

Water Lily Project
(a company limited by guarantee)

Annual Report and Accounts

For the year ended 30 September 2025



Company Registration number: 07789396
Charity registration number: 1145718

Water Lily Project (a company limited by guarantee)
Legal and Administrative information
For the year ended 30 September 2025

1. Managing Trustees

The following individuals acted as Trustees during the financial year ended 30 September 2025 and to the date of signing this report:

Colin Bennett	Chair	<i>(Chair until 02 January 2025)</i>
Janette Crawford	Chair and Treasurer	<i>(Chair from 02 January 2025)</i>
Susan Daly		
Susan Hill		
Aminah Boot		
Susan Davis		<i>(From 02 January 2025)</i>

2. Registered office

131 Barrack Road
Christchurch
Dorset
BH23 2AW

3. Independent Examiner

Sue Wintle
Oak Accounting Limited
27 Bascott Road
Wallisdown
Bournemouth
Dorset
BH11 8RJ

4. Bankers

Lloyds Banking Group
4 Castle Street
Christchurch
Dorset
BH23 1DU

5. Solicitors

Williams Thompson Solicitors LLP
Avon House
4 Bridge Street
Christchurch
BH23 1DX

6. Registration Numbers

Charity Commission Registration	1145718
Companies House Registration	07789396

Water Lily Project *(a company limited by guarantee)*
Trustees Report
For the year ended 30 September 2025

The Trustees present their report along with the accounts for the year ended 30 September 2025. The accounts have been prepared in accordance with the accounting policies set out on page 12 and comply with the Charity's Constitution and applicable law.

Charitable Status

Water Lily Project ("the Charity") is a registered charity, number 1145718. The Charity is limited by guarantee, incorporated in England, and consequently does not have share capital. Each of the Trustees is liable to contribute an amount not exceeding £10 towards the assets of the Charity in the event of liquidation.

Compliance

We confirm that the Accounts for the period comply with current statutory requirements and with the requirements of the Charity's governing documents. A copy of this report must be attached to the Accounts whenever a full set is distributed.

Investments

The expectation is that funds will be used for the furtherance of the Charity's objectives. Funds should generally be disbursed in the year received and the Reserves Policy dictates that funds should be readily accessible. Cash investments should be retained in interest bearing, easy access bank accounts. Property should be used to further the aims of the Charity and not be used for investment purposes.

Reserves Policy

Trustees agreed to set reserves as a minimum of 10% of turnover in the year 2022/23. It has been agreed that the aspiration is to eventually hold 3 months of reserves (approx. £35,000). We are currently working towards this goal. This year we have increased reserves by £2,500 to £20,000.

Risk

Water Lily and its Trustees are very aware that they operate in an environment that has several key areas of risk. These risks have been identified and policies are in place to ensure that the risks are monitored, managed, and reviewed on a day-to-day basis. The key risks, all of which have current policies and procedures which were reviewed by the board of Trustees April 2025 are:

- Complaints;
- Conflicts of Interest Policy;
- Data Protection Policy;
- Equalities and Diversity Policy;
- Finance Policy;
- Health and Safety Policy;
- Privacy Policy;
- Reserves Policy;
- Safeguarding Policy.
- Whistleblowing Policy.

All policies are reviewed on an annual basis and all incidents or breaches of policy are reported to the Trustees.

A physical building Risk Assessment is carried out annually for both the office/training room space and the café. There are also in place the appropriate risk assessments, policies, and procedures relating to food hygiene. The café has received a 5-star Food Hygiene Rating in the past year.

Public Benefit

The Charity's Trustees confirm that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

Objectives

For the public benefit, to relieve women in their time of crisis in Christchurch, Dorset, and surrounding areas, who are in need due to age, financial hardship, abuse, mental health, social or economic circumstance, or other charitable need, in particular but not exclusively by the provision of support, advice and education. And for such charitable purposes for the public benefit as are exclusively charitable according to the laws of England and Wales as the trustees may from time to time determine. The charity's activities will be undertaken in accordance with a Christian ethos to encourage its beneficiaries to live by positive Christian values and principles.

Water Lily Project provides life-changing support to women facing crises such as domestic abuse (85% of beneficiaries), mental health challenges, and financial hardship. Through a holistic, three-phase approach, the charity delivers personalised 1:1 support, group workshops like the Pattern Changing Course, and Mental Health Resilience sessions, helping women to overcome trauma and regain stability. The final phase focuses on rebuilding a sense of community and independence through activities that nurture confidence and connection, such as mindfulness walks and craft workshops. Our goal is to bring women from crisis to a new life where they can thrive again. We provide free support for up to 1 year which includes up to 12 hours 1:1 support with a Support Worker.

Water Lily Project's support workers, trained in domestic abuse support and mental health first aid, offer immediate help to women in crisis, providing emotional and practical assistance with things like housing, accessing benefits and legal support, and emotional well-being. Women referred to Water Lily often come from GP's, Social Prescribers, Police, Citizens Advice and local community organisations. The charity's comprehensive services ensure that women have the tools and support to rebuild their lives and become self-sufficient.

Water Lily is a small charity with a big impact. In the year 2024-25 we supported 147 women from across Bournemouth, Christchurch and Poole. We receive no local government funding and are reliant on donations, grants and a small income from our community café.

Health and Safety

The Charity ensures that it operates in a safe and healthy way and Andrew Gilbert, CEO, is named as the Health and Safety Officer for the Charity reporting to the board of Trustees.

Buildings and Premises

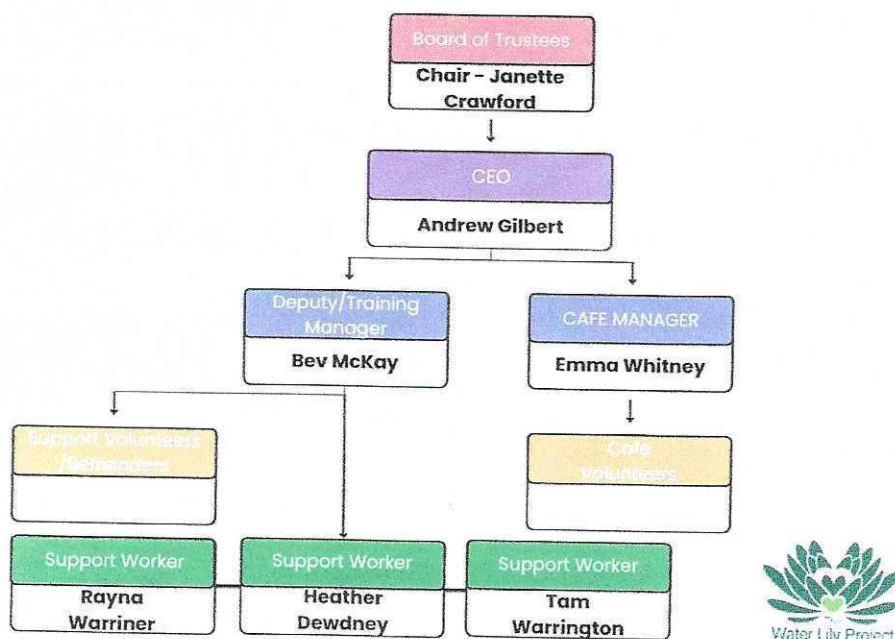
The Water Lily Project premises now have a formal lease agreement in place with Christchurch Housing Society. The lease is a rolling lease with a review after 5 years, including a 3 year break clause.

Structure and Relationships

Financial income is primarily derived from donations and grants, supplemented by a small contribution from the Water Lily Café trading activities.

Structure and Relationships (continued)

Water Lily Project Organisation Chart



We have a total of 46 Volunteers currently on our books who support us with activities, befriending and helping in our community café.

Trustee Plans for the Future

In 2026, the trustees envision the continued strengthening, diversification, and expansion of our current services while maintaining its reputation for providing high-quality service recognized by external organizations and agencies. It's important to also focus on building financial resilience and stability.

Financial Review

We have seen in an increasingly competitive and tighter grant environment. Income this year has decreased to £146k and expenses increased to £157k, producing an £11k net outflow of resources. As a result this year's Net Assets have also decreased by £11k to £95k. £41k of these funds are restricted to deliver specific projects within Water Lily.

During 2024/25 we saw a number of changes in staffing including the sad farewell to a full time Support Worker and the recruitment of two new part-time Support Workers with a focus on Domestic Abuse Support/Mental Health Support.

During the year 2025 we completed several projects with funding being brought forward from the previous year including from Dorset Community Foundation, Postcode Lottery Trust, Peoples Health Trust. This funding delivered projects including helping women develop and recover from the effects of abuse, those suffering with poor mental health, housing support to bring greater security to women's housing situation, Pattern Changing, and support work. We also picked up a number of new projects in the year from grants received from several key grant making organisations including the Peoples Health Trust, The National Lottery Awards for All, Dorset Community Foundation, Community Action Network, Postcode Local Trust, Christchurch Town Council, Alice Ellen Cooper Dean and ScrewFix.

Financial Review (continued)

These grants have enabled us to develop and provide support for both those escaping domestic abuse and mental health as well as craft, cooking on a budget courses, mindfulness walks, a safe warm space in our Café with meals to those who are being directly impacted by the current cost of living crisis, develop and deliver a mental health resilience course for our beneficiaries and increase support hours in order to help lower our waiting lists. We have also been able to develop our office space by building a stud wall to bring some separation from those passing through to the Training Room.

Thanks to the grants already secured in the next year, we will be continuing to deliver the Cooking on a Budget Course, Craft groups, Mental Health Resilience training, Mindfulness Walks, and increased Support Work hours. Also, we will be able to deliver a whole host of activities to help those with poor mental health.

We have ended the year in a strong position financially with a good balance of cash in the bank £98k.

By year-end, we finished in a secure position and increased designated reserves by £2.5k to £20k despite facing increased costs this year, including changes to National Insurance Contributions. We have secured significant restricted and designated funds supporting domestic abuse work, mental health resilience, and core activities.
Highlights from 2025 include:

Key funding developments this year included:

- Securing **£20k from the National Lottery Community Fund** for activities through 2026/27 yet to be reported
- Continued support from the **Lloyds Foundation**, providing £25,000 annually through an ongoing three-year
- Submission of new funding applications to several trusts and foundations (some pending outcomes).
- Completion of the **Screwfix grant project**, enabling the stud wall partition and improvements to office and

We continue to seek new funding opportunities to diversify income and ensure sustainability, recognising that grant success rates can vary.

Review of Developments, Activities and Achievements

We are pleased to present this annual report, reflecting a year of growth, resilience, and transformation for the **Water Lily Project**. Despite the challenges we have faced, our staff, volunteers, and trustees have shown exceptional dedication in ensuring that women in our community continue to receive life-changing support.

Support Work and Services

2025 has been a year of significant progress within our support services. At the beginning of the year, we said a sad farewell to our Support Worker, Megan, who stepped down to focus on her mental health. We are deeply grateful for her commitment during her time with us and wish her every success for the future.

Her departure came during a period of increasing demand for our services, which placed additional pressure on the team. Special thanks go to **Heather** and **Bev**, who took on extra responsibilities to maintain continuity of care and support during this transition.

With the successful recruitment of new Support Workers, **Rayna** and **Tamara**, we have been able to expand our capacity, reduce waiting times, and strengthen the breadth of support available. Over the course of the year, we supported **147** women, with consistently high engagement and strong trust across our programmes. Feedback from beneficiaries has been deeply moving, with women reporting greater confidence, hope, and resilience as a result of our work.

Key Programmes Delivered in 2025

- **Pattern Changing Course** – Equipping women with tools to rebuild confidence and independence.
- **Mental Health Resilience Course** – Providing strategies and peer support to strengthen emotional wellbeing.
- **Mental Health Drop-In (Pilot)** – Offering ongoing group support for emotional health.
- **Building Financial Confidence and Taking Control** – A practical six-week course covering budgeting, shopping, and cooking skills.
- **Wellbeing Week** – Held during National Mental Health Awareness Week, featuring pampering, mindfulness, education, and community connection.

Our staff team is now fully established and thriving. Alongside day-to-day support, they have introduced new initiatives, enhanced training, and maintained exceptional morale and teamwork.

Activities

In 2025, we expanded our activities programme, offering creative, practical, and therapeutic opportunities for women to connect, learn, and grow.

Activities included:

- **Cooking on a Budget** – Preparing healthy, affordable meals.
- **Mindfulness Walking** – Promoting reflection and resilience.
- **Craft Groups** – Regular social and creative sessions.
- **Lino Cut Printing** – Exploring artistic expression.
- **Living on a Budget** – Providing practical financial guidance.
- **Sewing Course** – Developing skills and confidence.
- **Wood Painting Crafts** – Encouraging relaxation and creativity.

These sessions have been extremely well received, with high levels of participation and very positive feedback. They continue to provide practical skills, social connection, and a safe, supportive space for women to thrive.

Café

The **Water Lily Café** continues to flourish as both a community hub and a vital income stream.

- A **record week of takings in August**, exceeding £1,000.
- **Average monthly income** of approximately £3,300.
- Introduction of new menu items and continued popularity of the Meal Deal.
- A welcoming atmosphere enhanced by refreshed décor and board games.
- A vibrant team of **volunteers**, including local school work experience students.
- Successful **community events**, such as Paul Martin's valuation day, which boosted both visibility and income—with a return visit already planned.

The café remains central to our mission: fostering community, providing volunteering opportunities, and generating unrestricted funds to support our services.

Thanks to Our Funders

We extend our heartfelt thanks to all our funders, whose generosity has enabled us to expand services, activities, and training throughout 2025.

In particular, we wish to acknowledge:

- **Lloyds Foundation** (three-year core grant).
- **Dorset Community Foundation**, including NHS-funded Mental Health Programmes, BCP Food and Energy Fund, and Neighbourhood Fund.
- **Alice Ellen Cooper Dean Foundation**.
- **National Lottery Community Fund**.
- **Garfield Weston**.
- **Screwfix Foundation**.
- **Mary Magdalen Trust, Christchurch**.
- **Talbot Village Trust**.
- And several other valued trusts, organisations, and community partners.

Their support has been instrumental in strengthening both our Domestic Abuse and Mental Health services, enabling us to deliver new courses, enhance wellbeing, and invest in staff development. Without this backing, our growth and impact would not have been possible, and we remain deeply grateful for the confidence our funders place in our work.

Training and Development

This year saw continued investment in both staff and beneficiary development. Our new support staff completed **safeguarding, mental health first aid** and **specialist domestic abuse** training, while induction processes were updated alongside a fully revised **Employee Handbook**.

For beneficiaries, our training and wellbeing initiatives have provided transformative opportunities. Feedback has highlighted the life-changing nature of these programmes, underlining the importance of sustained investment in holistic support.

Partnerships and Engagement

We have continued to strengthen our presence and influence within the wider community through:

- Active participation in **BCP Council's Domestic Abuse Strategy Group**, contributing to local policy.
- Building strong partnerships with **local schools, businesses, and churches**, providing volunteers and fundraising support.
- Building a relationship with the Bournemouth Young Lawyers as their selected Charity of the Year.
- Media engagement, including features on **Hope FM**, helping to raise awareness of our work.

These partnerships ensure that Water Lily remains deeply embedded in the local community and recognised as a trusted and valued charity partner.

Closing Reflections

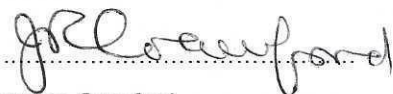
2025 has been a year marked by **growth, stability, and renewed opportunity**. From the early challenges of staff changes to the successful recruitment and integration of new team members, we have strengthened our organisation and expanded our reach. We have built a motivated and resilient team, secured vital funding, and enhanced the quality and scope of our services.

Most importantly, **lives have been transformed**. Women supported by Water Lily have shared heartfelt stories of gratitude for the compassion, care, and hope they have found here. These testimonies remind us daily why our work matters and inspire us to continue striving for excellence.


We would like to extend our deepest thanks to our **staff, volunteers, trustees, funders, and supporters** for their unwavering commitment. Together, we are ensuring that women in our community find not only support, but also empowerment, healing, and renewed confidence.

With gratitude and hope.

Approved by the Trustees on and signed on their behalf by:



Trustee name: Janette Crawford
Position: Chair and Treasurer



Trustee name: Colin Bennett
Position: Trustee

Water Lily Project (a company limited by guarantee)
Independent Examiner's Report
For the year ended 30 September 2025

Independent Examiner's Report to the Trustees of Water Lily Project (a company limited by guarantee)

I report to the Trustees on our examination of the accounts of Water Lily Project ("the Charity") registered number 1145718 for the year ended 30 September 2025, which are set out on pages 10 to 20.

Responsibilities and basis of report

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

I report in respect of our examination of the Charity's accounts carried out under section 145 of the Act. In carrying out my examination we have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

- 1) accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
- 2) the accounts did not accord with those records; or
- 3) the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



.....
Sue Wintle
Independent Examiner
Association of Accounting Technicians

Oak Accounting Limited
27 Bascott Road
Wallisdown
Bournemouth
Dorset
BH11 8RJ

Date: 24-12- 2025

	Notes	2025 Unrestricted £	2025 Restricted £	2025 Total £	2024 Total £
<u>INCOMING RESOURCES</u>					
a) Donations and legacies	2(a)	8,656	-	8,656	16,281
b) Fundraising activities	2(b)	41,513	-	41,513	36,415
c) Grants received	2(c)	31,000	63,842	94,842	111,713
d) Investment income	2(d)	712	-	712	1,107
e) Other income	2(e)	410	33	443	30
Total incoming resources		82,291	63,875	146,166	165,546
<u>RESOURCES EXPENDED</u>					
a) Salary and pension costs	3(a)	65,575	50,043	115,618	104,032
b) Property costs	3(b)	14,388	3,466	17,854	12,683
c) Café costs	3(c)	14,986	664	15,650	12,477
d) Charity administration	3(d)	7,178	1,156	8,334	11,099
Total resources expended		102,127	55,329	157,456	140,291
Net incoming/ (outgoing) resources before transfers		(19,836)	8,546	(11,290)	25,255
<u>TRANSFERS</u>					
Gross transfers between funds - in		6,464	882	7,346	8,125
Gross transfers between funds - out		(6,844)	(502)	(7,346)	(8,125)
Net incoming/ (outgoing) resources after transfers		(20,216)	8,926	(11,290)	25,255
Net movement in funds		(20,216)	8,926	(11,290)	25,255
<u>RECONCILIATION OF FUNDS</u>					
Total funds brought forward 1 October 2024		74,667	31,816	106,483	81,228
Total funds carried forward 30 September 2025		54,451	40,742	95,193	106,483

The notes on pages 12 to 20 form an integral part of these accounts.

	Notes	2025 £	2025 £	2024 £	2024 £
CURRENT ASSETS					
Debtors	5		-		9,050
Cash at bank and in hand					
Current account		15,999		9,686	
Deposit account		82,103		92,891	
Petty cash		200		200	
			98,302		102,777
CURRENT LIABILITIES					
Amounts falling due within one year	6		(3,109)		(5,344)
Net current assets			95,193		106,483
NET ASSETS			95,193		106,483
CHARITABLE FUNDS					
Unrestricted Funds	8		54,451		74,667
Restricted Funds	8		40,742		31,816
			95,193		106,483

For the year ended **30 September 2025** the Charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the Charity to obtain an audit of its accounts in accordance with section 476 of the Companies Act 2006; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared and delivered in accordance with the provisions applicable to companies subject to the Small Companies Regime.

The accounts on pages 10 to 20 were approved by the directors/ trustees on and signed on their behalf by:

Trustee name: Janette Crawford
Position: Chair and Treasurer

Trustee name: Colin Bennett
Position: Trustee

The notes on pages 12 to 20 form an integral part of these accounts.

1. ACCOUNTING POLICIES

a) Accounting Conventions

The accounts have been prepared in accordance with the following regulations:

- 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");
- The Charities Act 2011; and
- The Companies Act 2006.

b) Basis of Preparation

The accounts have been prepared on an accruals basis.

The Charity 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 note.

The Charity has taken advantage of the FRS 102 exemption from preparing a cash flow for charities which are not large.

c) Going Concern

The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the Charity.

d) Incoming Resources

Income is recognised when the Charity has legal entitlement to the funds, any performance conditions attached to the item(s) have been met, it is probable that the income will be received and the amount can be measured reliably. All incoming resources are accounted for gross. Specifically:

i) Donations and legacies

Donations are recognised when the Charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the Charity before it is entitled to the funds, the income is not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the Charity and it is probable that those conditions will be fulfilled in the reporting period. Legacies are accounted for when the Trustees are legally entitled to the amounts due.

ii) Grants

Income from Government and other 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 of the grant can be measured reliably.

iii) Investment income

Interest on funds held on deposit is recognised when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid by the bank.

iv) Other income

Any other income is recognised when it is receivable.

e) Resources Expended

Expenditure, inclusive of any VAT which cannot be recovered, is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Specifically:

1. ACCOUNTING POLICIES (continued)

f) Charitable activities

As a small charity, most of the Charity's activities are directly linked to charitable activities and therefore most of the Charity's expenditure items are charitable costs. The Charity has not reported its income and expenditure on an activity basis, instead it has adopted an approach based on the nature of income received and expenditure incurred. All support type costs (e.g. office, administration and governance) are separately disclosed by category and were all incurred directly in connection with activities of the Charity, however an apportionment of those support type costs between different activities is not practical.

An accrual is made at the year end for short term employee benefits, including any untaken annual leave which has been agreed to be carried over to the next financial year. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities.

g) Taxation

The Charity is considered to pass the test set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore 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.

h) Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

i) Fund structure

Unrestricted income funds are general funds that are available for use at the Trustees discretion in furtherance of the objectives of the Charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the Trustees.

Restricted income funds are those donated for use in a specific area or for specific purposes, the use of which is restricted to that area or purpose.

j) Fixed Assets

i) Fixtures, fittings and furniture

All fixtures, fittings and non-technical equipment are expensed in the year the cost is incurred. In the view of the Trustees this more accurately reflects the reality of the carrying value of the assets concerned.

(ii) Computers and other technical equipment

Computers, kitchen and technical equipment are expensed in the year the cost is incurred, unless the individual item costs over £1,000. In the view of the Trustees this more accurately reflects the reality of the carrying value of the assets concerned.

k) Accrued income

Income which has been recognised in incoming resources in the year in accordance with accounting policy (d) above, that has not been received by the year end is recorded as accrued income in the balance sheet.

2. INCOMING RESOURCES

	2025	2025	2025	2024
	Unrestricted	Restricted	Total	Total
	£	£	£	£
<u>a) Donations and legacies</u>				
Donations	8,656	-	8,656	16,281
Sub-total for 2025	<u>8,656</u>	<u>-</u>	<u>8,656</u>	<u>16,281</u>
Sub-total for 2024	<u>16,281</u>	<u>-</u>	<u>16,281</u>	
<u>b) Fundraising activities</u>				
Fundraising	1,300	-	1,300	502
Water Lily Cafe	40,213	-	40,213	35,913
Sub-total for 2025	<u>41,513</u>	<u>-</u>	<u>41,513</u>	<u>36,415</u>
Sub-total for 2024	<u>36,415</u>	<u>-</u>	<u>36,415</u>	
<u>c) Grants received</u>				
Grants received	31,000	63,842	94,842	111,713
Sub-total for 2025	<u>31,000</u>	<u>63,842</u>	<u>94,842</u>	<u>111,713</u>
Sub-total for 2024	<u>32,500</u>	<u>79,213</u>	<u>111,713</u>	
<u>d) Investment income</u>				
Bank interest	712	-	712	1,107
Sub-total for 2025	<u>712</u>	<u>-</u>	<u>712</u>	<u>1,107</u>
Sub-total for 2024	<u>1,107</u>	<u>-</u>	<u>1,107</u>	
<u>e) Other income</u>				
Water Lily Room Hire	-	-	-	30
Refunds and misc income	410	33	443	-
Sub-total for 2025	<u>410</u>	<u>33</u>	<u>443</u>	<u>30</u>
Sub-total for 2024	<u>30</u>	<u>-</u>	<u>30</u>	
2025 total incoming resources	<u>82,291</u>	<u>63,875</u>	<u>146,166</u>	<u>165,546</u>
2024 total incoming resources	<u>86,333</u>	<u>79,213</u>	<u>165,546</u>	

3. RESOURCES EXPENDED

	2025 Unrestricted £	2025 Restricted £	2025 Total £	2024 Total £
a) Salary and pension costs				
Gross salary costs	59,686	49,875	109,561	100,253
Employers National Insurance	3,485	-	3,485	1,478
Pension costs	2,404	-	2,404	2,301
Training and other staff costs	-	168	168	-
<i>Sub-total for 2025</i>	65,575	50,043	115,618	104,032
<i>Sub-total for 2024</i>	39,954	64,078	104,032	

b) Property costs

Rent payable	5,100	-	5,100	5,100
Property repairs and renewals	1,314	3,466	4,780	33
Insurance	707	-	707	642
Water Lily Utilities	7,267	-	7,267	6,908
<i>Sub-total for 2025</i>	14,388	3,466	17,854	12,683
<i>Sub-total for 2024</i>	2,478	10,205	12,683	

c) Café costs

Food for Cafe	13,275	664	13,939	11,311
Café refurbishment	15	-	15	-
Café equipment costs	1,696	-	1,696	1,166
<i>Sub-total for 2025</i>	14,986	664	15,650	12,477
<i>Sub-total for 2024</i>	8,395	4,082	12,477	

d) Charity administration

Activities	313	953	1,266	4,685
Client service costs	90	-	90	1,105
IT equipment	2,384	-	2,384	1,306
Telephone costs	534	-	534	876
Printing, postage and stationery	942	75	1,017	506
Volunteer costs	38	-	38	283
Subscriptions and legal	272	128	400	82
Accountancy and other professional costs	2,210	-	2,210	2,047
Promotional and fundraising costs	395	-	395	209
Other administrative costs	-	-	-	-
<i>Sub-total for 2025</i>	7,178	1,156	8,334	11,099
<i>Sub-total for 2024</i>	5,813	5,286	11,099	

2025 total resources expended	102,127	55,329	157,456	140,291
2024 total resources expended	56,640	83,651	140,291	

Water Lily Project (a company limited by guarantee)
Notes to the Accounts (continued)
For the year ended 30 September 2025

5. DEBTORS	2025 £	2024 £
AMOUNTS DUE WITHIN ONE YEAR		
Prepayments and accrued income	-	9,050
	<u>-</u>	<u>9,050</u>

6. CREDITORS	2025 £	2024 £
AMOUNTS FALLING DUE WITHIN ONE YEAR		
Taxation and Social Security creditor due to HMRC	891	3,276
Accruals	2,210	2,000
Other creditors	8	68
	<u>3,109</u>	<u>5,344</u>

7. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted 2025 General Funds £	2025 Designated Funds £	2025 Restricted Funds £	2025 TOTAL £	2024 TOTAL £
Current assets					
Debtors	-	-	-	-	9,050
Cash at bank and in hand	15,699	38,752	43,851	98,302	102,777
Liabilities					
Creditors: Amounts falling due in one year	-	-	(3,109)	(3,109)	(5,344)
Total net assets	<u>15,699</u>	<u>38,752</u>	<u>40,742</u>	<u>95,193</u>	<u>106,483</u>
Represented by					
Unrestricted funds	15,699	38,752		54,451	74,667
Restricted funds			40,742	40,742	31,816
Total funds at 30 September 2025	<u>15,699</u>	<u>38,752</u>	<u>40,742</u>	<u>95,193</u>	<u>106,483</u>

PRIOR YEAR:	Unrestricted 2024 General Funds £	2024 Designated Funds £	2024 Restricted Funds £	2024 TOTAL £
Current assets				
Debtors	6,401	-	2,649	9,050
Cash at bank and in hand	51,084	17,500	34,193	102,777
Current liabilities				
Creditors: Amounts falling due in one year	(318)	-	(5,026)	(5,344)
Total net assets	<u>57,167</u>	<u>17,500</u>	<u>31,816</u>	<u>106,483</u>
Represented by				
Unrestricted funds	57,167	17,500	-	74,667
Restricted funds	-	-	31,816	31,816
Total funds at 30 September 2024	<u>57,167</u>	<u>17,500</u>	<u>31,816</u>	<u>106,483</u>

8. MOVEMENT IN FUNDS

	Balance 1 October 2024 £	Incoming resources £	Outgoing resources £	Gross Transfers IN £	Gross Transfers OUT £	Balance 30 September 2025 £
Unrestricted funds						
General Fund	32,167	51,291	(70,879)	3,964	(844)	15,699
St. Aldhelm's Chapel Trust	-	-	-	-	-	-
Mayors Charity of the Year	-	6,000	-	-	(6,000)	-
Lloyds Bank Foundation	25,000	25,000	(31,248)	-	-	18,752
Designated Reserve	17,500	-	-	2,500	-	20,000
	74,667	82,291	(102,127)	6,464	(6,844)	54,451
Restricted funds						
Alice Ellen Cooper Dean - Core	2,783	10,000	(3,617)	195	-	9,361
Christchurch Charitable Trust	291	-	(291)	-	-	-
DCF - Energy - Cooking on a Budget	-	5,007	(5,007)	-	-	-
DCF - BCP Food & Energy	-	-	-	-	-	-
DCF - BCP Living on a Budget	-	8,000	(1,486)	135	-	6,649
DCF - Neighbourhood Wellness	-	5,000	(2,917)	42	-	2,125
DCF - NHS Mental Health Activities	-	9,995	(9,995)	-	-	-
Garfield Weston	12,693	-	(12,693)	-	-	-
Magdalen Trust - Breakfast	312	840	(650)	-	(502)	-
Mary Magdalen Trust	698	-	(130)	17	-	585
National Lottery Community Awards4All (Core Costs)	12,352	-	(12,352)	-	-	-
National Lottery Community Funds (Activities)	-	20,000	-	422	-	20,422
People Health Trust	259	-	(259)	-	-	-
ScrewFix, Stud wall	-	5,033	(3,466)	33	-	1,600
Talbot Village Trust	2,428	-	(2,466)	38	-	-
	31,816	63,875	(55,329)	882	(502)	40,742
Total funds	106,483	146,166	(157,456)	7,346	(7,346)	95,193

Three fund transfers were made in the year: a) £6,000 from The Mayors Charity Unrestricted fund split into £2,500 Designated Reserves and £3,500 General Funds which was made as part of the stated reserves policy; b) £502 from Restricted Magdalen Trust into General Funds to cover room hire costs; and c) £844 from General Funds split between each Restricted Fund held at the year end being the apportionment of bank interest received between the Restricted funds according to the Funds' year end balance.

8. MOVEMENT IN FUNDS (continued)

PRIOR YEAR:

	Balance 1 October 2023 £	Incoming resources £	Outgoing resources £	Gross Transfers IN £	Gross Transfers OUT £	Balance 30 September 2024 £
Unrestricted funds						
General Fund	34,349	53,833	(56,640)	625		32,167
St. Aldhelm's Chapel Trust	-	7,500		-	(7,500)	-
Lloyds Bank Foundation	-	25,000				25,000
Designated Reserve	10,000	-	-	7,500		17,500
	44,349	86,333	(56,640)	8,125	(7,500)	74,667
Restricted funds						
Awards for All	1,667	-	(1,667)	-	-	-
Alice Ellen Cooper Dean - Core	-	10,000	(7,217)	-	-	2,783
Community Action Network	-	-	-	-	-	-
Christchurch Charitable Trust	-	2,500	(2,209)	-	-	291
The CoOperative	-	-	-	-	-	-
DCF - Food/ Warmth	-	-	-	-	-	-
DCF - Cooking on Budget	7,181	-	(7,181)	-	-	-
DCF - BCP Food & Energy	-	2,508	(2,508)	-	-	-
DCF - Neighbourhood	2,083	-	(2,083)	-	-	-
DCF - Mindfulness Walk	-	5,000	(5,000)	-	-	-
Garfield Weston	-	15,000	(2,307)	-	-	12,693
Magdalen Trust - Breakfast Club	-	1,586	(650)	-	(624)	312
Mary Magdalen Trust	698	-	-	-	-	698
National Lottery Community Fund	-	20,000	(7,648)	-	-	12,352
People Health Trust	250	12,244	(12,235)	-	-	259
Postcode Local Trust	25,000	-	(24,999)	-	(1)	-
Talbot Village Trust	-	10,000	(7,572)	-	-	2,428
Tesco	-	375	(375)	-	-	-
	36,879	79,213	(83,651)	-	(625)	31,816
Total funds	81,228	165,546	(140,291)	8,125	(8,125)	106,483

Three fund transfers were made in the prior year: a) £7,500 from St Aldhem's Unrestricted fund into Designated Reserves which was part of the stated reserves policy; b) £624 from Restricted Magdalen Trust into General Funds to cover room hire costs; and c) £1 from Restricted Postcode Local Trust into General Funds to cover room hire costs.

8. MOVEMENT IN FUNDS (continued)

<u>FUND</u>	<u>DESCRIPTION OF FUND PURPOSE</u>
<u>Unrestricted funds</u>	
<i>General Fund</i>	Unrestricted funds used to meet other running costs and expenditure of the Charity.
<i>St. Aldhelm's Chapel Trust</i>	Unrestricted funds used to meet other running costs and expenditure of the Charity.
<i>Lloyds Bank Foundation</i>	Unrestricted funds used to meet other running costs and expenditure of the Charity.
<i>Designated Reserve</i>	Unrestricted funds held in reserve to meet future running costs and general expenditure.
<u>Restricted funds</u>	
<i>Awards for All</i>	Funds received to support delivery of support work.
<i>Alice Ellen Cooper Dean</i>	Funds received to cover core costs including management to continue to deliver support work.
<i>Christchurch Charitable Trust</i>	Funds to deliver Craft Group on a Thursday followed by a lunch for beneficiaries.
<i>DCF - BCP Energy - Cooking on a Budget</i>	Funds to deliver Cooking on a Budget Course in 2024/25.
<i>DCF - Cooking on a Budget</i>	Funds to deliver Cooking on a Budget Course in 2023/24.
<i>DCF - BCP - Food and Energy</i>	Funds to deliver Cooking on a Budget Course.
<i>DCF - Living on a Budget</i>	Restricted funds provided to develop and deliver Living on a Budget Course.
<i>DCF - Neighbourhood Wellness</i>	Restricted Funds for Mental Health Support Work.
<i>DCF - NHS Mental Health Activities</i>	Funds towards running Mental Health related activities.
<i>DCF - Mindfulness Walk</i>	Restricted funds received to provide mindfulness walks for beneficiaries.
<i>Mary Magdalen Trust - Breakfast Club</i>	Restricted funds for Breakfast Club expenses.
<i>Mary Magdalen Trust</i>	Restricted Funds for staff training expenses.
<i>National Lottery Community Awards4All (Core Costs)</i>	Restricted fund to go towards an Activities Programme.
<i>National Lottery Community Funds (Activities)</i>	Restricted fund to go towards an Activities Programme.
<i>People Health Trust</i>	Restricted funds for running a Craft and Gardening Group called Crafty Diggers
<i>Postcode Local Trust</i>	Restricted fund for use against the core operating and running costs of the Charity.
<i>Screwfix</i>	Restricted funds to build a stud wall to divide office from corridor to Training Room.
<i>Talbot Village Trust</i>	Restricted fund for use against mental health support worker salary costs of the Charity.
<i>Tesco</i>	Restricted fund for use against supporting beneficiaries 1:1.
<i>Garfield Weston</i>	Restricted fund for use against the core operating and running costs of the Charity.

9. STAFF COSTS

	2025 £	2024 £
The aggregate costs of employing staff during the year were:		
Gross salaries:	109,561	100,253
Employer's National Insurance Contributions	3,485	1,478
Employer's pension contributions:	2,404	2,301
	<u>115,450</u>	<u>104,032</u>

The average number of employees throughout the year was (rounded to nearest whole): 6 5

No employee received salary in excess of £60,000 during the year (2024: none).

During 2025 the Charity paid employer pension contributions of £2,404 (2024: £2,301), and none were unpaid at the year end (2024: nil).

10. TRUSTEES EXPENSES/ BENEFITS

None of the trustees have been paid any remuneration or received any other benefits from an employment with the Charity or a related entity (2023: nil).

No Trustee expenses were paid during the year (2024: nil).

11. RELATED PARTY TRANSACTIONS

One trustee of the Charity (Colin Bennett) is also a trustee of Christchurch Housing Society, Winston Court, 35 Stour Rd, Christchurch BH23 1PR, a housing association which owns the freehold premises at 131 Barrack Road. Rental payments totalling £5,100 were paid to Christchurch Housing Society during the year (2024: £5,100). At the year end no rental amounts were outstanding to Christchurch Housing Society (2024: nil) and no amounts had been released or written off (2024: nil).

There were no other transactions with the Trustees or Key Management Personnel or other related party transactions.

12. POST BALANCE SHEET EVENTS

No post balance sheet events have been identified during the period up to the date these accounts were signed.

13. GOING CONCERN REVIEW

The Trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the Charity to continue as a going concern. The Trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. The Trustees have concluded the Charity has adequate resources to continue in operational existence for the foreseeable future, and therefore continues to adopt the going concern basis in preparing its Accounts.

14. COSTS OF INDEPENDENT EXAMINATION AND OTHER FINANCIAL SERVICES

	2025 £	2024 £
During the year the following amounts were payable in respect of:		
a) Costs of the independent examination	260	250
b) Other accountancy services	1,950	1,797
	<u>2,210</u>	<u>2,047</u>