

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 2025



St Oswald's West End Centre

Annual Report and Financial Statements for the year ended 31 December 2025

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Prepared by West Yorkshire Community Accountancy Service CIO

St Oswald's West End Centre

Trustees' report for the year ended 31 December 2025

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	
Beverley Edwards	Vice Chair	Resigned 15 October 2025
Paul Mann		Resigned 15 October 2025
Alan Troake		
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 2025

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 may feel to be in their way. In doing so we seek to engage with our whole community, irrespective of geographical or social boundaries.

2025 has been a very significant year in the life of the Centre. Thanks to the generous ongoing support of the National Lottery Community Fund, our delivery has continued to be varied and impactful, and we're hugely grateful for all those who make it happen.

St Oswald's West End Centre

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

Achievements and performance continued

Over the course of the year, some specific **achievements and significant outcomes** (in no particular order) include:

- Serving an average of 30 meals in our weekly Wednesday lunch club
- Supporting 37 people thinking through living with pain
- Microchipping 49 pets with the help of the RSPCA.
- Walking thousands of extra steps with our walking groups (we have done these over various days)
- Supporting 57 people with IT access
- Empowering and enabling 25 volunteers across 2025 in a variety of different ways each appropriate to the individual.
- Providing an average of 25 weekly bags of shopping thanks to our partnership with Innchurches and the support of the Government's Household Support Fund.
- Learning to prepare 32 different meals in our cook and eat group
- Convening 4 meetings of the West End forum at which Centre users can use their voice to continue to direct the work that takes place to support them.
- Hosting and supporting 5 placement students
- Hosting 4 memory cafes
- Working in partnership with the mobile NHS Liver team to enable 26 people to access liver screening and information

And this has all take place in the face of some significant changes over the course of the year. After 18 years of tireless investment in the Centre, our much loved Centre Manager Christine Mann retired in 2025. This was of course a significant upheaval for the Centre, but thanks to her stirring work over the years and focussed succession planning, we were able to support Kathryn Kelly to step up into the role of Centre Manager, and the work remains in very good hands allowing for as much consistency as possible to be maintained in the months following Christines retirement.

This hasn't been the only change in team though, we also said goodbye to Dan Flack. The team therefore has seen change, and we have welcomed in Sharon Greig and Emma Norman in the latter half of 2025 to join Kathryn, Diana and the very dedicated volunteers to enable our work to continue to serve our community. Change has also been felt amongst the trustees with the retirement of Beverley Edwards and Paul Mann at the AGM in October. This leaves us with some open spaces on the management committee, which we have plans in place to fill in early 2026. We're hugely grateful for the work of the staff and trustees, and particularly want to thank those whose journeys with the Centre came to a (formal but not forever!) end in 2025.

Change can of course mean challenge for any organisation, but 2025 takes us into 2026 with both hope and excitement alongside the work of maintaining consistency for our team and community, and continuing to find new ways to love and serve our community, in partnership with the many organisations we get the chance to work with.

We find ourselves in a good financial and operational place as we enter 2026, thanks to great work throughout 2025 and leading up to it, offering much hope for the year ahead, and the trustees are set to grow our capacity and vision going forward, working with partners to ensure that the forecast for 2027 and beyond remains as positive as the footing with Christine's work over the last two decades has left us on for 2026.

It remains a privilege to be a part of all the Centre does and the impact the team and volunteers have on the community of BD5 and beyond. I am grateful for all that goes on and the many achievements the Centre has, some of which are outlined above, but above all for all the people who invest in the West End Centre and are blessed by it.

With grateful thanks, and great hopes and plans for 2026 and beyond,

St Oswald's West End Centre

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

Financial review

The net income for the year was £14,047, including net income of £6,906 on unrestricted funds and net income of £7,141 on restricted funds, after transfers.

Reserves policy

The charity's free reserves, excluding fixed assets, at the year end were £66,715.

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 budgeted 2025 expenditure this equates to a reserves target of between £35,000 and £140,000. Our reserves at 31 December 2025 are within this target range.

St Oswald's West End Centre

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

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 21/4/2026

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 2025, 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

1/5/2026

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 2025

	Notes	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	2024 Total funds £
Income from:					
Grants and donations	(2)	260	119,964	120,224	113,888
Sales and fees		14,426	-	14,426	15,256
Fundraising		762	-	762	1,395
Other income		290	-	290	1,361
Total income		15,738	119,964	135,702	131,900
Expenditure on:					
Salaries NI and pensions	(3)	3,159	89,898	93,057	94,114
Payroll costs		-	881	881	880
Independent examination		-	1,140	1,140	1,140
Travel and meetings		-	973	973	420
Training		32	337	369	1,318
Venue hire		272	-	272	246
Utilities		167	2,841	3,008	4,166
Administration		-	480	480	426
Telephone		-	183	183	276
Equipment and resources		360	1,258	1,618	4,972
Insurance		84	450	534	923
Cleaning and maintenance		268	491	759	1,012
Broadband and computer costs		-	1,725	1,725	888
Food and refreshments		3,682	8,761	12,443	3,101
Consultancy and advice		-	1,680	1,680	1,108
Subscriptions and licences		118	1,018	1,136	576
Bank and service charges		-	192	192	206
Credit union		505	-	505	531
Depreciation		630	-	630	630
Other expenses		55	15	70	173
Total expenditure		9,332	112,323	121,655	117,106
Net income / (expenditure)		6,406	7,641	14,047	14,794
Transfers between funds		500	(500)	-	-
Net movement in funds		6,906	7,141	14,047	14,794
Fund balances brought forward		59,809	38,046	97,855	83,061
Fund balances carried forward	(4)	66,715	45,187	111,902	97,855

All incoming resources and resources expended derive from continuing activities.

St Oswald's West End Centre
Balance sheet
as at 31 December 2025

		2025	2025	2025	2024
		Unrestricted	Restricted	Total	Total
		£	£	£	£
Fixed assets					
Tangible assets	(5)	-	-	-	630
Total fixed assets		<u>-</u>	<u>-</u>	<u>-</u>	<u>630</u>
Current assets					
Debtors and prepayments	(6)	751	251	1,002	4,437
Cash at bank and in hand	(7)	68,455	44,936	113,391	95,060
Total current assets		<u>69,206</u>	<u>45,187</u>	<u>114,393</u>	<u>99,497</u>
Current liabilities:					
amounts falling due within one year					
Creditors and accruals	(8)	2,491	-	2,491	2,272
Total current liabilities		<u>2,491</u>	<u>-</u>	<u>2,491</u>	<u>2,272</u>
Net current assets / (liabilities)		<u>66,715</u>	<u>45,187</u>	<u>111,902</u>	<u>97,225</u>
Total assets less current liabilities		<u>66,715</u>	<u>45,187</u>	<u>111,902</u>	<u>97,855</u>
Net assets		<u>66,715</u>	<u>45,187</u>	<u>111,902</u>	<u>97,855</u>
Funds					
Unrestricted funds		66,715	-	66,715	59,809
Restricted funds		-	45,187	45,187	38,046
Total funds		<u>66,715</u>	<u>45,187</u>	<u>111,902</u>	<u>97,855</u>

For the year ending 31 December 2025 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 21/4/2026

Rev. Derek Jones (Trustee)

St Oswald's West End Centre

Notes to the accounts

for the year ended 31 December 2025

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 2025

2 Grants and donations	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	2024 Total funds £
Bradford Metropolitan District Council (BMDC)	-	12,236	12,236	1,953
National Lottery Community Fund (NLCF)	-	106,228	106,228	106,227
Royds Community Association (RCA)	-	1,500	1,500	-
Sport England	-	-	-	5,600
Other donations	260	-	260	108
	<u>260</u>	<u>119,964</u>	<u>120,224</u>	<u>113,888</u>

3 Staff costs and numbers	2025 £	2024 £
Gross salaries	89,149	89,848
Social security costs	9,142	6,332
Employment allowance	(7,909)	(4,761)
Pensions	2,675	2,695
	<u>93,057</u>	<u>94,114</u>

The average number of employees during the year was 4.5, being an average of 3.2 full time equivalent (2024: 4.8, 3.3 FTE). There were no employees with emoluments above £60,000.

Defined contribution pension scheme	2025 £	2024 £
Costs of the scheme to the charity for the year	2,675	2,695

4 Restricted funds	Balance b/f £	Incoming £	Outgoing £	Transfers £	Balance c/f £
BMDC - Community Chest	300	-	300	-	-
BMDC - Monday Market	-	10,336	7,929	-	2,407
NLCF - 2025-2028	33,566	106,228	100,848	-	38,946
BMDC - Warm Spaces	-	1,900	1,142	-	758
Sport England	4,180	-	1,104	-	3,076
RCA - WOW Community Partnership	-	1,500	1,000	(500)	-
	<u>38,046</u>	<u>119,964</u>	<u>112,323</u>	<u>(500)</u>	<u>45,187</u>

Fund name	Purpose of restriction
BMDC - Community Chest	To provide seating for the allotment.
BMDC - Monday Market	To contribute towards food costs of the Pantry.
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	To provide a warm space, refreshments and food for people.
Sport England	To support therapeutic gardening, walking and wellbeing group activities that promote increased movement and physical activity.
RCA - WOW Community Partnership	To enable improvement in wellbeing and mental health as part of The West End Wellbeing Warriors project.

St Oswald's West End Centre
Notes to the accounts continued
for the year ended 31 December 2025

5 Tangible assets

Cost

At 1 January 2025

Additions

At 31 December 2025

Computer
equipment

Total

£

£

1,890

1,890

-

-

1,890

1,890

Depreciation

At 1 January 2025

Charge for year

At 31 December 2025

1,260

1,260

630

630

1,890

1,890

Net book value

At 31 December 2025

-

-

At 31 December 2024

630

630

6 Debtors and prepayments

2025

2024

£

£

Debtors

251

-

Prepayments

732

764

Other debtors

19

3,673

1,002

4,437

7 Cash at bank and in hand

2025

2024

£

£

Cash at bank

113,253

95,004

Cash in hand

138

56

113,391

95,060

8 Creditors and accruals

2025

2024

£

£

Accruals

1,706

1,540

Other creditors

785

732

2,491

2,272

St Oswald's West End Centre
Notes to the accounts continued
for the year ended 31 December 2025

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 £38,814 (previous year: £38,547).

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 2025

	2025 Unrestricted funds £	2024 Unrestricted funds £	2025 Restricted funds £	2024 Restricted funds £	2025 Total funds £	2024 Total funds £
Income						
Grants and donations	260	108	119,964	113,780	120,224	113,888
Sales and fees	14,426	15,256	-	-	14,426	15,256
Fundraising	762	1,395	-	-	762	1,395
Other income	290	1,361	-	-	290	1,361
Total income	15,738	18,120	119,964	113,780	135,702	131,900
Expenditure						
Salaries NI and pensions	3,159	15,951	89,898	78,163	93,057	94,114
Payroll costs	-	880	881	-	881	880
Independent examination	-	-	1,140	1,140	1,140	1,140
Travel and meetings	-	-	973	420	973	420
Training	32	250	337	1,068	369	1,318
Venue hire	272	246	-	-	272	246
Utilities	167	74	2,841	4,092	3,008	4,166
Administration	-	95	480	331	480	426
Telephone	-	86	183	190	183	276
Equipment and resources	360	731	1,258	4,241	1,618	4,972
Insurance	84	782	450	141	534	923
Cleaning and maintenance	268	98	491	914	759	1,012
Broadband and computer costs	-	284	1,725	604	1,725	888
Food and refreshments	3,682	2,700	8,761	401	12,443	3,101
Consultancy and advice	-	449	1,680	659	1,680	1,108
Subscriptions and licences	118	332	1,018	244	1,136	576
Bank and service charges	-	36	192	170	192	206
Credit union	505	531	-	-	505	531
Depreciation	630	630	-	-	630	630
Other expenses	55	173	15	-	70	173
Total expenditure	9,332	24,328	112,323	92,778	121,655	117,106
Net income / (expenditure)	6,406	(6,208)	7,641	21,002	14,047	14,794
Transfers between funds	500	-	(500)	-	-	-
Net movement in funds	6,906	(6,208)	7,141	21,002	14,047	14,794
Fund balances brought forward	59,809	66,017	38,046	17,044	97,855	83,061
Fund balances carried forward	66,715	59,809	45,187	38,046	111,902	97,855