

ONE STOP ADVICE & TRAINING CENTRE

England & Wales · Charity number 1158242

Details

Status Registered

Legal form Other

Registered 2014-08-14

Register [View on the Charity Commission register](#)

Contact

Address 88 Inkerman Street
Luton
LU1 1JD

Phone 01582967473

Email azra@onestopadvicecentre.org.uk

Website www.onestopadvicecentre.org.uk

Activities

Objects: TO ACT AS A RESOURCE FOR PEOPLE LIVING IN LUTON AND THE SURROUNDING AREA IN PARTICULAR BUT NOT EXCLUSIVELY MEMBERS OF THE SOUTH ASIAN COMMUNITIES BY PROVIDING ADVICE AND ASSISTANCE AND ORGANISING PROGRAMMES OF ACTIVITIES AS A MEANS OF: (A) IMPROVING THE QUALITY OF LIFE AND SUPPORTING INDIVIDUAL OVERCOMING PERSONAL, SOCIAL AND OTHER BARRIERS; (B) ADVANCING IN LIFE AND HELPING, ESPECIALLY UNDER REPRESENTED COMMUNITIES BY DEVELOPING THEIR SKILLS, CAPACITIES AND CAPABILITIES TO ENABLE THEM TO PARTICIPATE IN SOCIETY AS INDEPENDENT, MATURE AND RESPONSIBLE INDIVIDUALS; (C) ADVANCING EDUCATION FOR CHILDREN, YOUNG PEOPLE AND THEIR FAMILIES; (D) PROVIDING TRAINING AND OTHER ACTIVITY IN THE INTERESTS OF CAPACITY BUILDING AND SOCIAL WELFARE FOR PEOPLE LIVING IN THE AREA OF BENEFIT WHO HAVE NEED BY REASON OF THEIR YOUTH, AGE, INFIRMITY OR DISABILITY, LANGUAGE AND CULTURAL BARRIERS, POVERTY OR SOCIAL AND ECONOMIC CIRCUMSTANCES WITH A VIEW TO IMPROVING THE CONDITIONS OF LIFE OF SUCH PERSONS.

Activities: Advice and Support in relation to Welfare Benefits, Housing and Debt. Offer employability skills, and provide training and other activities in the interest of capacity building. Advancing in life by developing skills and gaining confidence through training and activities. Improving quality of life by supporting people to overcome personal and social barriers.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Economic/community Development/employment, Recreation
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- Luton

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£472,169	£305,587	-	-
2024-09-30	£412,189	£290,390	-	-
2023-09-30	£217,188	£175,730	-	-
2022-09-30	£159,090	£123,197	-	-
2021-09-30	£204,434	£176,540	-	-
2020-09-30	£166,851	£107,354	-	-

Trustees

Name	Role	Appointed
SALMA ISHAQ		2019-03-29
Zareen Durrani		2019-03-29
saima akhtar		2020-09-17

ONE STOP ADVICE & TRAINING CENTRE

England & Wales - Charity number 1158242

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Report of the Accountant
Statement of Financial Activities
Balance Sheet
Notes to the Financial Statements

ONE STOP ADVICE & TRAINING CENTRE

REPORT AND ACCOUNTS

30-Sep-25

Charity Number:1158242

ONE STOP ADVICE & TRAINING CENTRE
For year ended 30 September 2025
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ONE STOP ADVICE & TRAINING CENTRE

REPORT AND ACCOUNTS

30-Sep-25

Charity Number: 118242

ONE STOP ADVICE & TRAINING CENTRE
For the year ended 30 September 2025
Charity Information

Trustees: Saima Akhtar Chair
Salma Ishaq Treasurer
Zareen Durrani Secretary

Charity Number: 1158242

Principal Office: 88 Inkerman Street
Luton
Bedfordshire
LU1 1JD

Website www.onestopadvicecentre.org.uk

Accountant: **Vertex Accountants**
McKenzie House (Top Floor)
110-112 Leagrave Road
Luton
Bedfordshire
United Kingdom
LU4 8HX

Bank: HSBC
63 George Street
Luton
Bedfordshire
LU1 2AR

**ONE STOP ADVICE & TRAINING CENTRE
TRUSTEES REPORT
For year ended 30 September 2025**

The trustees are pleased to present their report together with the financial statements of the charity for the year ending 30 September 2025.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's Constitution, applicable law and the requirements of the Statement of Recommended Practice, "Accounting and Reporting by Charities" issued in March 2005.

STRUCTURE, GOVERNANCE AND MANAGEMENT

OBJECTIVES AND ACTIVITIES:

"To act as a resource for young people in particular, but not exclusively those living in Luton and surrounding areas by providing advice and assistance and organising programmes of physical, educational and other activities as a means of:

(a) improving the quality of life and supporting individual overcoming personal, social and other barriers;

(b) advancing in life and helping, especially under represented communities by developing their skills, capacities and capabilities to enable them to participate in society as independent, mature and responsible individuals;

(c) advancing education for children, young people and their families;

(d) providing training and other activities in the interests of capacity building and social welfare for people living in the area of benefit who have need because of their youth, age, infirmity or disability, language and cultural barriers, poverty or social and economic circumstances with a view to improving the conditions of life of such persons.

Trustees and/or principal officers:

The following officers of the charity have held office for the whole of the year.

Saima Akhtar	Chair
Salma Ishaq	Treasurer
Zareen Durrani	Secretary

The trustees are eligible, in committee, to appoint additional trustees under the terms of the constitution.

OSAC Staff: Azra Jan — Manager / Immigration Consultant
Ali Shah - Advisor
Rashida Begum - Immigration Consultant
Hamza Brown - Exploitation Reduction Officer
Teyba Seyed — Project Coordinator/ Senior Benefits Advisor
Maleeha Kiani — Social Welfare advisor
Naseem Begum – Befriending advisor
Helena Syrou - Fitness Coach

ONE STOP ADVICE & TRAINING CENTRE
TRUSTEES REPORT
For year ended 30 September 2025

OSAC Volunteers:

Jasmin Ahmed, Naila Hanif Izzat Shah Rukaya Seyed Maria Uddin Amarah Syrou

OSAC Current Services:

Our current activities and service include the following weekly sessions and are open to anyone living in the area of benefit.

Job Club/ Online facilities: Helping clients to create CV, creating email accounts, register with universal Job-match or on to My work search, Basic help and support on how to use online search engines and how to apply for jobs.

Befriending Telephone Service:

During the pandemic we noticed how people were lonely and feeling isolated, so we started our befriending telephone line for anyone wanting to call us. Offering this service 5 days a week 9-5pm.

Running a parenting programme, helping support parents build resilience with their children, setting boundaries and building a better relationship with their loved ones. Started a mentoring programme support young males overcome their worries and help them towards their chosen goals, support with further education, training courses and apprenticeships.

Healthy Living Project: Ladies only fitness classes which includes, circuit training, combat HIIT training, self-defence, legs bum tums, Zumba, and boxing.

Other programmes

Workshops on:

- Communicating effectively.
- Dealing with Debt
- How to manage Debt

Welfare Reform Advice Centre Support:

- Welfare Benefits
- New benefits claims,
- entitlement to benefit check
- income maximisation
- disputes reconsiderations and appeals.
- Debt

Housing Advice:

Disrepair, Mortgage or Rent Arrears, Evictions, Arrangement to pay with creditors, Negotiating with third parties. Our service is accessible for anyone from the Luton, Bedfordshire area, we are a multilingual team and are happy to help and support any individual requiring the current Services we provide.

**ONE STOP ADVICE & TRAINING CENTRE
TRUSTEES REPORT
For year ended 30 September 2025**

Review of Transactions and Financial Position:

The financial position of the charity is very secure with net fund of £472169.00 as at 30 September 2025.

Reserves Policy: One Stop Advice & Training Centre requires a level of free reserves to safeguard the organisation, protect options for future development and to achieve the following:

- The option to develop new services or expand current ones in line with the changing needs of the community.
- To ensure that delays in the receipt of expected income do not interrupt services or cause serious financial difficulty for the charity.
- The ability to survive unexpected setbacks and problems arising from internal or external causes.
- One Stop Advice & Training Centre will hold £50000 in reserves a minimum so that rent, and part staff cost are covered whilst looking at securing future funding options.
- Reserves can only be spent when the charity has no funding coming in from any funders or service level agreements.
- Reserve policy will be reviewed annually at the Annual General Meeting

Statement of Trustees' Responsibilities:

Under the Charities Act 2011, the trustees are required to prepare a statement of accounts for each financial year, which gives a true and fair view of the state of affairs of the charity at the end of the financial year and of the incoming resources in the year. In preparing the statement.

The trustees are required to:

- select suitable accounting policies and apply them consistently,
- make judgements and estimates that are reasonable and prudent,
- state whether applicable accounting standards and statements of recommended practice has been followed, subject to any material departures disclosed and explained in the statements of accounts.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its operations.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity at that time and to enable the trustees to ensure that any statement of account prepared by them complies with the regulations under section 130 of the Charities Act 2011. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 6th January 2026 and signed on their behalf

Saima Akhtar

Chair



**Report to the trustees on the preparation of the unaudited accounts of
ONE STOP ADVICE & TRAINING CENTRE
For year ended 30 September 2025
Charity No:1158242**

I have examined the accounts on page 7 to 11, which have been prepared based on accounting policies set out on page 10.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under Section 44 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under Section 145 of the Charities Act.
- to follow the procedures laid down in the general directions given by the charity Commission (under section 145(5)(b) of the Charities Act) and
- to state whether particular matters have come to my attention.

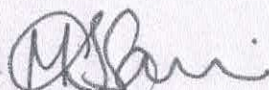
Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statements

In connection with my examination, no matter has come to my attention which gives me any reasonable cause to believe that, in any material respect, the requirements have not been met:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord to the accounting records and comply with the accounting requirements of the 2011 Act



Vertex Accountants
McKenzie House (Top Floor)
110-112 Leagrave Road
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ONE STOP ADVICE & TRAINING CENTRE
STATEMENT OF FINANCIAL ACTIVITIES
For year ended 30 September 2025

Report to the trustees on the preparation of the unaudited accounts of
ONE STOP ADVICE & TRAINING CENTRE
 For year ended 30 September 2025
 Charity No: 1158242

	Notes	Unrestricted Funds	Restricted Funds	2025	20224
		£	£	£	
Incoming Resources					
Grants & Donations	2	1,620	438,748	440,368	412,189
		<u>1,620</u>	<u>438,748</u>	<u>440,368</u>	<u>412,189</u>
Resources Expended					
Charitable activities	3	-	305,587	305,587	290,390
Governance Costs	5	800	-	800	800
		<u>800</u>	<u>305,587</u>	<u>306,387</u>	<u>291,190</u>
Total Resources Expended					
Net Incoming / (Outgoing Resources)		820	133,161	133,981	120,999
Reconciliation of Funds:					
Total funds, brought forward		21,133	317,055	338,188	217,188
Total funds, carried forward		<u>21,953</u>	<u>450,216</u>	<u>472,169</u>	<u>338,187</u>

ONE STOP ADVICE & TRAINING CENTRE
Balance Sheet
For year ended 30 September 2025

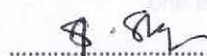
	Notes	2025	2024
		£	£
Fixed assets			
Tangible assets	4	926	1156
Current Assets			
Cash in hand and at Bank		481,341	345,416
Debtors-Prepayments		1,200	1,200
Creditors			
Amounts falling due within one year	5	11,298	9,585
Net Current Assets			
Net Assets		472,169	338,187
Total Funds of the Charity			
Unrestricted funds		820	6,885
Restricted funds		133,162	114,114
Total funds, brought forward		338,187	217,188
		472,169	338,187

These Accounts were approved by the Trustees on 6th January 2026.



Saima Akhtar

Chair of the Management Committee



Salma Ishaq

Treasurer

The notes on pages 10 to 11 form part of these accounts

ONE STOP ADVICE & TRAINING CENTRE
Notes to the Accounts
For year ended 30 September 2025

1. Accounting Policies

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the financial statements.

1.1 Basis of Accounting

The financial statements have been prepared under the historical cost convention and in accordance with the applicable Accounting Standards, the Statement of Recommended Practice "Accounting and Reporting by Charities" published in March 2005. The principal accounting policies adopted in the preparation of the financial statements are set out below.

1.2 Incoming Resources

Voluntary income and donations are included in incoming resources when they are receivable, except when the donors specify that they must be used in future accounting periods or donors' conditions have not been fulfilled, then the income is deferred. The income from fundraising ventures is shown gross, with the associated costs included in fundraising costs.

1.3 Resources Expended

All expenditure is accounted for on an accruals basis and has been listed under headings that aggregate all the costs related to the activity. Where costs cannot be directly attributed they have been allocated to activities on a basis consistent with the use of the resources.

Direct costs, including directly attributable salaries, are allocated on an actual basis to the key strategic areas of activity. Overheads and other salaries are allocated between expenses headings, based on time spent. Governance costs are those incurred in connection with the management of the One Stop Advice & Training Centre assets, organisational administration and compliance with constitutional and statutory requirements.

1.4 Tangible fixed assets and depreciation

Tangible fixed assets costing more than £500 are capitalised and included at cost including any incidental costs of acquisition. Depreciation is provided on furniture & equipment at the rate of 20% on cost.

2. Grant and Donations

	Unrestricted Funds	Restricted Funds	2025	2024
	£	£	£	£
Beds & Luton Community Foundation		41,700	41,700	53,500
PTC-CCLORS		17,514	17,514	31,708
Justice Collaborat		33,000	33,000	51,000
LBC	1620	0	1620	27112
People's Health Trust		27216	27216	10700
Active Luton		10250	10250	15077
Main Grants		212668	212668	190408
Jobs 22 Ltd		34,800	34,800	0
ESC Lottery Fund		11,600	11,600	0
Other		0	0	7,685
Postcode Neighbour		0	0	25,000
Lloyds Bank Foundation		50,000	50,000	0
	<u>1,620</u>	<u>438,748</u>	<u>440,368</u>	<u>412,190</u>

ONE STOP ADVICE & TRAINING CENTRE
Notes to the Accounts
For year ended 30 September 2025

3. Cost of Charitable activities	Basis of Allocation	Training & Development	2,025	2024
		£	£	£
Telephone and fax	Direct	2,906	2,906	479
Rent and Utilities	Direct	10,632	10,632	10,208
Advertising and PR	Direct	1,229	1,229	159
Insurance	Direct	690	690	668
Printing, Postage and Stationary	Direct	2,163	2,163	5,586
Membership & Affiliation Fees	Direct	10,250	10,250	733
Training	Direct	21,883	21,883	7,340
Events and activities	Direct	17,042	17,042	12,253
Other legal and prof	Direct	156	156	961
Consultancy fees	Direct	35,186	35,186	28,603
Volunteers Expenses	Direct	14,774	14,774	10,399
Employers NI	Direct	14,905	14,905	10,061
Software	Direct	-	-	770
Repairs and maintenance/Equipment	Direct	10,577	10,577	8,239
Sessional workers	Direct	6,175	6,175	7,685
Bank charges	Direct	55	55	60
Travel and subsistence	Direct	1,924	1,924	3,435
Depreciation	Direct	231	231	289
Wages and salaries	Direct	154,809	154,809	182,462
		<u>305,587</u>	<u>305,587</u>	<u>290,390</u>

4. Tangible Fixed Assets

	Plant and machinery	Furniture and Equipment	Total
	£	£	£
Cost			
At 1 October 2024	4,907	1,964	6,871
Additions during the year	-	-	0
As at 30 September 2025	<u>4,907</u>	<u>1,964</u>	<u>6,871</u>
Depreciation			
At 1 October 2024	4,069	1,646	5,426
Charge for the year	210	79	289
As at 30 September 2025	<u>4,279</u>	<u>1,725</u>	<u>6,004</u>
Net Book Values			
At 1 October 2024	838	318	1,156
As at 1 October 2025	<u>671</u>	<u>255</u>	<u>926</u>

5. Creditors: amounts falling due	<u>2,025</u>	<u>2024</u>
Accruals	800	800
	<u>800</u>	<u>800</u>

ONE STOP ADVICE & TRAINING CENTRE

England & Wales - Charity number 1158242

Accounts

ONE STOP ADVICE & TRAINING CENTRE

REPORT AND ACCOUNTS

30-Sep-24

Charity Number:1158242

ONE STOP ADVICE & TRAINING CENTRE
For year ended 30 September 2024
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ONE STOP ADVICE & TRAINING CENTRE
For the year ended 30 September 2024
Charity Information

Trustees:	Saima Akhtar Salma Ishaq Zareen Durrani	Chair Treasurer Secretary
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Charity Number: 1158242

Principal Office: 88 Inkerman Street
Luton
Bedfordshire
LU1 1JD

Website www.onestopadvicecentre.org.uk

Accountant: **Vertex Accountants**
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**ONE STOP ADVICE & TRAINING CENTRE
TRUSTEES REPORT
For year ended 30 September 2024**

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Trustees and/or principal officers:

The following officers of the charity have held office for the whole of the year.

Saima Akhtar	Chair
Salma Ishaq	Treasurer
Zareen Durrani	Secretary

The trustees are eligible, in committee, to appoint additional trustees under the terms of the constitution.

OSAC Staff: Azra Jan — Manager / Immigration Consultant
Ali Shah – Welfare Advisor
Rashida Begum – Project Administrator
Julaiha Jabreen— Project Coordinator/ Benefits Advisor
Maleeha Kiani — Senior Social Welfare advisor
Naseem Begum – Befriending advisor
Helena Syprou - Fitness Coach
Samin Iqbal- Advisor

**ONE STOP ADVICE & TRAINING CENTRE
TRUSTEES REPORT
For year ended 30 September 2024**

OSAC Volunteers:

Sanna Khan, Armaan Khan, Mahbuba Jahan, Juwariya Ali, Mohammed Saad, Naila Hanif

OSAC Current Services:

Our current activities and service include the following weekly sessions and are open to anyone living in the area of benefit.

Job Club/ Online facilities: Helping clients to create CV, creating email accounts, register with universal Job-match or on to My work search, Basic help and support on how to use online search engines and how to apply for jobs.

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Other programmes

Workshops on:

- Communicating effectively.
- Dealing with Debt
- How to manage Debt

Welfare Reform Advice Centre Support:

- Welfare Benefits
- New benefits claims,
- entitlement to benefit check
- income maximisation
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- Debt

Housing Advice:

Disrepair, Mortgage or Rent Arrears, Evictions, Arrangement to pay with creditors, Negotiating with third parties. Our service is accessible for anyone from the Luton, Bedfordshire area, we are a multilingual team and are happy to help and support any individual requiring the current Services we provide.

**ONE STOP ADVICE & TRAINING CENTRE
TRUSTEES REPORT
For year ended 30 September 2024**

Review of Transactions and Financial Position:

The financial position of the charity is very secure with net fund of £338187.00 as of 30 September 2024.

Reserves Policy: One Stop Advice & Training Centre requires a level of free reserves to safeguard the organisation, protect options for future development and to achieve the following:

- The option to develop new services or expand current ones in line with the changing needs of the community.
- To ensure that delays in the receipt of expected income do not interrupt services or cause serious financial difficulty for the charity.
- The ability to survive unexpected setbacks and problems arising from internal or external causes.
- One Stop Advice & Training Centre will hold £50000 in reserves a minimum so that rent, and part staff cost are covered whilst looking at securing future funding options.
- Reserves can only be spent when the charity has no funding coming in from any funders or service level agreements.
- Reserve policy will be reviewed annually at the Annual General Meeting

Statement of Trustees' Responsibilities:

Under the Charities Act 2011, the trustees are required to prepare a statement of accounts for each financial year, which gives a true and fair view of the state of affairs of the charity at the end of the financial year and of the incoming resources in the year. In preparing the statement.

The trustees are required to:

- select suitable accounting policies and apply them consistently,
- make judgements and estimates that are reasonable and prudent,
- state whether applicable accounting standards and statements of recommended practice has been followed, subject to any material departures disclosed and explained in the statements of accounts.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its operations.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity at that time and to enable the trustees to ensure that any statement of account prepared by them complies with the regulations under section 130 of the Charities Act 2011. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 6th November 2024 and signed on their behalf



Saima Akhtar

Chair

**Report to the trustees on the preparation of the unaudited accounts of
ONE STOP ADVICE & TRAINING CENTRE
For year ended 30 September 2019
Charity No:1158242**

I have examined the accounts on page 7 to 11, which have been prepared based on accounting policies set out on page 10.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under Section 44 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under Section 145 of the Charities Act.
- to follow the procedures laid down in the general directions given by the charity Commission (under section 145(5)(b) of the Charities Act) and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statements

In connection with my examination, no matter has come to my attention which gives me any reasonable cause to believe that, in any material respect, the requirements have not been met:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord to the accounting records and comply with the accounting requirements of the 2011 Act



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ONE STOP ADVICE & TRAINING CENTRE
STATEMENT OF FINANCIAL ACTIVITIES
For year ended 30 September 2024

	Notes	Unrestricted Funds	Restricted Funds	2024	2023
		£	£	£	
Incoming Resources	2				
Grants & Donations		7,685	404,504	412,189	228,634
		<u>7,685</u>	<u>404,504</u>	<u>412,189</u>	<u>228,634</u>
Resources Expended					
Charitable activities	3	-	290,390	290,390	175,730
Governance Costs	5	800		800	800
Total Resources Expended		<u>800</u>	<u>290,390</u>	<u>291,190</u>	<u>176,530</u>
Net Incoming / (Outgoing Resources)		6,885	114,114	120,999	52,104
Reconciliation of Funds:					
Total funds, brought forward		<u>14,248</u>	<u>202,940</u>	<u>217,188</u>	<u>165,084</u>
Total funds, carried forward		<u><u>21,133</u></u>	<u><u>317,054</u></u>	<u><u>338,187</u></u>	<u><u>217,188</u></u>

ONE STOP ADVICE & TRAINING CENTRE
Balance Sheet
For year ended 30 September 2024

	Notes	£	2024 £	£	2023 £
Fixed assets					
Tangible assets	4		1156		1445
<u>Current Assets</u>					
Cash in hand and at Bank		<u>345,416</u>		<u>219,035</u>	
Debtors-Prepayments <u>Creditors</u>		1,200		1,200	
Amounts falling due within one year	5	<u>- 9,585</u>		<u>- 4,492</u>	
<u>Net Current Assets</u>					
Net Assets			<u><u>338,187</u></u>		<u><u>217,188</u></u>
<u>Total Funds of the Charity</u>					
Unrestricted funds			6,885		206
Restricted funds			114,114		51,898
Total funds, brought forward			<u>217,188</u>		<u>165,084</u>
			<u><u>338,187</u></u>		<u><u>217,188</u></u>

These Accounts were approved by the Trustees on 6th November 2024.



 Salma Akhtar

Chair of the Management Committee



 Salma Ishaq

Treasurer

The notes on pages 10 to 11 form part of these accounts

ONE STOP ADVICE & TRAINING CENTRE
Notes to the Accounts
For year ended 30 September 2024

1. Accounting Policies

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the financial statements.

1.1 Basis of Accounting

The financial statements have been prepared under the historical cost convention and in accordance with the applicable Accounting Standards, the Statement of Recommended Practice "Accounting and Reporting by Charities" published in March 2005. The principal accounting policies adopted in the preparation of the financial statements are set out below.

1.2 Incoming Resources

Voluntary income and donations are included in incoming resources when they are receivable, except when the donors specify that they must be used in future accounting periods or donors' conditions have not been fulfilled, then the income is deferred. The income from fundraising ventures is shown gross, with the associated costs included in fundraising costs.

1.3 Resources Expended

All expenditure is accounted for on an accruals basis and has been listed under headings that aggregate all the costs related to the activity. Where costs cannot be directly attributed they have been allocated to activities on a basis consistent with the use of the resources.

Direct costs, including directly attributable salaries, are allocated on an actual basis to the key strategic areas of activity. Overheads and other salaries are allocated between expenses headings, based on time spent. Governance costs are those incurred in connection with the management of the One Stop Advice & Training Centre assets, organisational administration and compliance with constitutional and statutory requirements.

1.4 Tangible fixed assets and depreciation

Tangible fixed assets costing more than £500 are capitalised and included at cost including any incidental costs of acquisition. Depreciation is provided on furniture & equipment at the rate of 20% on cost.

2. Grant and Donations	Unrestricted Funds	Restricted Funds	2024	2023
	£	£	£	£
Beds & Luton Community Foundation		53,500	53,500	20,000
PTC-CCLORS		31,708	31,708	0
Justice Collaborat		51,000	51,000	17,000
LBC		27112	27112	69243
People's Health Trust		10700	10700	6420
Active Luton		15077	15077	24890
Main Grants		190408	190408	69110
National Heritage Lottery				18,965
Other	7685		7,685	1,006
Postcode Neighbour		25,000	25,000	0
KFC Foundation				2,000
	7,685	404,505	412,190	228,634

ONE STOP ADVICE & TRAINING CENTRE
Notes to the Accounts
For year ended 30 September 2024

	Basis of Allocation	Training & Development	2,024	2023
3. Cost of Charitable activities				
		£	£	£
Telephone and fax	Direct	479	479	473
Rent and Utilities	Direct	10,208	10,208	9,089
Advertising and PR	Direct	159	159	320
Insurance	Direct	668	668	594
Printing, Postage and Stationary	Direct	5,586	5,586	2,725
Membership & Affiliation Fees	Direct	733	733	733
Training	Direct	7,340	7,340	5,550
Events and activities	Direct	12,253	12,253	5,016
Other legal and prof	Direct	961	961	1,051
Consultancy fees	Direct	28,603	28,603	26,433
Volunteers Expenses	Direct	10,399	10,399	2,620
Employers NI	Direct	10,061	10,061	
Software	Direct	770	770	346
Repairs and maintenance/Equipment	Direct	8,239	8,239	13,518
Sessional workers	Direct	7,685	7,685	9,530
Bank charges	Direct	60	60	60
Travel and subsistence	Direct	3,435	3,435	1,488
Depreciation	Direct	289	289	361
Wages and salaries	Direct	182,462	182,462	95,823
		<u>290,390</u>	<u>290,390</u>	<u>175,730</u>

4. Tangible Fixed Assets

	Plant and machinery	Furniture and Equipment	Total
	£	£	£
Cost			
At 1 October 2023	4,907	1,964	6,871
Additions during the year	-	-	0
As at 30 September 2024	<u>4,907</u>	<u>1,964</u>	<u>6,871</u>
Depreciation			
At 1 October 2023	3,859	1,567	5,426
Charge for the year	210	79	289
As at 30 September 2024	<u>4,069</u>	<u>1,646</u>	<u>5,715</u>
Net Book Values			
At 1 October 2023	1,048	397	1,445
As at 1 October 2024	<u>838</u>	<u>318</u>	<u>1,156</u>

5. Creditors: amounts falling due	<u>2,024</u>	<u>2023</u>
Accruals	800	800
	<u>800</u>	<u>800</u>

ONE STOP ADVICE & TRAINING CENTRE

England & Wales - Charity number 1158242

Accounts

ONE STOP ADVICE & TRAINING CENTRE

REPORT AND ACCOUNTS

30-Sep-23

Charity Number:1158242

ONE STOP ADVICE & TRAINING CENTRE
For year ended 30 September 2023
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ONE STOP ADVICE & TRAINING CENTRE
For the year ended 30 September 2023
Charity Information

Trustees: Saima Akhtar Chair
 Salma Ishaq Treasurer
 Zareen Durrani Secretary

Charity Number: 1158242

Principal Office: 88 Inkerman Street
 Luton
 Bedfordshire
 LU1 1JD

Website www.onestopadvicecentre.org.uk

Accountant: **Vertex Accountants**
 McKenzie House (Top Floor)
 110-112 Leagrave Road
 Luton
 Bedfordshire
 United Kingdom
 LU4 8HX

Bank: HSBC
 63 George Street
 Luton
 Bedfordshire
 LU1 2AR

**ONE STOP ADVICE & TRAINING CENTRE
TRUSTEES REPORT
For year ended 30 September 2023**

The trustees are pleased to present their report together with the financial statements of the charity for the year ending 30 September 2023.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's Constitution, applicable law and the requirements of the Statement of Recommended Practice, "Accounting and Reporting by Charities" issued in March 2005.

STRUCTURE, GOVERNANCE AND MANAGEMENT

OBJECTIVES AND ACTIVITIES:

"To act as a resource for young people in particular, but not exclusively those living in Luton and surrounding areas by providing advice and assistance and organising programmes of physical, educational and other activities as a means of:

(a) improving the quality of life and supporting individual overcoming personal, social and other barriers;

(b) advancing in life and helping, especially under represented communities by developing their skills, capacities and capabilities to enable them to participate in society as independent, mature and responsible individuals;

(c) advancing education for children, young people and their families;

(d) providing training and other activities in the interests of capacity building and social welfare for people living in the area of benefit who have need because of their youth, age, infirmity or disability, language and cultural barriers, poverty or social and economic circumstances with a view to improving the conditions of life of such persons.

Trustees and/or principal officers:

The following officers of the charity have held office for the whole of the year.

Saima Akhtar	Chair
Salma Ishaq	Treasurer
Zareen Durrani	Secretary

The trustees are eligible, in committee, to appoint additional trustees under the terms of the constitution.

OSAC Staff: Azra Jan — Manager / Immigration Consultant
Ali Shah - Advisor
Rashida Begum - Immigration Consultant
Hamza Brown - Exploitation Reduction Officer
Teyba Seyed — Project Coordinator/ Senior Benefits Advisor
Maleeha Kiani — Social Welfare advisor
Naseem Begum – Befriending advisor
Helena Syprou - Fitness Coach

**ONE STOP ADVICE & TRAINING CENTRE
TRUSTEES REPORT
For year ended 30 September 2023**

OSAC Volunteers:

Jasmin Ahmed, Naila Hanif Izzat Shah Rukaya Seyed Maria Uddin Amarah Syrou

OSAC Current Services:

Our current activities and service include the following weekly sessions and are open to anyone living in the area of benefit.

Job Club/ Online facilities: Helping clients to create CV, creating email accounts, register with universal Job-match or on to My work search, Basic help and support on how to use online search engines and how to apply for jobs.

Befriending Telephone Service:

During the pandemic we noticed how people were lonely and feeling isolated, so we started our befriending telephone line for anyone wanting to call us. Offering this service 5 days a week 9-5pm.

Running a parenting programme, helping support parents build resilience with their children, setting boundaries and building a better relationship with their loved ones. Started a mentoring programme support young males overcome their worries and help them towards their chosen goals, support with further education, training courses and apprenticeships.

Healthy Living Project: Ladies only fitness classes which includes, circuit training, combat HIIT training, self-defence, legs bum turns, Zumba, and boxing.

Other programmes

Workshops on:

- Communicating effectively.
- Dealing with Debt
- How to manage Debt

Welfare Reform Advice Centre Support:

- Welfare Benefits
- New benefits claims,
- entitlement to benefit check
- income maximisation
- disputes reconsiderations and appeals.
- Debt

Housing Advice:

Disrepair, Mortgage or Rent Arrears, Evictions, Arrangement to pay with creditors, Negotiating with third parties. Our service is accessible for anyone from the Luton, Bedfordshire area, we are a multilingual team and are happy to help and support any individual requiring the current Services we provide.

**ONE STOP ADVICE & TRAINING CENTRE
TRUSTEES REPORT
For year ended 30 September 2023**

Review of Transactions and Financial Position:

The financial position of the charity is very secure with net fund of £217,188.00 as at 30 September 2023.

Reserves Policy: One Stop Advice & Training Centre requires a level of free reserves to safeguard the organisation, protect options for future development and to achieve the following:

- The option to develop new services or expand current ones in line with the changing needs of the community.
- To ensure that delays in the receipt of expected income do not interrupt services or cause serious financial difficulty for the charity.
- The ability to survive unexpected setbacks and problems arising from internal or external causes.
- One Stop Advice & Training Centre will hold £50000 in reserves a minimum so that rent, and part staff cost are covered whilst looking at securing future funding options.
- Reserves can only be spent when the charity has no funding coming in from any funders or service level agreements.
- Reserve policy will be reviewed annually at the Annual General Meeting

Statement of Trustees' Responsibilities:

Under the Charities Act 2011, the trustees are required to prepare a statement of accounts for each financial year, which gives a true and fair view of the state of affairs of the charity at the end of the financial year and of the incoming resources in the year. In preparing the statement.

The trustees are required to:

- select suitable accounting policies and apply them consistently,
- make judgements and estimates that are reasonable and prudent,
- state whether applicable accounting standards and statements of recommended practice has been followed, subject to any material departures disclosed and explained in the statements of accounts.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its operations.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity at that time and to enable the trustees to ensure that any statement of account prepared by them complies with the regulations under section 130 of the Charities Act 2011. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 30th November 2023 and signed on their behalf



Saima Akhtar

Chair

**Report to the trustees on the preparation of the unaudited accounts of
ONE STOP ADVICE & TRAINING CENTRE
For year ended 30 September 2023
Charity No:1158242**

I have examined the accounts on page 7 to 11, which have been prepared based on accounting policies set out on page 10.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under Section 44 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under Section 145 of the Charities Act.
- to follow the procedures laid down in the general directions given by the charity Commission (under section 145(5)(b) of the Charities Act) and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statements

In connection with my examination, no matter has come to my attention which gives me any reasonable cause to believe that, in any material respect, the requirements have not been met:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord to the accounting records and comply with the accounting requirements of the 2011 Act



Vertex Accountants
McKenzie House (Top Floor)
110-112 Leagrave Road
Luton
Bedfordshire
United Kingdom
LU4 8HX

ONE STOP ADVICE & TRAINING CENTRE
STATEMENT OF FINANCIAL ACTIVITIES
For year ended 30 September 2023

	Notes	Unrestricted Funds	Restricted Funds	2023	2022
		£	£	£	
Incoming Resources					
Grants & Donations	2	1,006	227,628	228,634	159,090
		<u>1,006</u>	<u>227,628</u>	<u>228,634</u>	<u>159,090</u>
Resources Expended					
Charitable activities	3	-	175,730	175,730	123,197
Governance Costs	5	800		800	600
Total Resources Expended		<u>800</u>	<u>175,730</u>	<u>176,530</u>	<u>123,797</u>
Net Incoming / (Outgoing Resources)		206	51,898	52,104	35,293
Reconciliation of Funds:					
Total funds, brought forward		14,042	151,042	165,084	129,791
Total funds, carried forward		<u>14,248</u>	<u>202,940</u>	<u>217,188</u>	<u>165,084</u>

ONE STOP ADVICE & TRAINING CENTRE
Balance Sheet
For year ended 30 September 2023

	Notes	£	2023 £	£	2022 £
Fixed assets					
Tangible assets	4		1445		1806
<u>Current Assets</u>					
Cash in hand and at Bank		219,035		163,170	
Debtors-Prepayments		1,200		1,200	
<u>Creditors</u>					
Amounts falling due within one year	5	- 4,492		- 1,092	
<u>Net Current Assets</u>					
Net Assets			<u>217,188</u>		<u>165,084</u>
<u>Total Funds of the Charity</u>					
Unrestricted funds			206		5,975
Restricted funds			51,898		29,319
Total funds, brought forward			<u>165,084</u>		<u>129,790</u>
			<u>217,188</u>		<u>165,084</u>

These Accounts were approved by the Trustees on 30 November 2023.


 Saima Akhtar

Chair of the Management Committee


 Salma Ishaq

Treasurer

The notes on pages 10 to 11 form part of these accounts

ONE STOP ADVICE & TRAINING CENTRE
Notes to the Accounts
For year ended 30 September 2023

1. Accounting Policies

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the financial statements.

1.1 Basis of Accounting

The financial statements have been prepared under the historical cost convention and in accordance with the applicable Accounting Standards, the Statement of Recommended Practice "Accounting and Reporting by Charities" published in March 2005. The principal accounting policies adopted in the preparation of the financial statements are set out below.

1.2 Incoming Resources

Voluntary income and donations are included in incoming resources when they are receivable, except when the donors specify that they must be used in future accounting periods or donors' conditions have not been fulfilled, then the income is deferred. The income from fundraising ventures is shown gross, with the associated costs included in fundraising costs.

1.3 Resources Expended

All expenditure is accounted for on an accruals basis and has been listed under headings that aggregate all the costs related to the activity. Where costs cannot be directly attributed they have been allocated to activities on a basis consistent with the use of the resources.

Direct costs, including directly attributable salaries, are allocated on an actual basis to the key strategic areas of activity. Overheads and other salaries are allocated between expenses headings, based on time spent. Governance costs are those incurred in connection with the management of the One Stop Advice & Training Centre assets, organisational administration and compliance with constitutional and statutory requirements.

1.4 Tangible fixed assets and depreciation

Tangible fixed assets costing more than £500 are capitalised and included at cost including any incidental costs of acquisition. Depreciation is provided on furniture & equipment at the rate of 20% on cost.

2. Grant and Donations	Unrestricted Funds	Restricted Funds	2023	2022
	£	£	£	£
Beds & Luton Community Foundation		20,000	20,000	44,720
ESC Lottery Fund		0	0	4,460
Justice Collaborat		17,000	17,000	0
LBC		69,243	69,243	31,342
People's Health Trust		6,420	6,420	0
Active Luton		24,890	24,890	19,532
Main Grants		69,110	69,110	9,736
National Heritage Lottery		18,965	18,965	18,965
Other	1,006	0	1,006	6,575
Postcode Neighbour				23,760
KFC Foundation		2,000	2,000	0
	1,006	227,628	228,634	159,090

ONE STOP ADVICE & TRAINING CENTRE
Notes to the Accounts
For year ended 30 September 2023

3. Cost of Charitable activities	Basis of Allocation	Training & Development	2,023	2022
		£	£	£
Telephone and fax	Direct	473	473	1,239
Rent and Utilities	Direct	9,089	9,089	5,907
Advertising and PR	Direct	320	320	1,547
Insurance	Direct	594	594	535
Printing, Postage and Stationary	Direct	2,725	2,725	958
Membership & Affiliation Fees	Direct	733	733	575
Training	Direct	5,550	5,550	6,812
Events and activities	Direct	5,016	5,016	4,189
Other legal and prof	Direct	1,051	1,051	550
Consultancy fees	Direct	26,433	26,433	
Volunteers Expenses	Direct	2,620	2,620	470
Software	Direct	346	346	271
Repairs and maintenance/Equipment	Direct	13,518	13,518	6,949
Sessional workers	Direct	9,530	9,530	15,682
Bank charges	Direct	60	60	-
Travel and subsistence	Direct	1,488	1,488	1,028
Depreciation	Direct	361	361	452
Wages and salaries	Direct	95,823	95,823	76,033
		175,730	175,730	123,197

4. Tangible Fixed Assets

	Plant and machinery	Furniture and Equipment	Total
	£	£	£
Cost			
At 1 October 2022	4,907	1,964	6,871
Additions during the year	-	-	0
As at 30 September 2023	4,907	1,964	6,871
Depreciation			
At 1 October 2022	3,597	1,468	5065
Charge for the year	262	99	361
As at 30 September 2023	3,859	1,567	5,426
Net Book Values			
At 1 October 2022	1,310	496	1,806
As at 1 October 2023	1,048	397	1,445

5. Creditors: amounts falling due
Accruals

	2,023	2022
	800	600
	800	600

ONE STOP ADVICE & TRAINING CENTRE

England & Wales - Charity number 1158242

Accounts

ONE STOP ADVICE & TRAINING CENTRE

REPORT AND ACCOUNTS

30-Sep-22

Charity Number:1158242

ONE STOP ADVICE & TRAINING CENTRE
For year ended 30 September 2022
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ONE STOP ADVICE & TRAINING CENTRE
For the year ended 30 September 2022
Charity Information

Trustees:	Saima Akhtar Rashida Begum Salma Ishaq Zareen Durrani	Chair Vice Chair Treasurer Secretary
-----------	--	---

Charity Number: 1158242

Principal Office: Quantrill House (2nd Floor)
2 Dunstable Road
Luton
LU1 1DX

Website: www.onestopadvicecentre.org.uk

Accountant: **Vertex Accountants**
McKenzie House (Top Floor)
110-112 Leagrave Road
Luton
Bedfordshire
United Kingdom
LU4 8HX

Bank: HSBC
63 George Street
Luton
Bedfordshire
LU1 2AR

**ONE STOP ADVICE & TRAINING CENTRE
TRUSTEES REPORT
For year ended 30 September 2022**

The trustees are pleased to present their report together with the financial statements of the charity for the year ending 30 September 2022.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's Constitution, applicable law and the requirements of the Statement of Recommended Practice, "Accounting and Reporting by Charities" issued in March 2005.

STRUCTURE, GOVERNANCE AND MANAGEMENT

OBJECTIVES AND ACTIVITIES:

"To act as a resource for young people in particular, but not exclusively those living in Luton and surrounding areas by providing advice and assistance and organising programmes of physical, educational and other activities as a means of:

(a) improving the quality of life and supporting individual overcoming personal, social and other barriers;

(b) advancing in life and helping, especially under represented communities by developing their skills, capacities and capabilities to enable them to participate in society as independent, mature and responsible individuals;

(c) advancing education for children, young people and their families;

(d) providing training and other activities in the interests of capacity building and social welfare for people living in the area of benefit who have need because of their youth, age, infirmity or disability, language and cultural barriers, poverty or social and economic circumstances with a view to improving the conditions of life of such persons.

Trustees and/or principal officers:

The following officers of the charity have held office for the whole of the year.

Saima Akhtar	Chair
Rashida Begum	Vice Chair
Salma Ishaq	Treasurer
Zareen Durrani	Secretary

The trustees are eligible, in committee, to appoint additional trustees under the terms of the constitution.

OSAC Staff: Azra Jan — Centre Manager/Advisor/Project Officer/ IAG advisor

Teyba Seyed — Project Coordinator/ Senior Benefits Advisor

Maleeha Kiani — Social Welfare advisor

Imran Khan — Mentor

Naseem Begum — Befriending advisor

**ONE STOP ADVICE & TRAINING CENTRE
TRUSTEES REPORT
For year ended 30 September 2022**

OSAC Volunteers:

Ms Amarah Khan, Jasmin Ahmed, Aadam Yousaf, Kiran Nabi.

OSAC Current Services:

Our current activities and service include the following weekly sessions and are open to anyone living in the area of benefit.

Job Club/ Online facilities: Helping clients to create CV, creating email accounts, register with universal Job-match or on to My work search, Basic help and support on how to use online search engines and how to apply for jobs.

Befriending Telephone Service: During the pandemic we noticed how people were lonely and feeling isolated, so we started our befriending telephone line for anyone wanting to call us. Offering this service 5 days a week 9-7pm.

Running a parenting programme, helping support parents build resilience with their children, setting boundaries and building a better relationship with their loved ones.

Started a mentoring programme support young males overcome their worries and help them towards their chosen goals, support with further education, training courses and apprenticeships.

Running free sessions for males, boxing grappling and MMA weekly to help them with discipline, learn self-defence and be in a safe environment.

Healthy Living Project: Ladies only fitness classes which includes, circuit training, combat HIIT training, self-defence, legs bum tums, Zumba, kettlecize and boxing.

Other programmes

Workshops on:

- Communicating effectively.
- Dealing with Debt
- How to manage Debt
- Welfare Reform

Advice Centre Support:

Welfare Benefits - New benefits claims, entitlement to benefit check, income maximisation, disputes, reconsiderations and appeals.

Debt & Housing Advice —Disrepair, Mortgage or Rent Arrears, Evictions,

Arrangement to pay with creditors, Negotiating with third parties.

Our service is accessible for anyone from the Luton, Bedfordshire area, we are a multilingual team and are happy to help and support any individual requiring the current Services we provide.

**ONE STOP ADVICE & TRAINING CENTRE
TRUSTEES REPORT
For year ended 30 September 2022**

Employability Projects, to help people to get closer to the job market by breaking down any cultural and religious barriers.

Review of Transactions and Financial Position:

The financial position of the charity is very secure with net fund of £165,084.00 as at 30 September 2022.

Reserves Policy: One Stop Advice & Training Centre requires a level of free reserves to safeguard the organisation, protect options for future development and to achieve the following:

- The option to develop new services or expand current ones in line with the changing needs of the community.
- To ensure that delays in the receipt of expected income do not interrupt services or cause serious financial difficulty for the charity.
- The ability to survive unexpected setbacks and problems arising from internal or external causes.
- One Stop Advice & Training Centre will hold £10000 in reserves a minimum so that rent, and part staff cost are covered whilst looking at securing future funding options.
- Reserves can only be spent when the charity has no funding coming in from any funders or service level agreements.
- Reserve policy will be reviewed annually at the Annual General Meeting.

Statement of Trustees' Responsibilities:

Under the Charities Act 2011, the trustees are required to prepare a statement of accounts for each financial year, which gives a true and fair view of the state of affairs of the charity at the end of the financial year and of the incoming resources in the year. In preparing the statement.

The trustees are required to:

- select suitable accounting policies and apply them consistently,
- make judgements and estimates that are reasonable and prudent,
- state whether applicable accounting standards and statements of recommended practice has been followed, subject to any material departures disclosed and explained in the statements of accounts.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its operations.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity at that time and to enable the trustees to ensure that any statement of account prepared by them complies with the regulations under section 130 of the Charities Act 2011. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 22 November 2022 and signed on their behalf

Saima Akhtar

Chair



**Report to the trustees on the preparation of the unaudited accounts of
ONE STOP ADVICE & TRAINING CENTRE
For year ended 30 September 2022
Charity No:1158242**

I have examined the accounts on page 7 to 11, which have been prepared based on accounting policies set out on page 10.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under Section 44 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under Section 145 of the Charities Act.
- to follow the procedures laid down in the general directions given by the charity Commission (under section 145(5)(b) of the Charities Act) and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statements

In connection with my examination, no matter has come to my attention which gives me any reasonable cause to believe that, in any material respect, the requirements have not been met:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord to the accounting records and comply with the accounting requirements of the 2011 Act



Vertex Accountants

McKenzie House (Top Floor)
110-112 Leagrave Road
Luton
Bedfordshire
United Kingdom
LU4 8HX

ONE STOP ADVICE & TRAINING CENTRE
STATEMENT OF FINANCIAL ACTIVITIES
For year ended 30 September 2022

	Notes	Unrestricted Funds	Restricted Funds	2022	2021
		£	£	£	
Incoming Resources	2				
Grants		6,575	152,515	159,090	204,434
Donations					
		<u>6,575</u>	<u>152,515</u>	<u>159,090</u>	<u>204,434</u>
Resources Expended					
Charitable activities	3	-	123,197	123,197	176,539
Governance Costs	5	600		600	600
		<u>600</u>	<u>123,197</u>	<u>123,797</u>	<u>177,139</u>
Total Resources Expended					
Net Incoming / (Outgoing Resources)		5,975	29,318	35,293	27,295
Reconciliation of Funds:					
Total funds, brought forward		8,067	121,724	129,791	102,496
Total funds, carried forward		<u>14,042</u>	<u>151,042</u>	<u>165,084</u>	<u>129,791</u>

ONE STOP ADVICE & TRAINING CENTRE
Balance Sheet
For year ended 30 September 2022

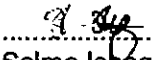
	Notes	£	2022 £	£	2021 £
Fixed assets					
Tangible assets	4		1806		2258
<u>Current Assets</u>					
Cash in hand and at Bank		163,170		126,861	
Debtors-Prepayments		1,200		1,200	
<u>Creditors</u>					
Amounts falling due within one year	5	- 1,092		- 529	
<u>Net Current Assets</u>					
Net Assets			165,084		129,790
<u>Total Funds of the Charity</u>					
Unrestricted funds			5,975	-	600
Restricted funds			29,319		27,895
Total funds, brought forward			129,790		102,495
			165,084		129,790

These Accounts were approved by the Trustees on 22 November 2022.



Saima Akhtar

Chair of the Management Committee



Salma Ishaq

Treasurer

The notes on pages 10 to 11 form part of these accounts

ONE STOP ADVICE & TRAINING CENTRE
Notes to the Accounts
For year ended 30 September 2022

1. Accounting Policies

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the financial statements.

1.1 Basis of Accounting

The financial statements have been prepared under the historical cost convention and in accordance with the applicable Accounting Standards, the Statement of Recommended Practice "Accounting and Reporting by Charities" published in March 2005. The principal accounting policies adopted in the preparation of the financial statements are set out below.

1.2 Incoming Resources

Voluntary income and donations are included in incoming resources when they are receivable, except when the donors specify that they must be used in future accounting periods or donors' conditions have not been fulfilled, then the income is deferred. The income from fundraising ventures is shown gross, with the associated costs included in fundraising costs.

1.3 Resources Expended

All expenditure is accounted for on an accruals basis and has been listed under headings that aggregate all the costs related to the activity. Where costs cannot be directly attributed they have been allocated to activities on a basis consistent with the use of the resources.

Direct costs, including directly attributable salaries, are allocated on an actual basis to the key strategic areas of activity. Overheads and other salaries are allocated between expenses headings, based on time spent. Governance costs are those incurred in connection with the management of the One Stop Advice & Training Centre assets, organisational administration and compliance with constitutional and statutory requirements.

1.4 Tangible fixed assets and depreciation

Tangible fixed assets costing more than £500 are capitalised and included at cost including any incidental costs of acquisition. Depreciation is provided on furniture & equipment at the rate of 20% on cost.

2. Grant and Donations	Unrestricted Funds	Restricted Funds	2022	2021
	£	£	£	£
Beds & Luton Community Foundation		44,720	44,720	25,000
Bedfordshire Police		0	0	7,500
ESC Lottery Fund		4,460	4,460	0
Covid-19 Response		0	0	54,270
LBC		31,342	31,342	11,425
Ground Work UK		0	0	950
Active Luton		19,532	19,532	15,551
Main Grants		9,736	9,736	0
National Heritage Lottery		18,965	18,965	13,840
The Church Urban		0	0	3,550
Other	6,575	0	6,575	0
PTC-CCLORS		0	0	24,968
Skill Max Limited		0	0	500
Postcode Neighbour		23,760	23,760	19,600
UK Youth-Genera UK Youth		0	0	27,280
	6,575	152,515	159,090	204,434

ONE STOP ADVICE & TRAINING CENTRE
Notes to the Accounts
For year ended 30 September 2022

3. Cost of Charitable activities	Basis of Allocation	Training & Development	2,022	2021
		£	£	£
Telephone and fax	Direct	1,239	1,239	534
Rent and Utilities	Direct	5,907	5,907	6,500
Advertising and PR	Direct	1,547	1,547	963
Insurance	Direct	535	535	486
Printing, Postage and Stationary	Direct	958	958	1,600
Membership & Affiliation Fees	Direct	575	575	575
Training	Direct	6,812	6,812	12,210
Events and activities	Direct	4,189	4,189	-
Other legal and prof	Direct	550	550	2,450
Volunteers Expenses	Direct	470	470	6,892
Software	Direct	271	271	173
Repairs and maintenance/Equipment	Direct	6,949	6,949	9,175
Sessional workers	Direct	15,682	15,682	72,960
Refreshment	Direct	-	-	146
Publicity & Promotion	Direct	-	-	-
Subscriptions	Direct	-	-	-
Travel and subsistence	Direct	1,028	1,028	702
Depreciation	Direct	452	452	564
Wages and salaries	Direct	76,033	76,033	60,610
		<u>123,197</u>	<u>123,197</u>	<u>176,540</u>

4. Tangible Fixed Assets

	Plant and machinery	Furniture and Equipment	Total
	£	£	£
Cost			
At 1 October 2021	4,907	1,964	6,871
Additions during the year	-	-	0
As at 30 September 2022	<u>4,907</u>	<u>1,964</u>	<u>6,871</u>
Depreciation			
At 1 October 2021	3,270	1,344	4,614
Charge for the year	328	124	452
As at 30 September 2022	<u>3,598</u>	<u>1,468</u>	<u>5,066</u>
Net Book Values			
At 1 October 2021	1,637	620	2,257
As at 1 October 2022	<u>1,310</u>	<u>496</u>	<u>1,806</u>

5. Creditors: amounts falling due
Accruals

	2,022	2021
	600	600
	<u>600</u>	<u>600</u>

ONE STOP ADVICE & TRAINING CENTRE

England & Wales - Charity number 1158242

Accounts

ONE STOP ADVICE & TRAINING CENTRE

REPORT AND ACCOUNTS

30-Sep-21

Charity Number:1158242

ONE STOP ADVICE & TRAINING CENTRE
For year ended 30 September 2021
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ONE STOP ADVICE & TRAINING CENTRE
For the year ended 30 September 2021
Charity Information

Trustees:	Saima Akhtar Rashida Begum Salma Ishaq Zareen Durrani Zahra Naeem	Chair Vice Chair Treasurer Secretary Trustee
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Charity Number: 1158242

Principal Office: Quantrill House (2nd Floor)
2 Dunstable Road
Luton
LU1 1DX

Website www.onestopadvicecentre.org.uk

Accountant: **Vertex Accountants**
McKenzie House (Top Floor)
110-112 Leagrave Road
Luton
Bedfordshire
United Kingdom
LU4 8HX

Bank: HSBC
63 George Street
Luton
Bedfordshire
LU1 2AR

**ONE STOP ADVICE & TRAINING CENTRE
TRUSTEES REPORT
For year ended 30 September 2021**

The trustees are pleased to present their report together with the financial statements of the charity for the year ending 30 September 2021.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's Constitution, applicable law and the requirements of the Statement of Recommended Practice, "Accounting and Reporting by Charities" issued in March 2005.

STRUCTURE, GOVERNANCE AND MANAGEMENT

OBJECTIVES AND ACTIVITIES:

"To act as a resource for young people in particular, but not exclusively those living in Luton and surrounding areas by providing advice and assistance and organising programmes of physical, educational and other activities as a means of:

(a) improving the quality of life and supporting individual overcoming personal, social and other barriers;

(b) advancing in life and helping, especially under represented communities by developing their skills, capacities and capabilities to enable them to participate in society as independent, mature and responsible individuals;

(c) advancing education for children, young people and their families;

(d) providing training and other activities in the interests of capacity building and social welfare for people living in the area of benefit who have need because of their youth, age, infirmity or disability, language and cultural barriers, poverty or social and economic circumstances with a view to improving the conditions of life of such persons.

Trustees and/or principal officers:

The following officers of the charity have held office for the whole of the year.

Saima Akhtar	Chair
Rashida Begum	Vice Chair
Salma Ishaq	Treasurer
Zareen Durrani	Secretary
Zahra Naeem	Trustee

The trustees are eligible, in committee, to appoint additional trustees under the terms of the constitution.

OSAC Staff: Azra Jan — Centre Manager/Advisor/Project Officer/ IAG advisor

Teyba Seyed — Project Coordinator/ Senior Benefits Advisor

Zahida Khan — Mentor Support

Khansa Ameer — Housing Advisor

**ONE STOP ADVICE & TRAINING CENTRE
TRUSTEES REPORT
For year ended 30 September 2021**

Imaniya Salam — Debt Advisor

OSAC Volunteers:

Maleeha Kiani, Zahra Khan, Imran Khan.

OSAC Current Services:

Our current activities and service include the following weekly sessions and are open to anyone living in the area of benefit.

Job Club/ Online facilities: Helping clients to create CV, creating email accounts, register with universal Job-match or on to My work search, Basic help and support on how to use online search engines and how to apply for jobs.

Befriending Telephone Service: During the pandemic we noticed how people were lonely and feeling isolated, so we started our befriending telephone line for anyone wanting to call us. Offering this service 5 days a week 9-7pm.

Running a parenting programme, helping support parents build resilience with their children, setting boundaries and building a better relationship with their loved ones.

Started a mentoring programme support young males overcome their worries and help them towards their chosen goals, support with further education, training courses and apprenticeships.

Running free sessions for males, boxing grappling and MMA weekly to help them with discipline, learn self-defence and be in a safe environment.

Healthy Living Project: Ladies only fitness classes which includes, circuit training, combat HIIT training, self-defence, legs bum tums, Zumba, kettlecize and boxing.

Other programmes

Workshops on:

- Communicating effectively.
- Dealing with Debt
- How to manage Debt
- Welfare Reform

Advice Centre Support:

Welfare Benefits - New benefits claims, entitlement to benefit check, income maximisation, disputes, reconsiderations and appeals.

Debt & Housing Advice —Disrepair, Mortgage or Rent Arrears, Evictions, Arrangement to pay with creditors, Negotiating with third parties.

Our service is accessible for anyone from the Luton, Bedfordshire area, we are a multilingual team and are happy to help and support any individual requiring the current Services we provide.

**ONE STOP ADVICE & TRAINING CENTRE
TRUSTEES REPORT
For year ended 30 September 2021**

Employability Projects, to help people to get closer to the job market by breaking down any cultural and religious barriers.

Review of Transactions and Financial Position:

The financial position of the charity is very secure with net fund of £1,29,790.00 as at 30 September 2021.

Reserves Policy: One Stop Advice & Training Centre requires a level of free reserves to safeguard the organisation, protect options for future development and to achieve the following:

- The option to develop new services or expand current ones in line with the changing needs of the community.
- To ensure that delays in the receipt of expected income do not interrupt services or cause serious financial difficulty for the charity.
- The ability to survive unexpected setbacks and problems arising from internal or external causes.
- One Stop Advice & Training Centre will hold £10000 in reserves a minimum so that rent, and part staff cost are covered whilst looking at securing future funding options.
- Reserves can only be spent when the charity has no funding coming in from any funders or service level agreements.
- Reserve policy will be reviewed annually at the Annual General Meeting.

Statement of Trustees' Responsibilities:

Under the Charities Act 2011, the trustees are required to prepare a statement of accounts for each financial year, which gives a true and fair view of the state of affairs of the charity at the end of the financial year and of the incoming recourses in the year. In preparing the statement.

The trustees are required to:

- select suitable accounting policies and apply them consistently,
- make judgements and estimates that are reasonable and prudent,
- state whether applicable accounting standards and statements of recommended practice has been followed, subject to any material departures disclosed and explained in the statements of accounts.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its operations.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity at that time and to enable the trustees to ensure that any statement of account prepared by them complies with the regulations under section 130 of the Charities Act 2011. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 08 December 2021 and signed on their behalf



Saima Akhtar

Chair

**Report to the trustees on the preparation of the unaudited accounts of
ONE STOP ADVICE & TRAINING CENTRE
For year ended 30 September 2018
Charity No:1158242**

I have examined the accounts on page 7 to 11, which have been prepared based on accounting policies set out on page 10.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under Section 44 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under Section 145 of the Charities Act.
- to follow the procedures laid down in the general directions given by the charity Commission (under section 145(5)(b) of the Charities Act) and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statements

In connection with my examination, no matter has come to my attention which gives me any reasonable cause to believe that, in any material respect, the requirements have not been met:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord to the accounting records and comply with the accounting requirements of the 2011 Act



Vertex Accountants
Chaucer House (Top Floor)
134 Biscot Road
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United Kingdom
LU3 1AX


ONE STOP ADVICE & TRAINING CENTRE
STATEMENT OF FINANCIAL ACTIVITIES
For year ended 30 September 2021

	Notes	Unrestricted Funds	Restricted Funds	2021	2020
		£	£	£	
Incoming Resources	2				
Grants		-	204,434	204,434	166,850
Donations					
Service Level Agreement		-			-
		<u>-</u>	<u>204,434</u>	<u>204,434</u>	<u>166,850</u>
Resources Expended					
Charitable activities	3	-	176,539	107,354	107,354
Governance Costs	5	600		600	600
		<u>600</u>	<u>176,539</u>	<u>177,139</u>	<u>107,954</u>
Total Resources Expended					
Net Incoming / (Outgoing Resources)		(600)	27,895	27,295	58,896
Reconciliation of Funds:					
Total funds, brought forward		8,667	93,829	102,496	43,600
Total funds, carried forward		<u>8,067</u>	<u>121,724</u>	<u>129,791</u>	<u>102,496</u>

ONE STOP ADVICE & TRAINING CENTRE
Balance Sheet
For year ended 30 September 2021

	Notes	£	2021 £	£	2020 £
Fixed assets					
Tangible assets	4		2258		2822
Current Assets					
Cash in hand and at Bank		126,861		100,366	
Debtors-Prepayments		1,200		1,200	
Creditors					
Amounts falling due within one year	5	- 529		- 1,893	
Net Current Assets					
Net Assets			129,790		102,496
Total Funds of the Charity					
Unrestricted funds			- 600		- 1,246
Restricted funds			27,895		60,142
Total funds, brought forward			102,495		43,600
			129,790		102,496

These Accounts were approved by the Trustees on 8 December 2021.



 Saima Akhtar

Chair of the Management Committee



 Salma Ishaq

Treasurer

The notes on pages 10 to 11 form part of these accounts

ONE STOP ADVICE & TRAINING CENTRE
Notes to the Accounts
For year ended 30 September 2021

1. Accounting Policies

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the financial statements.

1.1 Basis of Accounting

The financial statements have been prepared under the historical cost convention and in accordance with the applicable Accounting Standards, the Statement of Recommended Practice "Accounting and Reporting by Charities" published in March 2005. The principal accounting policies adopted in the preparation of the financial statements are set out below.

1.2 Incoming Resources

Voluntary income and donations are included in incoming resources when they are receivable, except when the donors specify that they must be used in future accounting periods or donors' conditions have not been fulfilled, then the income is deferred. The income from fundraising ventures is shown gross, with the associated costs included in fundraising costs.

1.3 Resources Expended

All expenditure is accounted for on an accruals basis and has been listed under headings that aggregate all the costs related to the activity. Where costs cannot be directly attributed they have been allocated to activities on a basis consistent with the use of the resources.

Direct costs, including directly attributable salaries, are allocated on an actual basis to the key strategic areas of activity. Overheads and other salaries are allocated between expenses headings, based on time spent. Governance costs are those incurred in connection with the management of the One Stop Advice & Training Centre assets, organisational administration and compliance with constitutional and statutory requirements.

1.4 Tangible fixed assets and depreciation

Tangible fixed assets costing more than £500 are capitalised and included at cost including any incidental costs of acquisition. Depreciation is provided on furniture & equipment at the rate of 20% on cost.

2. Grant and Donations	Unrestricted Funds	Restricted Funds	2021	2020
	£	£	£	£
Beds & Luton Community Foundation		25,000	25,000	32,500
Bedfordshire Police		7,500	7,500	25,000
ESC Lottery Fund		0	0	13,130
Covid-19 Response		54,270	54,270	0
LBC		11,425	11,425	5071
Ground Work UK		950	950	
Active Luton		15,551	15,551	24,790
Awards for All		0	0	10,000
National Heritage Lottery		13,840	13,840	56,300
The Church Urban		3,550	3,550	0
Other		0	0	60
PTC-CCLORS		24,968	24,968	0
Skill Max Limited		500	500	
Postcode Neighbour		19,600	19,600	0
UK Youth-Genera UK Youth		27,280	27,280	0
	-	204,434	204,434	166,851

ONE STOP ADVICE & TRAINING CENTRE
Notes to the Accounts
For year ended 30 September 2021

3. Cost of Charitable activities	Basis of Allocation	Training & Development	2,021	2020
		£	£	£
Telephone and fax	Direct	534	534	474
Rent and Utilities	Direct	6,500	6,500	9,116
Advertising and PR	Direct	963	963	260
Insurance	Direct	486	486	399
Printing, Postage and Stationary	Direct	1,600	1,600	1,813
Membership & Affiliation Fees	Direct	575	575	575
Training	Direct	12,210	12,210	5,730
Events and activities	Direct	-	-	5,000
Other legal and prof	Direct	2,450	2,450	1,543
Volunteers Expenses	Direct	6,892	6,892	1,375
Software	Direct	173	173	-
Repairs and maintenance/Equipment	Direct	9,175	9,175	784
Sessional workers	Direct	72,960	72,960	45,189
Refreshment	Direct	146	146	252
Publicity & Promotion	Direct	-	-	60
Subscriptions	Direct	-	-	67
Travel and subsistence	Direct	702	702	579
Depreciation	Direct	564	564	706
Wages and salaries	Direct	60,610	60,610	33,432
		176,540	176,540	107,354

4. Tangible Fixed Assets

	Plant and machinery	Furniture and Equipment	Total
	£	£	£
Cost			
At 1 October 2020	4,907	1,964	6,871
Additions during the year	-	-	0
As at 30 September 2021	4,907	1,964	6,871
Depreciation			
At 1 October 2020	2,860	1,189	4,049
Charge for the year	-	-	-
As at 30 September 2021	2,860	1,189	4,049
Net Book Values			
At 1 October 2020	2,047	775	2,822
As at 1 October 2021	1,638	620	2,258

5. Creditors: amounts falling due
Accruals

	2,021	2020
	600	600
	600	600

ONE STOP ADVICE & TRAINING CENTRE

England & Wales - Charity number 1158242

Accounts

ONE STOP ADVICE & TRAINING CENTRE

REPORT AND ACCOUNTS

30-Sep-20

Charity Number:1158242

ONE STOP ADVICE & TRAINING CENTRE
For year ended 30 September 2020
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ONE STOP ADVICE & TRAINING CENTRE
For the year ended 30 September 2020
Charity Information

Trustees:	Saima Aktar Rashida Begum Salma Ishaq Zareen Durrani	Chair Vice Chair Treasurer Secretary
-----------	---	---

Charity Number: 1158242

Principal Office: Quantrill House (2nd Floor)
2 Dunstable Road
Luton
LU1 1DX

Website: www.onestopadvicecentre.org.uk

Accountant: **Vertex Accountants**
McKenzie House (Top Floor)
110-112 Leagrave Road
Luton
Bedfordshire
United Kingdom
LU4 8HX

Bank: HSBC
63 George Street
Luton
Bedfordshire
LU1 2AR

**ONE STOP ADVICE & TRAINING CENTRE
TRUSTEES REPORT
For year ended 30 September 2020**

The trustees are pleased to present their report together with the financial statements of the charity for the year ending 30 September 2020.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's Constitution, applicable law and the requirements of the Statement of Recommended Practice, "Accounting and Reporting by Charities" issued in March 2005.

STRUCTURE, GOVERNANCE AND MANAGEMENT

OBJECTIVES AND ACTIVITIES

The Charity's objectives are:

"To act as a resource for young people in particular, but not exclusively those living in Luton and surrounding areas by providing advice and assistance and organising programmes of physical, educational and other activities as a means of:

(a) improving the quality of life and supporting individual overcoming personal, social and other barriers;

(b) advancing in life and helping, especially under represented communities by developing their skills, capacities and capabilities to enable them to participate in society as independent, mature and responsible individuals;

(c) advancing education for children, young people and their families;

(d) providing training and other activities in the interests of capacity building and social welfare for people living in the area of benefit who have need because of their youth, age, infirmity or disability, language and cultural barriers, poverty or social and economic circumstances with a view to improving the conditions of life of such persons.

Trustees and/or principal officers:

The following officers of the charity have held office for the whole of the year.

Saima Aktar	Chair
Rashida Begum	Vice Chair
Salma Ishaq	Treasurer
Zareen Durrani	Secretary

The trustees are eligible, in committee, to appoint additional trustees under the terms of the constitution.

**ONE STOP ADVICE & TRAINING CENTRE
TRUSTEES REPORT
For year ended 30 September 2020**

OSAC Staff:

Azra Jan —Centre Manager/Advisor/Project Officer/ IAG advisor

Teyba Shah —Skills Tutor/Administrator/Project Coordinator

OSAC Volunteers:

Khsnsa Ameer, Imran Khan, Shahreen Khan, Azra Thaker, Sadia Mahmood, Jamie Simpson, Kausy Anderson, Sevda Duzgan, Zahra Khan, Halima Aslam.

OSAC Current Services:

Our current activities and service include the following weekly sessions and are open to anyone living in the area of benefit.

Job Club/ Online facilities: Helping clients to create CV, creating email accounts, register with universal Job-match or on to My work search, Basic help and support on how to use online search engines and how to apply for jobs.

Coffee Sessions: Meet with new people and make new friends. Connect with people from different backgrounds. The topics covered during the session will vary and will be client focussed. Topics could be health related, debt issues, money matters, how to budget, how to seek help, coping with bereavement etc. This session is to tackle isolation and prevent loneliness. We hope to encourage more participants, so we can offer skills swap sessions in the foreseeable future.

Healthy Living Project: The health activities session will depend on the group needs, sessions will include light exercises, going for walks, dance sessions (Zumba) relaxing techniques (Yoga). Usage of gym equipment under supervision. Suggestions from customers will be taken on board.

Other programmes

Workshops on:

- Communicating effectively.
- Dealing with Debt
- How to manage Debt
- Welfare Reform

Advice Centre Support:

Welfare Benefits - New benefits claims, entitlement to benefit check, income maximisation, disputes, reconsiderations and appeals.

**ONE STOP ADVICE & TRAINING CENTRE
TRUSTEES REPORT
For year ended 30 September 2020**

Debt & Housing Advice —Disrepair, Mortgage or Rent Arrears, Evictions,
Arrangement to pay with creditors, Negotiating with third parties.

Our service is accessible for anyone from the Luton, Bedfordshire area, we are a multilingual team and are happy to help and support any individual requiring the current Services we provide.

Employability Projects, to help people to get closer to the job market by breaking down any cultural and religious barriers.

Review of Transactions and Financial Position:

The financial position of the charity is very secure with net fund of £1,02,496.00 as at 30 September 2020.

Statement of Trustees' Responsibilities:

Under the Charities Act 2011, the trustees are required to prepare a statement of accounts for each financial year, which gives a true and fair view of the state of affairs of the charity at the end of the financial year and of the incoming recourses in the year. In preparing the statement

the trustees are required to:

- select suitable accounting policies and apply them consistently,
- make judgements and estimates that are reasonable and prudent,
- state whether applicable accounting standards and statements of recommended practice has been followed, subject to any material departures disclosed and explained in the statements of accounts.
- prepare the financial statements on the going concern basis unless it is Inappropriate to presume that the charity will continue its operations.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity at that time and to enable the trustees to ensure that any statement of account prepared by them complies with the regulations under section 130 of the Charities Act 2011. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 22 October 2020 and signed on their behalf



Saima Aktar

Chair

**Report to the trustees on the preparation of the unaudited accounts of
ONE STOP ADVICE & TRAINING CENTRE
For year ended 30 September 2020
Charity No:1158242**

I have examined the accounts on page 7 to 11, which have been prepared based on accounting policies set out on page 10.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under Section 44 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under Section 145 of the Charities Act.
- to follow the procedures laid down in the general directions given by the charity Commission (under section 145(5)(b) of the Charities Act) and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statements

In connection with my examination, no matter has come to my attention which gives me any reasonable cause to believe that, in any material respect, the requirements have not been met:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord to the accounting records and comply with the accounting requirements of the 2011 Act



Vertex Accountants

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ONE STOP ADVICE & TRAINING CENTRE
STATEMENT OF FINANCIAL ACTIVITIES
For year ended 30 September 2020

	Notes	Unrestricted Funds £	Restricted Funds £	2020 £	2019
Incoming Resources	2				
Grants		60	166,790	166,850	64,090
Donations					
Service Level Agreement		-			-
		60	166,790	166,850	64,090
Resources Expended					
Charitable activities	3	706	106,648	107,354	90,790
Governance Costs	5	600		600	600
		1,306	106,648	107,954	91,390
Net Incoming / (Outgoing Resources)		(1,246)	60,142	58,896	(27,300)
Reconciliation of Funds:					
Total funds, brought forward		9,913	33,687	43,600	70,900
Total funds, carried forward		8,667	93,829	102,496	43,600

ONE STOP ADVICE & TRAINING CENTRE
Balance Sheet
For year ended 30 September 2019

	Notes	£	2020 £	£	2019 £
Fixed assets					
Tangible assets	4		2822		3528
<u>Current Assets</u>					
Cash in hand and at Bank		<u>100,366</u>		<u>41,999</u>	
<u>Creditors</u>					
Amounts falling due within one year	5	<u>- 692</u>		<u>- 1,928</u>	
<u>Net Current Assets</u>					
Net Assets			<u><u>102,496</u></u>		<u><u>43,600</u></u>
<u>Total Funds of the Charity</u>					
Unrestricted funds			- 1,246		258
Restricted funds			60,142	-	27,558
Total funds, brought forward			<u>43,600</u>		<u>70,900</u>
			<u><u>102,496</u></u>		<u><u>43,600</u></u>

These Accounts were approved by the Trustees on 22 October 2020.



Saima Aktar

Chair of the Management Committee



Salma Ishaq

Treasurer

The notes on pages 10 to 11 form part of these accounts

ONE STOP ADVICE & TRAINING CENTRE
Notes to the Accounts
For year ended 30 September 2020

1. Accounting Policies

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the financial statements.

1.1 Basis of Accounting

The financial statements have been prepared under the historical cost convention and in accordance with the applicable Accounting Standards, the Statement of Recommended Practice "Accounting and Reporting by Charities" published in March 2005. The principal accounting policies adopted in the preparation of the financial statements are set out below.

1.2 Incoming Resources

Voluntary income and donations are included in incoming resources when they are receivable, except when the donors specify that they must be used in future accounting periods or donors' conditions have not been fulfilled, then the income is deferred. The income from fundraising ventures is shown gross, with the associated costs included in fundraising costs.

1.3 Resources Expended

All expenditure is accounted for on an accruals basis and has been listed under headings that aggregate all the costs related to the activity. Where costs cannot be directly attributed they have been allocated to activities on a basis consistent with the use of the resources.

Direct costs, including directly attributable salaries, are allocated on an actual basis to the key strategic areas of activity. Overheads and other salaries are allocated between expenses headings, based on time spent. Governance costs are those incurred in connection with the management of the One Stop Advice & Training Centre assets, organisational administration and compliance with constitutional and statutory requirements.

1.4 Tangible fixed assets and depreciation

Tangible fixed assets costing more than £500 are capitalised and included at cost including any incidental costs of acquisition. Depreciation is provided on furniture & equipment at the rate of 20% on cost.

2. Grant and Donations	Unrestricted Funds	Restricted Funds	2020	2019
	£	£	£	£
Beds & Luton Community Foundation		57,500	57,500	0
ESC Lottery Fund		13,130	13,130	0
The Wixamtree Trust		0	0	1,000
LBC		5,071	5,071	3,210
Active Luton		24,790	24,790	5,791
Awards for All		0	0	9,980
National Heritage Lottery		56,300	56,300	23,370
The Church Urban		0	0	4,980
Others	60		60	858
MAIN Grants		10,000	10,000	
Futures Advice SKI		0	0	14,901
	60	166,791	166,851	64,090

ONE STOP ADVICE & TRAINING CENTRE
Notes to the Accounts
For year ended 30 September 2020

3. Cost of Charitable activities	Basis of Allocation	Training & Development £	2,020 £	2019 £
Telephone and fax	Direct	474	474	387
Rent and Utilities	Direct	9,116	9,116	15,162
Advertising and PR	Direct	260	260	250
Insurance	Direct	399	399	388
Printing, Postage and Stationary	Direct	1,813	1,813	2,194
Membership & Affiliation Fees	Direct	575	575	575
Training	Direct	5,730	5,730	6,922
Events and activities	Direct	5,000	5,000	6,679
Other legal and prof	Direct	1,543	1,543	-
Consultancy fees	Direct	17,745	17,745	-
Volunteers Expenses	Direct	1,375	1,375	4,689
Repairs and maintenance	Direct	784	784	157
Sessional workers	Direct	45,189	45,189	43,587
Refreshment	Direct	252	252	492
Publicity & Promotion	Direct	60	60	1,358
Subscriptions	Direct	67	67	-
Travel and subsistence	Direct	579	579	406
Depreciation	Direct	706	706	882
Wages and salaries	Direct	15,687	15,687	6,663
		107,354	107,354	90,791

4. Tangible Fixed Assets

	Plant and machinery £	Furniture and Equipment £	Total £
Cost			
At 1 October 2019	4,907	1,964	6,871
Additions during the year	-	-	0
As at 30 September 2020	4,907	1,964	6,871
Depreciation			
At 1 October 2019	2,348	995	3,343
Charge for the year	512	194	706
As at 30 September 2020	2,860	1,189	4,049
Net Book Values			
At 1 October 2019	2,559	969	3,528
As at 1 October 2020	2,047	775	2,822

5. Creditors: amounts falling due	2,020	2019
Accruals	600	600
	600	600