

Mile Road Allotment and Leisure Gardeners Association
(Company number 08329257, Charity number 1155301)

www.mralga.org

Financial Statements

For the year ending September 2025

Mile Road Allotment and Leisure Gardeners Association
(Company number 08329257, Charity number 1155301)

Index

For the year ending September 2025

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Mile Road Allotment and Leisure Gardeners Association
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Report of the Trustees
For the year ending September 2025

The directors are also trustees and present their report with the accounts for the year ending September 2025. The amounts comply with the companies act 2006. The charities Act 2011, the memorandum and articles of the association. Financial reporting standard 102 and follow the recommendations in accounting and reporting by Charities. Statement Of recommended Practice applicable in the UK and republic of Ireland (FRS 102) (effective 1st January 2015)

Mile Road Allotment and leisure Gardeners association, other names the charity is known by: MRALGA.

Registered company number 08329257

Charity number 1155301

Trustees

Name	Position	Elected	Date
Carol Andrew	Treasurer and data management	Re elected	November 2019
Maria Moon	Chair and plot inspections	Re elected	November 2019
David Moon	Maintenance	Re elected	November 2019
David Osborn	Vice-Chair and plot inspections	Re elected	November 2019
Garry Black	Health and safety	Re elected	November 2022
Robert Hunter	Animal Welfare	Elected	November 2024
		Resigned	February 2025
Anthony Matthews	Maintenance	Elected	November 2024
Myra Underwood		Co opted	August 2025

Governance and management

The charity is a company ltd by Guarantee with no shareholders and a registered charity.

It is operated under the rules of its memorandum and articles of association dated 12th December 2012 and amended 30th June 2016. It has no share capital and the liability of each member in the event of winding-up is limited to £1.

Aim and objectives

To further benefit the residents of Bedford and surrounding area without distinction of gender, sexual orientation, race or of political, religious or other opinions by providing allotment facilities in the interests of social welfare for recreational leisure time occupation with the objective of improving life for residents.

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Summary of the main activities undertaken for public Benefit.

To manage the site for the membership who live in Bedford and the surrounding area. We continually improve the site by maintaining facilities, access ways and communal areas.

Our membership process allows any member of the public to join us. The membership fee is £5 a year and these charges are affordable to someone of modest means. Which is a major consideration given the area of deprivation in which the allotments reside.

We advertise the availability of plots and member ship using social media, our own web site www.mralga.org. posters and our main gate noticeboard.

We also promote the allotment provision on Bedford borough council web site.

Providing access to our facilities through the issuing of keys/ Padlock to tenants ensures they are able to access the site at any time, whilst the organisation can endeavor to keep the site secure as possible. However, the site has open public access during the day time at weekends and on open days.

The members trading hut provides gardening supplies at reasonable cost for all members and is helpful for those who do not have transport. The trading hut has a level entrance access for safe movement of goods. We also have ramps for ease of access to our communal room.

The communal room provides a place for members and their families with refreshments and a place to gather at weekends to share gardening skills and life stories. We also provide free gardening information on site and via our website with links to the National Allotment Society and other "Grow Your Own" information.

Our volunteers support with:

Sowing, transplanting seedlings and growing on plants in our greenhouses and poly tunnels for sale in the trading hut and at our annual plant sale.

Tidying and planting communal areas and rubbish collection.

Working in the members trading hut and tea room throughout the year and at events. Raising funds at events to enhance the sites facilities for its members.

Events: Pumpkin competition, Christmas, Easter, Annual plant sale quiz nights and the Annual show

Repairs to the building and around the site

Administration, accounts and correspondence.

Providing mulch for tenants

The trustees are elected at the annual general meeting. We keep members informed via our web site, newsletters, noticeboard and letters.

The TIBBS group for people with dementia have a plot on site. They review and adapt support for clients' needs and they continue to benefit from the allotments

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The Cauldwell area in which the allotment site sits are one of the most deprived areas in Bedford Borough. Providing the TIBBS allotment , our half plots and micro plots means that more individuals from the local community are able to experience the benefits of horticulture and being part of a community group. People who could not otherwise afford a full plot or manage one or who need assistance with gardening due to their special needs.

This makes the organisation as a whole even more socially inclusive.

We have allotment plots available when Tenancies are vacated and subject to our growing waiting list.

The trustees will continue to maintain and develop the allotments to sustain a valued and protected statutory allotment site for Bedford and the surrounding area.

Summary of Achievements during the reporting period

We continue to update our website and communications via social media noticeboards and letters and at events.

As Trustees we use our What's app group to communicate between meeting and when unable to meet face to face.

Pumpkin competition for children and Christmas party with guest appearance of Santa! .

We also held a Daffodil growing competition and Easter egg hunt with craft activities,

Our annual Plant sale enabled us to raise funds to further enhance the site.

We have continued to beautify the communal areas and this year we also added additional security fencing in our orchard. We have also benefitted from a hardworking volunteer who maintains the orchard. Quiz nights and our annual show are also fun for members. At our annual show we again chose a Charity to support and this year we chose "living it Up" a Charity for adults with disabilities and raised £275

We have also supported the annual Road victims Charity event donating a raffle prize.

Two of our members also support a monthly garden group at the Jubilation Centre in Bedford.

During the summer term Classes from Kings Oak primary school visit the site to learn about growing food.

In September we also had a Macmillan Coffee morning and raised £514.07.

We continue to set aside funds for future projects and currently investigating the possibility of solar power.

Unfortunately, this year we have seen an increase in intruders to the site and damage to sheds and plots. We are working with the police and local Councilor's to try and reduce incidents of crime and advise tenants to report. Our building has also been broken into and we have claimed on our insurance and spent a lot of time dealing with the consequences of the break in.

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The charities current policy on Reserves

£750 excess Insurance premiums

£3000 (3 months income if the Association has to close). The Association leases the land from Bedford borough council.

£2000 emergency water repairs if site maintenance team unavailable.

£2500 emergency gate or fence materials and labor cost.

£5000 Tenants key deposits.

£3000 to cover loss or repair of association greenhouse and poly tunnels. (A necessity to enable us to grow for our annual plant sale and raised much needed funds).

Exemptions

The trustees have taken advantage of the exemptions available to small companies. including the audit exemptions (see statement on balance sheet).

Responsibilities of the Trustees

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity at the end of the year and of the surplus or deficiency for the year ended.

In preparing those financial statements, the trustees are required to select suitable accounting policies, as described in page 10 and then apply them on a consistent basis, making judgements and estimates that are prudent and reasonable. The members of the committee must also prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the charity, and enable them to ensure that the financial statements comply with the companies Act 2008. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

Small company provisions:

This report has been prepared in accordance with the special provisions for small companies.

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Statement of trustees Responsibilities

Charity law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with the United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under charity law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the incoming resources and application of resources, including income and expenditure of the charity and that period. In preparing those financial statements, the trustees are required to:

Select suitable accounting policies and then apply them consistently

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; and prepare the financial statements on the going concern basis

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charities transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the charity Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and the detection of fraud and other irregularities.

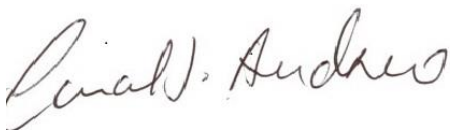
Independent Examiner

The trustees have appointed Mrs. Victora Perkins F.M.A.A.

Directors signature

Date

25/10/25



Mile Road Allotment and Leisure Gardeners Association

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Independent Examiners report to the trustees of mile road allotment and leisure gardeners Association.

I report on the accounts of the company for the year ending 30th September 2025, which are set out on pages 7-11.

Responsibilities and basis of report

As the charities trustees (and also the directors of the company for the purposes of company law you are responsible for the preparation of the accounts in accordance with the requirements of the companies Act 2008.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination. I have examined your charity accounts as required under section 145 of the charities Act 2011 the 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.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. That accounting records were not kept as required by section 386 of the companies act 2006, or
2. That the accounts do not accord with those records, or
3. That the accounts do not comply with accounting requirements of section 396 of the Companies Act 2006 and the methods and principles of the charities statements of Recommend practices applicable to charities preparing their accounts in accordance with the Financial Reporting standards applicable in the UK and republic of Ireland; or
4. That there is further information needed for a proper understanding of the accounts

Independent Examiners statement

I have completed my examination and I have no concerns in respect of any of the matters (1) to (4) listed above and in connection with following the directions of the charity Commission I have found no matters that require drawing to your attention.



Signed

Date 31/10/25

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Statement of financial Activities for the year ending 30th September 2025

	2025	2024
Plot fees	£15109	£14773
Grants	£0	£0
Donations	£611	£820
Insurance	£3022	£0
Trading hut	£21611	£19749
Events	£1218	£1399
Catering	£2504	£2514
Seed Orders	£1646	£1665
Plants	£5000	£5399
Other	£0	£399
Bank interest	£389	£305
Pest control	£0	£10
Minus sum up fee	- £477	-£473
Total	£50633	£46560
Total expenditure on		
Raising funds	£19816	£1805
Charitable activity	£29264	£25781
Total	£49080	£43832
Net income (expenditure)	£1553	£2728
Balance at 1 st October 2024	£36076	£33348
Balance at 30 th September 2025	£37629	£36076

As the above activities represent ongoing activities.

All recognized gains and losses are reflected in the Statement of financial activities and, therefore, no separate Statement of Total Recognized Gain and Losses is disclosed

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Balance Sheet for the year ending 30th September 2025

Current Assets	2025	2024
Stock and work in progress	£3582	£3581
Debtors	£0	£0
Investments	£0	£0
Cash at bank and in hand	£34047	£32495
Amount falling due within 1 year		
NET current assets	£37629	£36076
Total Assets less liabilities	£37629	£36076
Funds of the charity		
Unrestricted funds	£21379	£22826
Restricted funds	£16250	£13250

These financial statements have been prepared in accordance with the special provisions for small companies under part 15 of the companies act 2006

The charitable company is entitled to exemption from audit under section 477 of the companies act 2006 for the year ending 30th September 2025

The members have not required the charitable company to obtain an audit of the financial statements for the year ending 30th September 2025 in accordance with section 476 of the companies act 2006

The trustees acknowledge their responsibilities for

- a) Ensuring that the charitable company keeps accounting records that comply with sections 386 and 387 of the companies act 2006 and
- b) Preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of surplus or deficit for each financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the companies act 2006 relating to the financial statements, so far as applicable to the charitable company.

The financial statements were approved by the board of trustees on.....and were signed on its behalf by

Mile Road Allotment and Leisure Gardeners Association

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Notes to the financial Statements For the year ending 30th September 2025

Accounting Policies

a) Basis of preparation.

The financial statements have been prepared in accordance with accounting and reporting by Charities. Statement of recommended practice applicable to charities preparing their accounts in accordance with the financial reporting standard applicable in the UK and Republic of Ireland (FRS 102) (effective January 2016)- (Charities SORP(FRS102)). The financial reporting standard applicable in the UK and the Republic of Ireland (FRS102) and the companies Act 2006. Mile Road allotment and leisure gardeners' association meet the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy note/

b) Going concern

After making enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue as its activities for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the financial statements as outlined in the statement of trustee's responsibilities on page 4.

c) Grants receivable, donations and subscriptions.

Grants receivable, donations and subscriptions are recognized in the period when the charity entitlement to funds, any performance conditions attached to the item of the income has been met, it is probable that the income will be received and the amount can be measured reliably.

d) Grants paid

Grants paid are recognized on a payment's basis.

e) Resources expended:

Expenditure is recognized on an accruals basis as a liability incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates. Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. Costs are split between categories based on staff time. Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities and include the charity's governance cost. Governance costs are those costs associated with meeting the constitutional and statutory requirements of the charity and include the costs relevant to the strategic management of the charity.

F) Funds:

Unrestricted funds are incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general fund. Designated funds are restricted funds earmarked by the trustees for a particular purpose. At the decision of the trustees, previously designated funds may be transferred back to unrestricted general funds

without further specified purpose. Restricted funds are to be used for specific purposes as laid down by the donor.

Expenditure which meets these criteria is charged to the fund, together with a fair allocation of costs.

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Notes to the financial Statements For the year ending 30th September 2025

Trustees Remuneration: Trustees are not remunerated. Trustees may receive reimbursement of expenses for attending meetings if they wish to claim.

2 Raising Funds	2025	2024
Grants	£0	£0
Sundry donations	£611	£820
3 Raising Funds		
Trading hut	£21611	£19749
Events	£1218	£1399
4 Resources expended on the Charities Objects		
Key refunds and new keys	£863	£675
Utilities water	£6788	£3189
Utilities electricity	£677	£562
Site mobile	£100	£100
Insurance	£1099	£1397
Membership	£1227	£1194
Maintenance	£4685	£4450
Projects	£5958	£5471
Equipment	£2235	£1647
Administration	£556	£465
Catering	£1397	£1358
Pre orders	£1421	£1291
Plants	£1169	£1411
Training	£17	£54
Sundries	£234	£187
Creature control	£282	£358
Cleaning materials/PPE	£97	£166
Show vouchers	£255	£205

PR & media	£0	£0
Travel	£74	£0
Donation	£130	£500
5 Governance costs Independent Examiners fee	£0	£0
Total	£29264	£25781

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Notes to the financial Statements For the year ending 30th September 2025

7 Debtors	2025	2024
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Accrual Investment income	£0	£0
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Accounts receivable	£0	£0
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Gift aid tax recovery	£0	£0
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Total	£0	£0
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Current Liabilities. Amount falling due within one-year	2025	2024
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Accounts payable	£0	£0
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Independent examiners Fee	£0	£0
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Other creditors	£0	£0
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Total	£0	£0
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