(A company limited by guarantee)

Trustees' report (continued)
for the year ended 31 March 2025

Statement of Trustees' responsibilities (continued)

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 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.

Approved by order of the members of the board of Trustees and signed on their behalf by:

Sally Dixon
Trustee

Date:

Sally AR Dixon
03/09/2025

**Community Resources for Change
(A company limited by guarantee)**

**Independent examiner's report
for the year ended 31 March 2025**

Independent examiner's report to the Trustees of Community Resources for Change ('the Charity')

I report to the Charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2025.

Responsibilities and basis of report

As the Trustees of the Charity (and its Directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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 in order to enable a proper understanding of the accounts to be reached.

Community Resources for Change
(A company limited by guarantee)

Independent examiner's report (continued)
for the year ended 31 March 2025

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Signed: *Kreston Reeves LLP*

Lucy Hammond

Dated: 3 September 2025

BSc FCA DChA

Kreston Reeves LLP
Chartered Accountants
9 Donnington Park
85 Birdham Road
Chichester
West Sussex
PO20 7AJ

Community Resources for Change
(A company limited by guarantee)

Statement of financial activities (incorporating income and expenditure account)
for the year ended 31 March 2025

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:					
Donations and legacies	4	63,584	140,655	204,239	274,724
Charitable activities	5	64,928	6,098	71,026	391,670
Investments	6	5,740	-	5,740	7,857
Total income		134,252	146,753	281,005	674,251
Expenditure on:					
Charitable activities	7	165,973	133,557	299,530	813,482
Total expenditure		165,973	133,557	299,530	813,482
Net movement in funds		(31,721)	13,196	(18,525)	(139,231)
Reconciliation of funds:					
Total funds brought forward		177,675	4,819	182,494	321,725
Net movement in funds		(31,721)	13,196	(18,525)	(139,231)
Total funds carried forward		145,954	18,015	163,969	182,494

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 15 to 26 form part of these financial statements.

Community Resources for Change
(A company limited by guarantee)
Registered number: 05702090

Balance sheet
as at 31 March 2025

	Note	2025 £	2024 £
Current assets			
Debtors	11	21,435	29,740
Cash at bank and in hand		218,414	314,849
		<u>239,849</u>	<u>344,589</u>
Creditors: amounts falling due within one year	12	(75,880)	(162,095)
Net current assets		<u>163,969</u>	<u>182,494</u>
Total net assets		<u><u>163,969</u></u>	<u><u>182,494</u></u>
Charity funds			
Restricted funds	13	18,015	4,819
Unrestricted funds	13	145,954	177,675
Total funds		<u><u>163,969</u></u>	<u><u>182,494</u></u>

The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Sally Dixon
Trustee

Date:

Sally Dixon
03/09/2025

The notes on pages 15 to 26 form part of these financial statements.

Community Resources for Change
(A company limited by guarantee)

Statement of cash flows
for the year ended 31 March 2025

	Note	2025 £	2024 £
Cash flows from operating activities			
Net cash used in operating activities	15	(102,175)	(85,951)
Cash flows from investing activities			
Dividends, interests and rents from investments	6	5,740	7,857
Net cash provided by investing activities		5,740	7,857
Change in cash and cash equivalents in the year	17	(96,435)	(78,094)
Cash and cash equivalents at the beginning of the year	16	314,849	392,943
Cash and cash equivalents at the end of the year	16	218,414	314,849

The notes on pages 15 to 26 form part of these financial statements

Community Resources for Change
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

1. General information

Community Resources for Change is a Charitable Company limited by guarantee incorporated in England and Wales. The registered office is Lifeline House, 25 Neville Road, Dagenham, Essex, RM8 3QS. The Charity's principal objectives are as set out in the Trustees Report on page 2.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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 Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Community Resources for Change meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Company status

The Charity is a company limited by guarantee. The members of the Charity are the Trustees named on page 1. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity.

2.3 Going concern

The Trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. The Trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the Charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the Charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

2.4 Income

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

Grants are included in the statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Notes to the financial statements
for the year ended 31 March 2025

2. Accounting policies (continued)

2.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.6 Government grants

Government grants are credited to the statement of financial activities as the related expenditure is incurred.

2.7 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.8 Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2.9 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.10 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.11 Liabilities and provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the statement of financial activities as a finance cost.

Community Resources for Change
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

2. Accounting policies (continued)

2.12 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2.13 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

2.14 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

3. Critical accounting estimates and areas of judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The Charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The Charity does not currently have any significant accounting estimates or areas of judgement.

4. Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Donations	-	-	-	4,738
Grants	63,584	140,655	204,239	269,986
	<u>63,584</u>	<u>140,655</u>	<u>204,239</u>	<u>274,724</u>
Total 2024	<u>22,985</u>	<u>251,739</u>	<u>274,724</u>	

Community Resources for Change
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

5. Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Charitable activities	64,928	6,098	71,026	391,670
Total 2024	391,670	-	391,670	

6. Investment income

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Investment income	5,740	5,740	7,857
Total 2024	7,857	7,857	

7. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
Charitable activities	165,973	133,557	299,530	813,482
Total 2024	540,507	272,975	813,482	

Community Resources for Change
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

8. Analysis of expenditure by activities

	Direct costs 2025 £	Support costs 2025 £	Total funds 2025 £	Total funds 2024 £
Charitable activities	292,700	6,830	299,530	813,482
Total 2024	807,359	6,123	813,482	

Analysis of direct costs

	Activities 2025 £	Total funds 2025 £	Total funds 2024 £
Staff costs	138,764	138,764	143,672
Property costs	23,325	23,325	20,297
Business development	2,168	2,168	24,923
Communication, marketing and administration	60,678	60,678	69,162
Project delivery costs	67,765	67,765	549,305
	292,700	292,700	807,359
Total 2024	807,359	807,359	

Analysis of support costs

	Activities 2025 £	Total funds 2025 £	Total funds 2024 £
Independent examination fees	2,412	2,412	1,980
Professional fees	4,418	4,418	4,143
	6,830	6,830	6,123
Total 2024	6,123	6,123	

Community Resources for Change
(A company limited by guarantee)

**Notes to the financial statements
for the year ended 31 March 2025**

9. Staff costs

	2025 £	2024 £
Wages and salaries	133,373	142,036
Social security costs	4,006	-
Pension costs	1,385	1,636
	<u>138,764</u>	<u>143,672</u>

The average number of persons employed by the Charity during the year was as follows:

	2025 No.	2024 No.
Employees	<u>9</u>	<u>11</u>

The average headcount expressed as full-time equivalents was:

	2025 No.	2024 No.
Employees	<u>3</u>	<u>3</u>

No employee received remuneration amounting to more than £60,000 in either year.

The total remuneration and benefits received by the Charity's key management personnel, including employer's national insurance contributions, amounted to £46,637 (2024: £47,480).

10. Trustees' remuneration and expenses

During the year, one Trustee, Sally Dixon, received remuneration and benefits in her role as a project co-ordinator, as follows:

		2025 £	2024 £
Sally Dixon	Remuneration	14,392	14,407
	Pension contributions paid	224	214

During the year ended 31 March 2025, expenses totalling £NIL were reimbursed or paid directly to Trustee (2024 - £1,323 to 1 Trustee).

Community Resources for Change
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

11. Debtors

	2025 £	2024 £
Due within one year		
Trade debtors	18,920	27,093
Prepayments	2,515	2,647
	<u>21,435</u>	<u>29,740</u>

12. Creditors: Amounts falling due within one year

	2025 £	2024 £
Trade creditors	1,184	1,728
Other taxation and social security	6,538	2,417
Other creditors	583	628
Accruals and deferred income	67,575	157,322
	<u>75,880</u>	<u>162,095</u>

	2025 £	2024 £
Deferred income at 1 April 2024	110,852	36,826
Resources deferred during the year	53,864	74,026
Amounts released from previous periods	(126,684)	-
	<u>38,032</u>	<u>110,852</u>

All deferred income relates to grant income in the current or prior year.

Community Resources for Change
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

13. Statement of funds

Statement of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Unrestricted funds					
Designated funds					
B&D Social Infrastructure	17,857	41,636	(48,771)	(10,722)	-
Peaced Together	6,205	7,674	(15,361)	1,482	-
Prototypes CR	5,045	1,000	(2,772)	-	3,273
NCIL	-	10,000	(2,226)	-	7,774
Neighbourhood Team	-	-	-	17,611	17,611
	<u>29,107</u>	<u>60,310</u>	<u>(69,130)</u>	<u>8,371</u>	<u>28,658</u>
General funds					
General Funds	<u>148,568</u>	<u>73,942</u>	<u>(96,843)</u>	<u>(8,371)</u>	<u>117,296</u>
Total Unrestricted funds	<u>177,675</u>	<u>134,252</u>	<u>(165,973)</u>	<u>-</u>	<u>145,954</u>
Restricted funds					
Neighbourhood Team CR	4,819	128,448	(120,319)	-	12,948
Peaced Together Lancaster Grant	-	1,250	(1,250)	-	-
Health Funds	-	17,055	(11,988)	-	5,067
	<u>4,819</u>	<u>146,753</u>	<u>(133,557)</u>	<u>-</u>	<u>18,015</u>
Total of funds	<u>182,494</u>	<u>281,005</u>	<u>(299,530)</u>	<u>-</u>	<u>163,969</u>

Community Resources for Change
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

13. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
Unrestricted funds					
Designated funds					
B&D Social Infrastructure	18,823	99,944	(100,910)	-	17,857
Peaced Together	5,700	8,051	(5,246)	(2,300)	6,205
Health Inequalities Fund	53,092	-	(52,854)	(238)	-
Cost of Living Fund	76,740	255,750	(308,109)	(24,381)	-
Prototypes CR	-	5,801	(756)	-	5,045
	<u>154,355</u>	<u>369,546</u>	<u>(467,875)</u>	<u>(26,919)</u>	<u>29,107</u>
General funds					
General Funds - all funds	<u>141,230</u>	<u>52,966</u>	<u>(72,632)</u>	<u>27,004</u>	<u>148,568</u>
Total Unrestricted funds	<u>295,585</u>	<u>422,512</u>	<u>(540,507)</u>	<u>85</u>	<u>177,675</u>
Restricted funds					
Neighbourhood Team CR	17,237	105,223	(117,641)	-	4,819
Lankelly Chase BD Collective	6,490	-	(6,490)	-	-
Lankelly Disruptive Explorers	2,413	-	(2,413)	-	-
Peaced Together Lancaster Grant	-	15,000	(15,000)	-	-
Health Funds	-	131,516	(131,431)	(85)	-
	<u>26,140</u>	<u>251,739</u>	<u>(272,975)</u>	<u>(85)</u>	<u>4,819</u>
Total of funds	<u>321,725</u>	<u>674,251</u>	<u>(813,482)</u>	<u>-</u>	<u>182,494</u>

Community Resources for Change
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

Unrestricted/Designated Funds:

Designated B&D Social Infrastructure - This grant runs from July – June each year and so the budget for this project runs across the financial year July 23 - June 24 and was fully expended

Designated Peaced Together - is funding to be used specifically for the Peaced Together project for both salary and other project costs.

Designated Health Inequalities Fund & Designated Cost of Living Fund - These contracts were budgeted across the year Oct 22 – Sept 23. We have expended the full amount within the prior period ending 31 March 2024.

Designated Prototypes CR - We have secured some funding to do work which enables residents to have their own ideas to work within and for the community, if successful the learning from these are then cascaded out, each group sets their own mini budget and works within it, for example Wheels in Motion, a chair based exercise group was set up from this funding when a disabled resident wanted to find a way to exercise from her wheelchair.

Designated Neighbourhood Community Infrastructure Levy (NCIL) - £10,000 grant awarded to Community Resources for weekly chair exercise classes from London Borough of Barking & Dagenham Neighbourhood Community Infrastructure Levy fund.

Restricted Funds:

Health Funds is continuing as a small contract through the connect programme that works with other organisations on health outcomes in the borough, this should be full expended by the end of the financial year.

Neighbourhood Team CR - This is a combination of 3 grants (Mercers, Tudor and Trusthouse) that run across financial years. These restricted funds were budgeted to be spent in full by the end of the year 23-24 however small extensions were granted during this year for us to be able to continue, these will be expended by September 25.

Peaced Together Lancaster - Final year of a 3 year grant for £15,000 for the work of Peaced Together from Lancaster Foundation.

14. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Current assets	183,802	56,047	239,849
Creditors due within one year	(37,848)	(38,032)	(75,880)
Total	145,954	18,015	163,969

Community Resources for Change
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

14. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Current assets	228,918	115,671	344,589
Creditors due within one year	(51,243)	(110,852)	(162,095)
Total	177,675	4,819	182,494

15. Reconciliation of net movement in funds to net cash flow from operating activities

	2025 £	2024 £
Net expenditure for the year (as per Statement of Financial Activities)	(18,525)	(139,231)
Adjustments for:		
Dividends, interests and rents from investments	(5,740)	(7,857)
(Increase) in debtors	8,305	(27,073)
Increase/(decrease) in creditors	(86,215)	88,210
Net cash used in operating activities	(102,175)	(85,951)

16. Analysis of cash and cash equivalents

	2025 £	2024 £
Cash in hand	218,414	314,849
Total cash and cash equivalents	218,414	314,849

Community Resources for Change
(A company limited by guarantee)

Notes to the financial statements
for the year ended 31 March 2025

17. Analysis of changes in net debt

	At 1 April 2024	Cash flows	At 31 March 2025
	£	£	£
Cash at bank and in hand	314,849	(96,435)	218,414
	<u>314,849</u>	<u>(96,435)</u>	<u>218,414</u>

18. Pension commitments

The Charity operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £1,385 (2024: £1,636). Contributions totaling £Nil were payable to the Charity at the Balance sheet date and are included in debtors (2024: £Nil).

19. Related party transactions

One of the Trustees; John Singleton, served as a Trustee of Lifeline Community Projects (LCP) and a director of Lifeline Enterprises (LE) and Valence Group Ltd during the financial year, on 3 February 2025 John Singleton resigned as a Trustee of Community Resources for Change.

The Charity, LCP, has provided back office administrative and financial support to Community Resources for Change during the financial year. A monthly recharge invoice is processed to reflect such transactions.

During the year the Charity had the following transactions with of Lifeline Community Projects (LCP):

- Paid expenditure to LCP totalling £4,541 (2024: £12,119).
- Expenses were recharged from LCP totalling £7,920 (2024: £1,250)
- At the balance sheet date CRC owed LCP £Nil (2024: £807)

During the year the Charity had the following transactions with Valence Group Ltd (VGL):

- Paid expenditure to VGL totalling £4,491 (2024: £4,277).
- At the Balance sheet date there were no balances outstanding between CRC and VGL (2024: £Nil).

During the year, the Charity had the following transactions with Care City Innovation C.I.C. (CCI):

- Paid expenditure to CCI totalling £Nil (2024: £100,000).
- Expenses were recharged from CCI totalling £Nil (2024: £14,196).
- At the balance sheet date CCI owed CRC £Nil (2024: £14,196).

There were no other related party transactions in the current or prior year.