

Welfare Benefits Unit

Charity number 1164225

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



Welfare Benefits Unit

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

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Prepared by West Yorkshire Community Accountancy Service CIO

Welfare Benefits Unit

Trustees' report for the year ended 31 March 2025

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

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

Name	Position	Dates
Paul Murphy		
Richard Bridge		Resigned 18 November 2024
Prof. Charlotte O'Brien		
Nicola Welch		
Prof. Peter Ball		Resigned 24 June 2024
Helen Edwards		
Mark Taylor		
Dr Katie Pybus		
David Braithwaite		Appointed 1 January 2025
Charity number	1164225	Registered in England and Wales

Registered and principal address

Welfare Benefits Unit
17 Priory Street
York
YO1 6ET

Bankers

Cooperative Bank plc
PO Box 250, Delf House
Southway
Skelmersdale WN8 6WT

Independent examiner

Simon Bostrom FCIE

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Structure, governance and management

The charity is a Charitable Incorporated Organisation (CIO) - Foundation registered on 2 November 2015, and governed by a constitution.

Method of recruitment and appointment of trustees

Trustees are recruited by invitation and application. Our trustees come from a wide range of backgrounds including academia, the Civil Service, law, local government and the advice sector. Trustees' induction includes attendance at meetings as observers, and relevant information about the service and trustee responsibilities.

Welfare Benefits Unit

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

Objectives and activities

The charity's objects

For the public benefit, the prevention or relief of poverty and financial hardship, the advancement of education and the protection of health in particular, but not limited to, the people of York and North Yorkshire.

These purposes will be advanced in particular but not exclusively by:

The provision of advice and assistance on welfare benefits, and other social welfare matters.

The provision of training, meetings, lectures and events in particular but not exclusively for persons working or engaged in the provision of social welfare.

Raising public awareness of welfare benefits and social welfare provision.

Providing written information, in print, online or otherwise.

Promoting, contributing to or undertaking organised research and experimental work, and disseminating the results thereof.

Providing consultancy for persons interested in welfare benefit provision, and related matters.

The charity's main activities

The Welfare Benefits Unit (WBU) offers specialist welfare benefits advice to those who work with members of the public. Our experienced team of advisers provides independent support through our advice line, publications, training, consultancy and project work.

Public benefit statement

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit and in particular the prevention or relief of poverty and financial hardship, the advancement of education and the protection of health.

Achievements and performance

The Welfare Benefits Unit provides expert welfare benefits advice to advisers and supporters who work with the public.

Our specialist second-tier provision underpins the North Yorkshire and York advice sector ensuring that local residents are supported to navigate through the complex welfare system, helping to maximise their income and reduce the impact of poverty, often at difficult points in their lives.

The welfare system can seem bewildering. Even with the introduction of Universal Credit it can seem like there are a myriad of options, and indeed, the ongoing managed migration process often necessitates comparisons between entitlement to Universal Credit and the legacy system it replaces. Benefit claims are made for many different reasons, from relationship or health changes, the arrival of a child or simply checking to see what might be available when current income does not stretch far enough and access to expert advice at key points can ensure residents can make informed choices.

Further, when answering queries on the Advice Line, our advisers regularly identify missing entitlement and incorrect assessments. The specialist advice we provide ensures that when a challenge to a benefit decision is needed, both residents and their frontline advisers are supported to provide effective arguments; utilising legislation, guidance and case law as appropriate.

Working in partnership with local organisations, our independent support provided through our advice line, training, publications, consultancy and projects brings expert advice and improved outcomes to residents and builds the confidence, skills and knowledge of local advisers.

Welfare Benefits Unit

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

Achievements and performance continued

Advice Line

The WBU Advice Line (phone and email) is available Monday to Friday to anyone working with a North Yorkshire or York resident. Queries are answered promptly, and detailed explanation and guidance given.

The WBU received 1,038 enquiries from April 2024 to March 2025; these concerned 1,910 separate benefit issues. Seven out of ten related to complex, in-depth or extensive advice queries that required significant research using advanced reference material and extensive explanations.

In 2024/25 WBU was accessed by 275 advisers across 72 organisations within a number of sectors including social services, advice agencies, housing providers, carer support and services for older people.

Around six in ten enquiries included advice about Universal Credit; we expect this to continue to further increase as the government completes migration from legacy benefits in the forthcoming year. One in six of queries were for families with children and 74% related to households with at least one disabled person.

"Thank you for the swift and efficient response, it is very much appreciated."

"Your support to me was invaluable and helped me understand the issues around this case."

WBU continued to receive funding from Improving Finance, Improving Lives (CYC Financial Inclusion Steering Group) supplemented by City of York All Ward grant funding to run the AdviceExtra project. This focused on follow-up and in-depth advice provision for 2024/25. This funding, continuing in 2025/26, allows us to build on our core service and provide a broader range of support to York advisers and agencies.

WBU received funding from Two Riding Community Foundation's York Community Fund to support the delivery of the Advice Line in York.

Our Legal Education Foundation funded project also supports the delivery of the Advice Line in the region.

Training

Welfare Benefit Unit training is provided contractually to City of York Council and North Yorkshire Council staff, as well as to Citizens Advice North Yorkshire. The courses are open to other advisers nationally with training revenue supporting quality provision of the WBU service.

Our training programme provides for advisers at all stages of advice-giving, from introductory courses for those just starting out to experienced level ones for those looking to expand or refresh their knowledge. Our trainers are all qualified, experienced and dedicated to high quality provision, responding to high demand and ongoing benefit changes.

This year, we delivered our popular three-day Introduction to Benefits alongside Universal Credit (Introduction, Migration, Income and Capital), Benefits Overview – Working Age, Benefits Following a Bereavement, Personal Independence Payment – How to get the Right Decision, Benefits for Disabled Young People Including Students, Benefits for State Pension Age People, Benefits to Help Pay Rent.

This year we provided 165.5 hours of training to 194 individuals from 48 organisations. Online provision attracts advisers from a wide geographical area.

"I thoroughly enjoyed this training and the information that all training provided over the weeks. I know so much more now than I did previously, especially with Pension Credit and ESA."

"The course materials provided were excellent and the course leaders each day were fantastic at answering peoples questions and providing a positive learning experience. The course is truly beneficial to my role and I will use my knowledge gained in my role moving forward."

Welfare Benefits Unit

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

Achievements and performance continued

Publications

The WBU Advisers Guide to Benefits is a concise annual publication which provides an overview of welfare benefits, including eligibility and calculation. It is written for people who give information and advice, with its clear format ideal for accuracy and quick reference. It is an invaluable resource, currently used across a wide range of statutory and voluntary organisations, including advice, community, health, housing and probation services. It is supplemented by our Rates Card and disability and State Pension age leaflets for use with members of the public. In 2024/25 we sent out over 5,200 items to 300 organisations and individuals.

Our Benefits e-Bulletins and News in Brief keep advisers up to date on changes throughout the year. Our disability and State Pension age leaflets can also be downloaded from our website, providing a useful resource for advisers.

"I'm just getting in touch to say what a great Bulletin it is again. ...Very helpful all the way through and a really nice tone."

"The advisers guide is indispensable especially when doing outreach work, it is very portable yet contains all the basic rules and rates which I can then easily refer to when meeting clients."

Other online resources include our benefit factsheets which provide in-depth information on specific areas (eg. Universal Credit and self-employment) as well as a quick-reference Benefits Checklist.

Forums meetings, social policy and collaborative working

Our online Forum meetings provide updating material and an opportunity to share information and network. In May 2024, we provided a benefits and Budget update and a specialist briefing from Child Poverty Action Group and in November 2024 we provided a benefits and Budget update and a specialist briefing about challenging DWP disability discrimination.

Welfare Benefits Unit supports partnership working, putting advisers in touch with each other and relevant organisations through events such as our Forum meetings.

"Many thanks for today's presentation, it was really helpful."

Response to consultations enables us to present the experience of claimants based on the cases we receive and our specialist knowledge of the benefit system. We submitted a response to the modernising support for independent living: the health and disability green paper consultation.

WBU experience also informs the work we do within regional networks and involvement in local and national forums, and sector conferences.

Consultancy services

WBU collaborates with a number of consultancy clients, supporting organisations with copy and technical writing, recruitment, training and supervision of staff and through file review, supporting quality assurance. During 2024/25, we provided over 130 hours of consultancy support.

Expanding this area of work has been supported through a Step Change Grant from Two Ridings Community Foundation which has led to a significant increase in supervision and file review customers.

Training for staff delivering file reviews and adviser technical supervision has been supported through a grant from The Charles and Elsie Sykes Trust.

Looking ahead

We have been successful in our bid for the North Yorkshire Council's contract to provide second tier support to organisations working within North Yorkshire and training to North Yorkshire Council staff. Our SLA with City of York Council has been extended.

Welfare Benefits Unit

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

Achievements and performance continued

Currently, revenue raised through grants, training and publication sales, and consultancy services are essential to ensure continued, quality assured service provision.

We received funding from City of York's Financial Inclusion Fund to fund AdviceExtra for an additional year, offering in-depth support as the managed migration to Universal Credit nears completion alongside providing file review, supervision and training support to Peasholme Charity's frontline advice workers.

Our collaborative project with the University of York, City of York Council, Citizens Advice York, Peasholme Charity, Age UK York and York Foodbank funded by Lloyds Bank Foundation for England & Wales continues for a further year, alongside Targeted Case Review research in partnership with University of York funded by the Legal Education Foundation. Two Ridings Community Foundation grants continue into June 2025.

Essential support from North Yorkshire Council and City of York Council recognises the positive impact that expert benefits advice has on residents and communities.

Financial review

The net income for the year was £32,994, including net expenditure of £22,533 on unrestricted funds and net income of £55,527 on restricted funds after transfers.

Reserves policy

The purpose of the Welfare Benefits Unit's Reserves Policy is to ensure the financial stability of the organisation and the means for it to meet its charitable purposes.

The Reserves provide an internal source of funds for situations such as a sudden increase of expenses, one-off unbudgeted expenses, covering unforeseen day-to-day operational costs (eg. long-term staff sickness), a source of income not being renewed, a gap in funding to ensure continuity of service or uninsured losses. The Reserves also provide the opportunity to invest in developmental or innovative action to support service provision and sustainability.

Restricted funds

The Welfare Benefits Unit obtains funding for specific projects. Such funding is not included in the available reserves.

The Welfare Benefits Unit has an obligation to pay a pension withdrawal fee of £6,848 (latest update September 2024) if the WBU withdraws from The Pensions Trust Growth Plan. This is due because an employer is required by law to pay its share of this multi-employer defined benefit pension scheme when it is in deficit.

Reserves level

The Trustees recognise that the Welfare Benefits Unit is operating in a time of funding uncertainty. Current funding from North Yorkshire County Council and City of York Council does not fully cover core costs. The WBU also generates revenue through publications and training. The Trustees propose to maintain the charity's reserves at a level which is at least equivalent to three months' operational expenditure and not exceeding nine months' operational expenditure. This would equate to between £68,755k and £206,325k based on budgeted activity. This level of reserves would allow the opportunity to explore other areas of income generation whilst maintaining service provision if funding was not renewed, in particular taking into account the need to meet differing contractual obligations.

The charity's free reserves, excluding fixed assets, at the year end were £58,545.

The Trustees review the amount of reserves to ensure that they are adequate to fulfil the charity's continuing obligations at the quarterly Trustee Board meetings.

Approved by the board of trustees on 27 August 2025

Paul Murphy (Trustee)

Welfare Benefits Unit

Independent examiner's report to the trustees of Welfare Benefits Unit

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31 March 2025, which are set out on pages 8 to 14.

Responsibilities and basis of report

As the charity trustees of the CIO you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the CIO's accounts as carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the CIO's gross income exceeded £250,000 your examiner must be a fellow of a body listed in section 145 of the 2011 Act.

I confirm that I am qualified to undertake the examination because I am a fellow of ACIE which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act;
- 2 the accounts do not accord with those records; or
- 3 the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Simon Bostrom FCIE

28 August 2025

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Welfare Benefits Unit

Statement of Financial Activities

(including summary income and expenditure account)

for the year ended 31 March 2025

	Notes	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	2024 Total funds £
Income from:					
Grants and contract income	(2)	111,945	182,772	294,717	151,992
Sales and fees		48,634	-	48,634	38,533
Total income		<u>160,579</u>	<u>182,772</u>	<u>343,351</u>	<u>190,525</u>
Expenditure on:					
Staffing costs	(3)	148,965	45,490	194,455	176,135
External supervision		-	-	-	145
Freelance workers		1,558	-	1,558	935
Payroll charges		1,476	-	1,476	1,392
Staff travel and subsistence		511	-	511	212
Training and conferences		1,188	1,880	3,068	1,631
Printing and reproduction		7,251	398	7,649	8,504
Materials and resources		1,825	-	1,825	2,138
Rent and service charges		7,670	2,039	9,709	8,789
Office and administration		885	145	1,030	784
Small equipment and consumables		448	115	563	1,168
IT, software and maintenance		3,443	889	4,332	6,220
Office repairs and maintenance		111	17	128	89
Telephone and internet		1,842	764	2,606	2,321
Postage		1,156	298	1,454	1,560
Advertising and publicity		683	176	859	420
Bank charges		140	-	140	151
Insurance		1,603	413	2,016	1,990
Independent examination		1,024	296	1,320	945
Consultancy		390	-	390	675
Depreciation		1,014	-	1,014	826
Recruitment and HR		560	1,154	1,714	1,117
Payments to delivery partners		307	72,233	72,540	-
Total expenditure		<u>184,050</u>	<u>126,307</u>	<u>310,357</u>	<u>218,147</u>
Net income / (expenditure)		<u>(23,471)</u>	<u>56,465</u>	<u>32,994</u>	<u>(27,622)</u>
Transfers between funds	(4)	938	(938)	-	-
Net movement in funds		<u>(22,533)</u>	<u>55,527</u>	<u>32,994</u>	<u>(27,622)</u>
Fund balances brought forward		<u>84,307</u>	<u>9,937</u>	<u>94,244</u>	<u>121,866</u>
Fund balances carried forward	(4)	<u>61,774</u>	<u>65,464</u>	<u>127,238</u>	<u>94,244</u>

All incoming resources and resources expended derive from continuing activities.

Welfare Benefits Unit
Balance sheet
as at 31 March 2025

	2025	2025	2025	2024
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Fixed assets				
Tangible assets	(5) 3,229	-	3,229	3,305
Total fixed assets	<u>3,229</u>	<u>-</u>	<u>3,229</u>	<u>3,305</u>
Current assets				
Debtors and prepayments	(6) 5,562	-	5,562	15,322
Cash at bank and in hand	(7) 158,612	65,464	224,076	83,218
Total current assets	<u>164,174</u>	<u>65,464</u>	<u>229,638</u>	<u>98,540</u>
Current liabilities:				
amounts falling due within one year				
Creditors and accruals	(8) 105,629	-	105,629	7,601
Total current liabilities	<u>105,629</u>	<u>-</u>	<u>105,629</u>	<u>7,601</u>
Net current assets / (liabilities)	<u>58,545</u>	<u>65,464</u>	<u>124,009</u>	<u>90,939</u>
Net assets	<u>61,774</u>	<u>65,464</u>	<u>127,238</u>	<u>94,244</u>
Funds				
Unrestricted funds	61,774	-	61,774	84,307
Restricted funds	-	65,464	65,464	9,937
Total funds	<u>61,774</u>	<u>65,464</u>	<u>127,238</u>	<u>94,244</u>

The financial statements were approved by the board of trustees on 27 August 2025

Paul Murphy (Trustee)

Welfare Benefits Unit

Notes to the accounts

for the year ended 31 March 2025

1 Accounting policies

Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) and with the Charities Act 2011.

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

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

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

Going concern

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

Incoming resources

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

Grants and donations

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

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

Expenditure and liabilities

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

Taxation

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

Tangible fixed assets

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

Office equipment: over 5 years

Pensions

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

Fund accounting

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

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

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

Welfare Benefits Unit

Notes to the accounts continued for the year ended 31 March 2025

2 Grants and donations

	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	2024 Total funds £
Contracts and Service Level Agreements				
North Yorkshire County Council (NYCC)	101,995	-	101,995	101,995
City of York Council (CYC)	5,150	-	5,150	-
Grant income				
City of York Council Customer and Communities		31,700	31,700	37,285
Lloyds Bank Foundation	-	50,000	50,000	-
The Legal Education Foundation	-	93,322	93,322	-
The Charles and Elsie Sykes Trust	-	2,750	2,750	-
Two Ridings Community Foundation	-	5,000	5,000	9,250
Department of Work and Pensions (DWP)	-	-	-	3,462
Other donations	4,800	-	4,800	-
	<u>111,945</u>	<u>182,772</u>	<u>294,717</u>	<u>151,992</u>

3 Staff costs and numbers

	2025 £	2024 £
Gross salaries	175,161	159,320
Social security costs	14,038	12,572
Employment allowance	(5,000)	(5,000)
Life cover	758	620
Pensions	9,498	8,623
	<u>194,455</u>	<u>176,135</u>

The average number of employees during the year was 8.2, being an average of 5.2 full time equivalent (2024: 7.5, 4.8 FTE). There were no employees with emoluments above £60,000.

Defined contribution pension scheme

	2025 £	2024 £
Costs of the scheme to the charity for the year	9,498	8,623

4 Restricted funds

	Balance b/f £	Incoming £	Outgoing £	Transfers £	Balance c/f £
Two Ridings Community Found.	-	5,000	2,500	-	2,500
Two Ridings Community Found.	9,250	-	7,708	-	1,542
CYC Customer and Communities	210	9,000	9,210	-	-
CYC Customer and Communities	477	22,700	23,177	-	-
Legal Education Foundation	-	93,322	68,165	-	25,157
Lloyds Bank Foundation	-	50,000	13,735	-	36,265
Charles and Elsie Sykes Trust	-	2,750	1,812	(938)	-
	<u>9,937</u>	<u>182,772</u>	<u>126,307</u>	<u>(938)</u>	<u>65,464</u>

Welfare Benefits Unit

Notes to the accounts continued for the year ended 31 March 2025

4 Restricted funds continued

Fund name	Purpose of restriction
Two Ridings Community Found.	York Community Fund grant towards Welfare Rights Advisor salary, providing funding to sustain our core Advice Line service for York phone and email enquiries.
Two Ridings Community Found.	Step Change grant towards the Chief Executive's salary, and salary contribution for our Consultancy and File Review Lead, supporting the development of new services, identifying funding opportunities and working to promote and enhance the public awareness of the organisation.
CYC Customer and Communities	Grant funding for the Advice Extra project offering follow-up, in-depth support, training and development.
CYC Customer and Communities	City of York Council (Communities and Equalities) – funding to provide our core service: advice line, training, and publications.
Legal Education Foundation	Funding towards a research partnership project with the University of York and the Administration Fairness Lab, examining system-level issues (including appeals) on Targeted Case Reviews, researching both welfare benefits advisers and claimant experiences.
Lloyds Bank Foundation	A partnership collaboration project, funding a Campaigns Co-ordinator based at WBU to provide capacity for supporting partnership working across the Advice York network and co-ordinating policy influencing activities, funding for participatory workshops led by experienced practitioners and co-producing policy recommendations and regional influencing.
Charles and Elsie Sykes Trust	Funding for specialist 'effective supervision' training for our staff, to enable expansion of our services and support offered to the advice sector, and funding to replace two laptops. The transfer relates to the purchase of assets for the charity's general purposes.

5 Tangible assets

	Office equipment	Total
<u>Cost</u>	£	£
At 1 April 2024	12,488	12,488
Additions	938	938
Disposals	-	-
At 31 March 2025	<u>13,426</u>	<u>13,426</u>
<u>Depreciation</u>		
At 1 April 2024	9,183	9,183
Charge for year	<u>1,014</u>	<u>1,014</u>
At 31 March 2025	<u>10,197</u>	<u>10,197</u>
<u>Net book value</u>		
At 31 March 2025	<u>3,229</u>	<u>3,229</u>
At 31 March 2024	<u>3,305</u>	<u>3,305</u>

Welfare Benefits Unit

Notes to the accounts continued

for the year ended 31 March 2025

6 Debtors and prepayments	2025	2024
	£	£
Debtors	3,378	2,889
Prepayments	2,184	4,386
Accrued income	-	8,047
	<u>5,562</u>	<u>15,322</u>

7 Cash at bank and in hand	2025	2024
	£	£
Cash at bank	224,044	83,197
Cash in hand	32	21
	<u>224,076</u>	<u>83,218</u>

8 Creditors and accruals	2025	2024
	£	£
Creditors	-	675
Accruals	1,320	945
Deferred income (see note below for analysis)	104,309	5,981
	<u>105,629</u>	<u>7,601</u>

9 Related party transactions

Trustee expenses

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

Trustee remuneration and benefits

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

Remuneration and benefits received by key management personnel

The total employee benefits received by key management personnel were £56,490 (previous year: £61,401).

10 Contingent liabilities - Defined benefit pension scheme

The charity is a member of a multi-employer defined benefit pension scheme. No new members can be enrolled into this scheme.

The scheme is accounted for as a defined contribution plan because sufficient information is not available to use defined benefit accounting.

Where an agreed deficit funding arrangement is in place a liability for this obligation will be recorded in the accounts. This would be the net present value of the deficit contributions payable.

For the current scheme a revised recovery plan took effect in April 2016.

Annual deficit contributions under this plan for the charity are £nil.

The estimated cost of withdrawal (i.e. the contingent liability) has been calculated at September 2024 as £6,848.

Welfare Benefits Unit

Statement of Financial Activities including comparatives for all funds (including summary income and expenditure account) for the year ended 31 March 2025

	2025 Unrestricted funds £	2024 Unrestricted funds £	2025 Restricted funds £	2024 Restricted funds £	2025 Total funds £	2024 Total funds £
Income						
Grants and contract income	111,945	101,995	182,772	49,997	294,717	151,992
Sales and fees	48,634	38,533	-	-	48,634	38,533
Total income	160,579	140,528	182,772	49,997	343,351	190,525
Expenditure						
Staffing costs	148,965	141,749	45,490	34,386	194,455	176,135
External supervision	-	145	-	-	-	145
Freelance workers	1,558	935	-	-	1,558	935
Payroll charges	1,476	1,392	-	-	1,476	1,392
Staff travel and subsistence	511	212	-	-	511	212
Training and conferences	1,188	1,601	1,880	30	3,068	1,631
Printing and reproduction	7,251	8,008	398	496	7,649	8,504
Materials and resources	1,825	2,138	-	-	1,825	2,138
Rent and service charges	7,670	6,944	2,039	1,845	9,709	8,789
Office and administration	885	516	145	268	1,030	784
Small equipment and consumables	448	309	115	859	563	1,168
IT, software and maintenance	3,443	2,910	889	3,310	4,332	6,220
Office repairs and maintenance	111	59	17	30	128	89
Telephone and internet	1,842	1,526	764	795	2,606	2,321
Postage	1,156	1,026	298	534	1,454	1,560
Advertising and publicity	683	420	176	-	859	420
Bank charges	140	151	-	-	140	151
Insurance	1,603	1,308	413	682	2,016	1,990
Independent examination	1,024	945	296	-	1,320	945
Consultancy	390	675	-	-	390	675
Depreciation	1,014	826	-	-	1,014	826
Recruitment and HR	560	1,117	1,154	-	1,714	1,117
Payments to delivery partners	307	-	72,233	-	72,540	-
Total expenditure	184,050	174,912	126,307	43,235	310,357	218,147
Net income / (expenditure)	(23,471)	(34,384)	56,465	6,762	32,994	(27,622)
Transfers between funds	938	1,825	(938)	(1,825)	-	-
Net movement in funds	(22,533)	(32,559)	55,527	4,937	32,994	(27,622)
Fund balances brought forward	84,307	116,866	9,937	5,000	94,244	121,866
Fund balances carried forward	61,774	84,307	65,464	9,937	127,238	94,244