



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' annual report (including Directors' report) for the period

From: Period start date 01/11/2024 **To: Period end date** 31/10/2025

Charity name: Community Assets Standing Tall

Charity registration number: 1153512

Company number:

Objectives and activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Promotion for the benefit of the public of urban or rural regeneration in areas of social and economic deprivation and in particular Bacup and the surrounding area.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	CAST continues to operate from within the AB&D Centre, having its office there and running Thursday Lunch Club there. Varied activities and events are run through Thursday Lunch Club that are open to the whole community of Rossendale and advertised via social media and community advertising boards.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes we have

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	We are not in a position to act as a grant maker
Policy on social investment including program related investment	Para 1.38	Our Social Investment Programme within the five year business plan has been agreed by the trustees. It now forms the basis of our future plans

Contribution made by volunteers	Para 1.38	<p>Five volunteers contribute to the work of the Thursday Lunch Club</p> <p>One volunteer keeps us in the public eye though digital marketing on social media</p> <p>We also gained one volunteer trustee this year at the same time one of our founding trustees retired.</p>
Other		

Achievements and performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>Thursday Lunch Club provides activities and safe spaces for those living with dementia and their carers and those who are socially isolated but now from a new venue.</p> <p>CAST continues to work with Dementia Friendly Rossendale to run dementia friendly Rossendale wide events.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	<p>Last year we secured National Lottery Funding to cover costs that will cover the costs of Thursday Lunch Club in the ABD Centre for the next two years until July 2026.</p>
Performance of fundraising activities against objectives set	Para 1.41	<p>We have achieved our fundraising objectives for this year.</p> <p>With new funding from the Co-Op Community Fund, WG Edwards Charitable fund, Local Authority and Bacup Fellowship of Churches.</p> <p>Along with some unrestricted donations from the public.</p> <p>Thursday Lunch Club is now firmly established in the AB&D Centre and growing.</p>
Investment performance against objectives	Para 1.41	

Other		

Financial review

Review of the charity's financial position at the end of the period	Para 1.21	The charity is in a cash positive position with no outstanding debts.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Any reserves held by CAST are for emergencies, overheads, and maintenance etc.
Amount of reserves held	Para 1.22	None
Reasons for holding zero reserves	Para 1.22	The majority of our funding is project based and is therefore restricted income.
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Grant income Café Activities Donations
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	Aging Trustees, we have taken steps to recruit younger trustees in this year, including a new trustee joining us in August this year.
Other		

Structure, governance and management

Description of charity's trusts:		
Type of governing document: for example, trust deed , memorandum and articles of association etc	Para 1.25	Constitution.
How is the charity constituted? for example limited company , unincorporated association , CIO	Para 1.25	C.I.O. Charitable Incorporated Organisation.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Reputable people aged 16 – 100 with the enthusiasm and skills needed can be appointed a trustee with a majority vote. Officers are elected to post.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and administrative details

Charity name	Community Assets Standing Tall
Other name the charity uses	CAST
Registered charity number	1153512
Charity's principal address	ABD Centre, Burnley Road, Bacup, Rossendale, OL13 8AB

Names of the charity trustees who manage the charity

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
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1	June K Worsley	Chairperson		
2	Carl Bradshaw	Treasurer		
3	Suzanne J Craven	Secretary		
4	Susan Dunbar	Safeguarding Officer		
5	Nicholas Miles-Nilsen			
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Corporate trustees – names of the directors at the date the report was approved

Director name	

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	

Details of arrangements for safe custody and segregation of such assets from the charity's own assets	
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Additional information (optional)

Names and addresses of advisers (optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information



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Declarations

The company has taken advantage of the small companies' exemption in preparing the report above.

The trustees declare that they have approved the trustees' report (including directors' report) above.

Signed on behalf of the charity's trustees/directors

Signature(s)		
Full name(s)	June Karen Worsley	Carl Bradshaw
Position (for example Secretary, Chair, etc)	Chairperson	Treasurer
Date	01 st February 2026	





Receipts and payments accounts

For the period from	Period start date 01/11/2024	To	Period end date 31/10/2025
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Grant Income	-	7 094	-	7 094	20 000
Café Sales Income	3 132	-	-	3 132	-
Donations	1 215	-	-	1 215	1 603
Other Income	-	-	-	-	2 493
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	4 347	7 094	-	11 441	24 096
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	4 347	7 094	-	11 441	24 096
A3 Payments					
Consultancy Fees	-	6 400	-	6 400	6 425
Project Organiser/Staff	-	-	-	-	-
Room Hire	1 740	1 875	-	3 615	2 890
Training	12	-	-	12	84
Advertising/Promotion	-	-	-	-	-
Project Resources	-	-	-	-	-
Office Equipment/Supplies	-	-	-	-	-
Vol Expenses	-	-	-	-	-
IT/Website	203	-	-	203	899
Postage/Stationary	-	-	-	-	-
Insurance	392	-	-	392	96
Subsistence	-	-	-	-	-
Entertainment	-	-	-	-	-
Travel Costs	1 048	400	-	1 448	1 123
Trustee Expenses	-	-	-	-	33
Café Materials	2 217	-	-	2 217	2 261
Telecommunications	-	-	-	-	-
Professional Fees	47	-	-	47	-
Misc	166	-	-	166	419
Sub total	5 824	8 675	-	14 499	14 230
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	5 824	8 675	-	14 499	14 230
Net of receipts/(payments)	- 1 477	- 1 581	-	- 3 058	9 866
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	- 1 477	- 1 581	-	- 3 058	9 866

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Co-Op Bank	- 1 477	- 1 581	-
		-	-	-
		-	-	-
	Total cash funds	- 1 477	- 1 581	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Dell Laptop / 33% Depreciation (Yr1)	Unrestricted	549	366
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	N/A		-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	 	Carl Bradshaw June Divine	10/11/2025 10/11/2025	