

St Oswald's West End Centre

Charity number 1150070

A company limited by guarantee number 07825963

Annual Report and Financial Statements for the year ended 31 December 2024



WYCAS

COMMUNITY ACCOUNTING
WEST YORKSHIRE

St Oswald's West End Centre

Annual Report and Financial Statements for the year ended 31 December 2024

Contents	Page
Trustees' report	2 to 6
Examiner's report	7
Statement of financial activities	8
Balance sheet	9
Notes to the accounts	10 to 14

Prepared by West Yorkshire Community Accountancy Service CIO

St Oswald's West End Centre

Trustees' report for the year ended 31 December 2024

Reference and administrative details of the charity, its trustees and advisors

The trustees during the financial year and up to and including the date the report was approved were:

Name	Position	Dates
Rev. Derek Jones	Chair	
Philippa Mann	Treasurer	Resigned 17 September 2024
Beverley Edwards	Vice Chair	
Paul Mann		
Alan Troake		
Jackie Summerscales		Resigned 17 September 2024
Richard Mort		
Kim Clay		

Charity number 1150070 Registered in England and Wales

Company number 07825963 Registered in England and Wales

Registered and principal address	Bankers
The West End Centre	Unity Trust Bank plc
St Oswald's Church	Nine Brindleyplace
Christopher Street	Birmingham
Bradford	B1 2HB
BD5 9DH	

Independent examiner

Rhys North ACA

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Structure, governance and management

The charity is a company limited by guarantee and was formed on 27 October 2011. It is governed by a memorandum and articles of association as amended by special resolution 1 November 2012. The liability of the members in the event of the company being wound up is limited to a sum not exceeding £1.

Method of recruitment and appointment of trustees

The trustees of the charity are also the directors for the purposes of company law and are appointed by the members at the AGM.

St Oswald's West End Centre

Trustees' report (continued) for the year ended 31 December 2024

Objectives and activities

The charity's objects

- 1) To develop the capacity and skills of the socially and economically disadvantaged community of Little Horton and the City of Bradford in such a way that they are better able to identify, and help meet, their needs and participate more fully in society.
- 2) To benefit the community, without distinction of sex, sexual orientation, race or of political, religious or other opinions by associating together in a common effort to advance education and to provide facilities in the interests of social welfare with the objects of improving their conditions of life.
- 3) To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society. For the purposes of this clause socially excluded means being excluded from society, or part of society, as a result of being a member of a socially and economically deprived community.

The charity's main activities

The centre remains dedicated to the delivery of quality provision aimed at improving the lives of individuals across our community and provided in the heart of our community. We have a selection of groups and opportunities aimed at:

- reducing social isolation and stigmatisation.
- promoting friendship, social networks, support and independent lives.
- improving the social, physical and mental wellbeing of our participants.
- offering learning opportunities and job search support in order to enhance the participants employability and the opportunities to improve their economic wellbeing.
- increasing community involvement and activity.

Public benefit statement

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit and in particular the reduction of social isolation, the facilitation of community cohesion and the advancement of skills and learning opportunities.

Achievements and performance

The West End Centre is a small but vibrant Community Centre based in Little Horton Bradford. Many of our clients travel from around the Bradford area. We welcome all and seek to help our friends and clients overcome whatever boundaries or barriers they may feel to be in their way. In doing so we seek to engage with our whole community, irrespective of geographical or social boundaries.

We seek to deliver our charitable objects by providing a range of social and learning opportunities which include:

- Social and Interest groups
- Community Lunch
- Monday Market
- Art & Craft groups
- Cooking group
- Moving and Walking group
- Therapeutic Gardening
- Growing for Health & Wealth
- Growing Together Project
- Walking groups
- Friendship swimming group
- Support with Job Search
- Basic IT skills and support
- Access to the Internet
- Access to First Aid certificates
- Access to Basic Food Hygiene certificates

St Oswald's West End Centre

Trustees' report (continued) for the year ended 31 December 2024

Achievements and performance continued

In addition to these groups this year we have held several extra events to provide information and access to different groups and services in the Community. These have included:

- An RSPCA offering free animal chipping and health advice.
- The Dogs Trust, offering support and information for pet owners.

We have enabled people to have a voice in the development of services and feed back their opinions. This has included:

- Breast cancer
- Transport systems
- Council budgets
- A community consultation and evaluation of our centre

We have provided a range of events that reduce social isolation and provide the opportunity to be more active in the community:

- Therapeutic gardening events and plant sales
- Pollinator counts
- Guerrilla gardening
- Producing a Poppy display for Remembrance Sunday
- Wreath making workshops
- Gingerbread making workshops
- Watts App quizzes, groups, and activities
- Outings, trips, and community picnics

We have enjoyed celebrating high days and holidays together:

- AGM
- Opening doors for the Community launch celebration
- Christmas Dinner
- Birthdays
- Funerals

St Oswald's West end Centre provides a hub in which people can meet, eat, get information, learn new skills, socialize and support each other.

The Community Allotment provides a safe space where people can enjoy the outside, make friends, and grow together.

Together we are building a safer, more resilient community able to support each other.

As the cost of living continues to impact people in our community along with changes to the benefit system The West End Centre continues to deliver provision to support people coping with these issues.

We have:

- Worked with Food Savers to launch our Monday Market, which offers affordable food to anyone living or working in the Bradford area.
- Worked with the Credit Union to encourage people to save and budget.
- Offered a Warm Space to people who are worried about the cost of heating their homes.
- Provided help and advice as well as setting up a signposting service to direct people to specialist advice centres.

During this year we have also focused on providing free or affordable meals for people. This has included:

- Free refreshments and a hot meal as part of the Monday Market.
- Free refreshments and food for people accessing Warm spaces/ Welcoming places.
- A weekly community lunch of a two-course home cooked meal for £5 a head and open to all.
- Affordable light lunches in our Internet café
- Using fruit and veggies from our allotment to produce wholesome soups and meals.
- Sharing produce from the allotment via our green food bank.

St Oswald's West End Centre

Trustees' report (continued) for the year ended 31 December 2024

Achievements and performance continued

As chair of trustees, it has been a particular privilege throughout 2024 to see the significant and committed work the centre staff and volunteer team has done amidst very trying times, building on a very positive history, and towards a hopeful future for the Centre. It is my privilege once again to thank them for all their efforts and affirm once again our commitment to loving and serving our community.

Financial review

The net income for the year was £14,794, including net expenditure of £6,208 on unrestricted funds and net income of £21,002 on restricted funds.

Reserves policy

The charity's free reserves, excluding fixed assets, at the year end were £59,179.

The trustees have assessed a number of risks that justify the retention of reserves, namely:

- The risk of unforeseen emergency or other unexpected need for funds, eg an unexpected large repair bill or finding 'seed-funding' for an urgent project.
- Covering unforeseen day-to-day operational costs, eg employing temporary staff to cover a long-term sick absence.
- A source of income, eg a grant, not being renewed. Funds might be needed to give the trustees time to take action if income falls below expectations.
- Planned commitments, or designations, that cannot be met by future income alone, eg plans for a major asset purchase or to a significant project that requires the charity to provide 'matched funding'.
- The need to fund short-term deficits in a cash budget, eg money may need to be spent before a funding grant is received.

In response to these risks the trustees have agreed to retain target reserves of between 3 months and 12 months budgeted expenditure. Based on actual 2024 expenditure this equates to a reserves target of between £29,100 and £116,400. Our reserves at 31 December 2024 are within this target range.

St Oswald's West End Centre

Trustees' report (continued) for the year ended 31 December 2024

Statement of trustees' responsibilities

The trustees (who are also the directors for the purposes of company law) are responsible for preparing the Trustees report and the financial statements in accordance with the applicable law and UK Accounting Standards.

Company law requires the trustees to prepare financial accounts for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (Charities SORP (FRS102)), and in accordance with the special provisions of the Companies Act 2006 relating to small companies.

Approved by the board of trustees on 24/7/2025

Rev. Derek Jones (Trustee)

St Oswald's West End Centre

Independent examiner's report to the trustees of St Oswald's West End Centre

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 31 December 2024, which are set out on pages 8 to 14.

Responsibilities and basis of report

As the charity's trustees of the charitable company (and also 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 charitable company 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 your charity's accounts as carried out under section 145 of the Charities Act ('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

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 company 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.

Rhys North ACA

25/7/2025

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

St Oswald's West End Centre
Statement of Financial Activities
(including summary income and expenditure account)
for the year ended 31 December 2024

	Notes	2024 Unrestricted funds £	2024 Restricted funds £	2024 Total funds £	2023 Total funds £
Income from:					
Grants and donations	(2)	108	113,780	113,888	107,607
Sales and fees		15,256	-	15,256	8,616
Fundraising		1,395	-	1,395	415
Other income		1,361	-	1,361	521
Total income		18,120	113,780	131,900	117,159
Expenditure on:					
Salaries NI and pensions	(3)	15,951	78,163	94,114	96,093
Payroll costs		880	-	880	912
Freelancer fees		-	-	-	840
Independent examination		-	1,140	1,140	1,140
Travel and meetings		-	420	420	11
Training		250	1,068	1,318	595
Venue hire		246	-	246	99
Utilities		74	4,092	4,166	6,362
Administration		95	331	426	412
Telephone		86	190	276	609
Equipment and resources		731	4,241	4,972	2,888
Insurance		782	141	923	945
Cleaning and maintenance		98	914	1,012	2,606
Broadband and computer costs		284	604	888	1,353
Food and refreshments		2,700	401	3,101	4,545
Consultancy and advice		449	659	1,108	-
Subscriptions and licences		332	244	576	876
Bank and service charges		36	170	206	194
Credit union		531	-	531	1,203
Depreciation		630	-	630	630
Other expenses		173	-	173	318
Total expenditure		24,328	92,778	117,106	122,631
Net income / (expenditure)		(6,208)	21,002	14,794	(5,472)
Fund balances brought forward		66,017	17,044	83,061	88,533
Fund balances carried forward	(4)	59,809	38,046	97,855	83,061

All incoming resources and resources expended derive from continuing activities.

St Oswald's West End Centre
Balance sheet
as at 31 December 2024

	2024	2024	2024	2023
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Fixed assets				
Tangible assets	(5) 630	-	630	1,260
Total fixed assets	<u>630</u>	<u>-</u>	<u>630</u>	<u>1,260</u>
Current assets				
Debtors and prepayments	(6) 4,015	422	4,437	30,182
Cash at bank and in hand	(7) 57,036	38,024	95,060	55,149
Total current assets	<u>61,051</u>	<u>38,446</u>	<u>99,497</u>	<u>85,331</u>
Current liabilities:				
amounts falling due within one year				
Creditors and accruals	(8) 1,872	400	2,272	3,530
Total current liabilities	<u>1,872</u>	<u>400</u>	<u>2,272</u>	<u>3,530</u>
Net current assets / (liabilities)	<u>59,179</u>	<u>38,046</u>	<u>97,225</u>	<u>81,801</u>
Total assets less current liabilities	<u>59,809</u>	<u>38,046</u>	<u>97,855</u>	<u>83,061</u>
Net assets	<u>59,809</u>	<u>38,046</u>	<u>97,855</u>	<u>83,061</u>
Funds				
Unrestricted funds	59,809	-	59,809	66,017
Restricted funds	-	38,046	38,046	17,044
Total funds	<u>59,809</u>	<u>38,046</u>	<u>97,855</u>	<u>83,061</u>

For the year ending 31 December 2024 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with section 476. The trustees (who are also the directors for the purposes of company law) 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 in accordance with the provisions applicable to companies subject to the small companies' regime and with FRS 102 (effective January 2019).

The financial statements were approved by the board of trustees on 24/7/2025

Rev. Derek Jones (Trustee)

St Oswald's West End Centre

Notes to the accounts

for the year ended 31 December 2024

1 Accounting policies

Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by 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) and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

There has been no change to the accounting policies since last year.

No changes have been made to the accounts for previous years.

Going concern

The trustees are satisfied that there are no material uncertainties about the charity's ability to continue.

Incoming resources

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources, if it is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

Grants and donations

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Where grants are related to performance and specific deliverables, they are accounted for as the charity earns the right to consideration by its performance.

Expenditure and liabilities

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

Taxation

As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Tangible fixed assets

Tangible fixed assets costing more than £1,000 are capitalised and included at cost including any incidental expenses of acquisition. Gifted assets are shown at the value to the charity on receipt. Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Computer equipment: over 3 years

Pensions

The charity operates a defined contribution scheme for the benefit of its employees. The costs of contributions are recognised in the year they are payable.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

St Oswald's West End Centre
Notes to the accounts continued
for the year ended 31 December 2024

2 Grants and donations	2024 Unrestricted funds £	2024 Restricted funds £	2024 Total funds £	2023 Total funds £
Bradford Metropolitan District Council (BMDC)	-	1,953	1,953	2,738
National Lottery Community Fund (NLCF)	-	106,227	106,227	104,869
Sport England	-	5,600	5,600	-
Other donations	108	-	108	-
	<u>108</u>	<u>113,780</u>	<u>113,888</u>	<u>107,607</u>

3 Staff costs and numbers	2024 £	2023 £
Gross salaries	89,848	93,168
Social security costs	6,332	6,279
Employment allowance	(4,761)	(6,106)
Pensions	<u>2,695</u>	<u>2,752</u>
	<u>94,114</u>	<u>96,093</u>

The average number of employees during the year was 4.8, being an average of 3.3 full time equivalent (2023: 5.1, 3.4 FTE). There were no employees with emoluments above £60,000.

Defined contribution pension scheme	2024 £	2023 £
Costs of the scheme to the charity for the year	2,695	2,752

4 Restricted funds	Balance b/f £	Incoming £	Outgoing £	Transfers £	Balance c/f £
BMDC - Community Chest	-	300	-	-	300
Local Giving	6	-	6	-	-
NLCF - Opening Doors	16,311	-	16,311	-	-
NLCF - 2025-2028	-	106,227	72,661	-	33,566
BMDC - Warm Spaces	727	1,653	2,380	-	-
Sport England	-	5,600	1,420	-	4,180
	<u>17,044</u>	<u>113,780</u>	<u>92,778</u>	<u>-</u>	<u>38,046</u>

Fund name	Purpose of restriction
BMDC - Community Chest	To provide seating for the allotment.
Local Giving	Funding to provide outdoor activities including gardening, cooking and walking for people experiencing increased anxiety and mental health issues.
NLCF - Opening Doors	To reduce social isolation and encourage the development of peer support by providing a place to bring people together, develop friendships, learn from each other and grow informal networks of support. To reduce digital isolation by providing physical access to the internet for those who don't have the physical or economic means to access it. To provide people with information and skills to access information and services to make informed choices and to gain skills, work experience and help others. To facilitate community cohesion.

St Oswald's West End Centre

Notes to the accounts continued

for the year ended 31 December 2024

4 Restricted funds continued

Fund name	Purpose of restriction
NLCF - 2025-2028	To continue the Opening Doors for the Community project to reduce social isolation; facilitate community cohesion; reduce digital isolation; and reduce the impact of poverty by providing groups, activities and services for the community.
BMDC - Warm Spaces Sport England	To provide a warm space, refreshments and food for people. To support therapeutic gardening, walking and wellbeing group activities that promote increased movement and physical activity.

5 Tangible assets

	Computer equipment	Total
Cost	£	£
At 1 January 2024	1,890	1,890
Additions	-	-
At 31 December 2024	<u>1,890</u>	<u>1,890</u>
Depreciation		
At 1 January 2024	630	630
Charge for year	630	630
At 31 December 2024	<u>1,260</u>	<u>1,260</u>
Net book value		
At 31 December 2024	<u>630</u>	<u>630</u>
At 31 December 2023	<u>1,260</u>	<u>1,260</u>

6 Debtors and prepayments

	2024	2023
	£	£
Prepayments	764	782
Other debtors	<u>3,673</u>	<u>29,400</u>
	<u>4,437</u>	<u>30,182</u>

7 Cash at bank and in hand

	2024	2023
	£	£
Cash at bank	95,004	55,102
Cash in hand	<u>56</u>	<u>47</u>
	<u>95,060</u>	<u>55,149</u>

8 Creditors and accruals

	2024	2023
	£	£
Accruals	1,540	2,851
Other creditors	<u>732</u>	<u>679</u>
	<u>2,272</u>	<u>3,530</u>

St Oswald's West End Centre
Notes to the accounts continued
for the year ended 31 December 2024

9 Related party transactions

Trustee expenses

No trustee received any expenses during this year or the previous year.

Trustee remuneration and benefits

No trustee received any remuneration or benefit during this or the previous year.

Remuneration and benefits received by key management personnel

The total employee benefits received by key management personnel were £38,547 (previous year: £38,711).

St Oswald's West End Centre

Statement of Financial Activities including comparatives for all funds (including summary income and expenditure account) for the year ended 31 December 2024

	2024 Unrestricted funds £	2023 Unrestricted funds £	2024 Restricted funds £	2023 Restricted funds £	2024 Total funds £	2023 Total funds £
Income						
Grants and donations	108	-	113,780	107,607	113,888	107,607
Sales and fees	15,256	8,616	-	-	15,256	8,616
Fundraising	1,395	415	-	-	1,395	415
Other income	1,361	521	-	-	1,361	521
Total income	18,120	9,552	113,780	107,607	131,900	117,159
Expenditure						
Salaries NI and pensions	15,951	-	78,163	96,093	94,114	96,093
Payroll costs	880	-	-	912	880	912
Freelancer fees	-	800	-	40	-	840
Independent examination	-	150	1,140	990	1,140	1,140
Travel and meetings	-	-	420	11	420	11
Training	250	-	1,068	595	1,318	595
Venue hire	246	-	-	99	246	99
Utilities	74	-	4,092	6,362	4,166	6,362
Administration	95	-	331	412	426	412
Telephone	86	-	190	609	276	609
Equipment and resources	731	-	4,241	2,888	4,972	2,888
Insurance	782	-	141	945	923	945
Cleaning and maintenance	98	66	914	2,540	1,012	2,606
Broadband and computer costs	284	-	604	1,353	888	1,353
Food and refreshments	2,700	3,575	401	970	3,101	4,545
Consultancy and advice	449	-	659	-	1,108	-
Subscriptions and licences	332	31	244	845	576	876
Bank and service charges	36	-	170	194	206	194
Credit union	531	1,203	-	-	531	1,203
Depreciation	630	630	-	-	630	630
Other expenses	173	10	-	308	173	318
Total expenditure	24,328	6,465	92,778	116,166	117,106	122,631
Net income / (expenditure)	(6,208)	3,087	21,002	(8,559)	14,794	(5,472)
Transfers between funds	-	1,890	-	(1,890)	-	-
Net movement in funds	(6,208)	4,977	21,002	(10,449)	14,794	(5,472)
Fund balances brought forward	66,017	61,040	17,044	27,493	83,061	88,533
Fund balances carried forward	59,809	66,017	38,046	17,044	97,855	83,061