

As a registered charity we work to ensure that our activities and services are in line with the Charitable aims stated in our constitution. We are also interested in the Social Impact of our work (what difference we make locally either directly or in partnership). The examples and quotes below give you a flavour of our day to day activities and partnerships.

Aim 1: To develop the capacity and skills of the members of the socially and economically disadvantaged community of the area of benefit in such a way that they are better able to identify and help meet their needs and participate more fully in society.

Aim 2: To establish, or secure the establishment of, a Community Centre and to maintain and manage the same (whether alone or in co-operation with any statutory authority or other person or body) in furtherance of the objects;

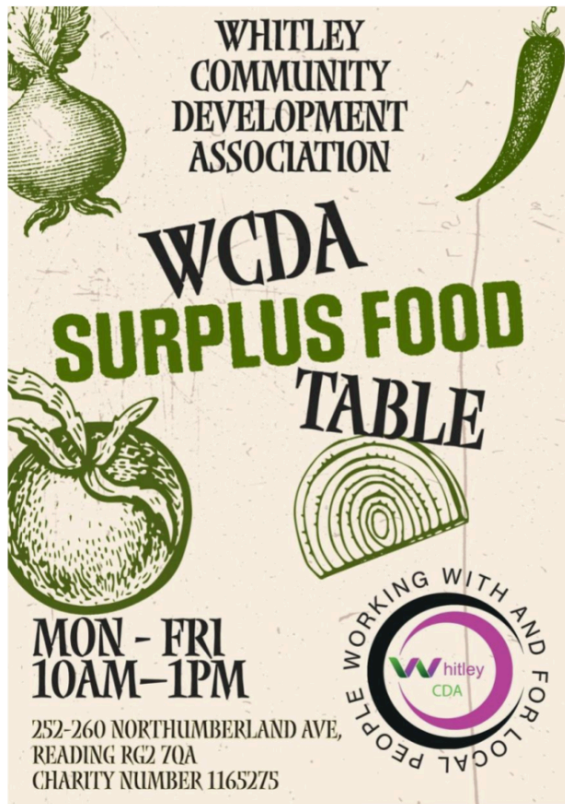
Aim 3: To promote such other charitable purposes within the area of benefit as the trustees may from time to time determine.

Social Impact 1: Improved health and well-being for people in Whitley and adjacent areas.

Social Impact 2: Greater social cohesion, inclusion, connectivity and community participation.

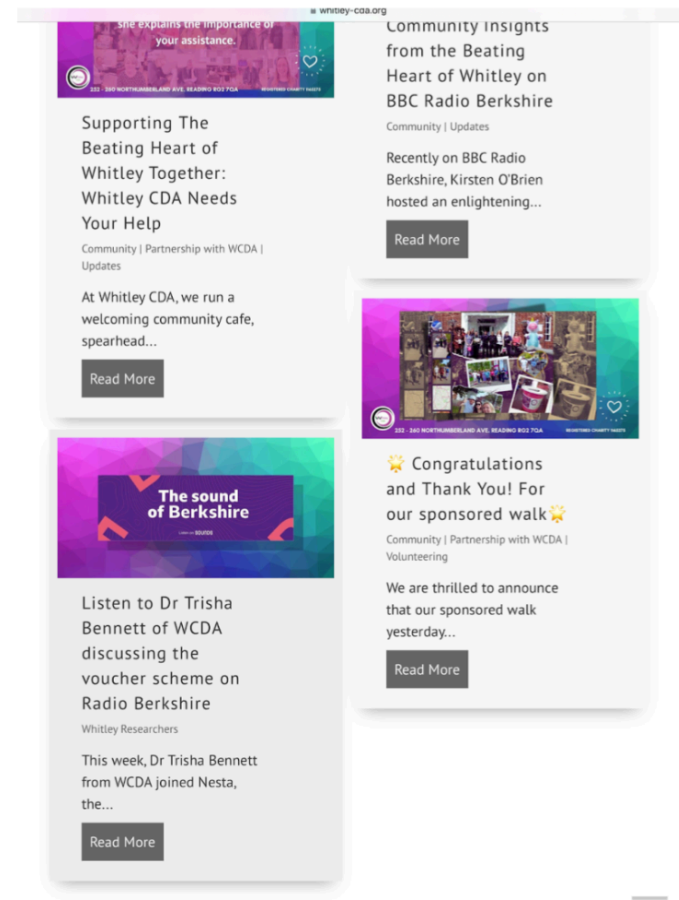
Social Impact 3: Improved employment, skills, confidence and connectivity for those who are underemployed, and digitally excluded.

“The surplus really helps families, we are able to give our children a choice of what to eat when they come home from school. Saving a bit of money on food also means we can pay other bills”- mum of 3



**We have
featured
on radio and TV**

**We had 5221 customers
feeding a total of 14,514
people**





Support activities provided
by our partners,
Communicare, CAR, Welfare Rights,
REDA and Affinity
saw a total of
582 residents supported

Thinking about running your own business?

FREE drop in session open to all. No need to book, no question too silly, just a practical chat to help you make informed decisions about working for yourself.

**Thursdays in Whitley, Reading
October - February 2026**

Find out times and venues at
visit-reading.com/start-your-own-business

R·E·D·A™
Reading's Economy & Destination Agency



144 Health
checks
were
carried out

**FREE
HEALTH
CHECKS**



**Book now or walk in
at a venue near you**

Get a free health check from NHS staff that can help spot if you have any early signs of stroke, heart disease, kidney disease, type 2 diabetes or dementia.

Find out more about local activities and support for improving health.

For more information, and to book an appointment visit: rva.org.uk/cwo



For any questions, call
0118 304 8841

Spoken translation is available when you call.

WCDA

SOUTH READING COMMUNITY HUB
252 NORTHUMBERLAND AVENUE, RG2 7QA

9.30am to 2.30pm
Wednesday 21 August 2024
Wednesday 18 September 2024
Wednesday 16 October 2024
Wednesday 20 November 2024
Wednesday 18 December 2024

9am to 12pm

Saturday 17 August 2024
Saturday 21 September 2024
Saturday 19 October 2024
Saturday 16 November 2024
Saturday 21 December 2024

WHITLEY WOOD COMMUNITY CENTRE

28-35 LEXINGTON GROVE RG2 8UG

9am to 1pm
Wednesday 11 September 2024
Wednesday 9 October 2024
Wednesday 13 November 2024
Wednesday 11 December 2024

HEXHAM ROAD COMMUNITY CENTRE

1A BAMBURGH CLOSE RG2 7UD

9am to 1pm
Monday 19 August 2024
Monday 16 September 2024
Monday 21 October 2024
Monday 18 November 2024
Monday 16 December 2024

A community healthcare initiative provided by:





Volunteer impact in numbers

Driving 2,200 hours

Surplus 1,760 hours

Kitchen 352 hours

Trustees 352 hours

For 24-25 min wage rates

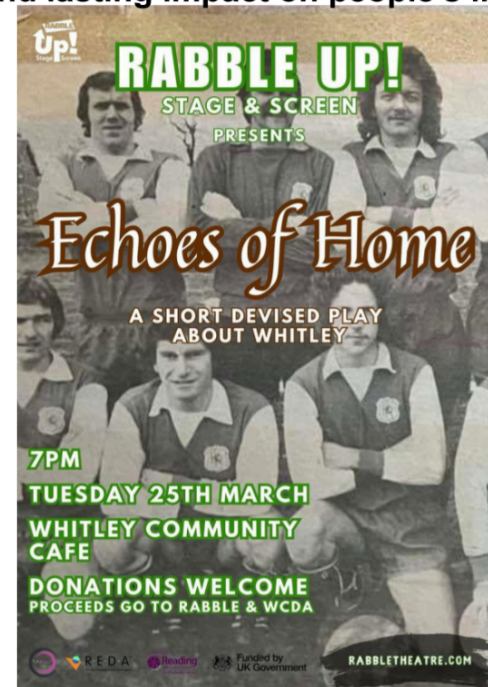
That equates to:

£54,554 for the year

“I volunteer as a driver for the food surplus. It gives me the opportunity to get out and meet people and help others. Since I was widowed it’s given me a sense of purpose and the Community Centre feels like my second family.” Gordon

Our van is not only an essential part of the team but also a great way of keeping our profile high while it's out and about. A partnership approach helps us provide a seamless support network for local residents in the ‘Beating Heart of Whitley’.

“Fair Talk mediation couldn’t do the work we do with a local school and communities without the support of WCDA which is a real community centre run by the community for the community. Not only do our links with WCDA offer us a neutral and safe space where we can meet parents and families, but our relationship with them means they can identify families who might benefit from our support and it enables parents to trust us. Dave Walker of Fair Talk has over 40 years experience of working with communities in England and has never come across a centre like WCDA that is so embedded in the community and committed to making a real and lasting impact on people’s lives.”



“Whitley library moved into South Reading Community Centre around 7 years ago. The links and relationships we have formed with the WCDA have without doubt increased our level of involvement in the local community. We regularly work together on events and signpost individuals to each other's service. They are always on hand to offer advice and a local perspective as required.



Earlier this month held a World Book Day event, The WCDA and cafe were able to offer the 53 children that attended a drink and snack for £1 in the cafe after the library visit. It probably doesn't sound like much but it illustrates how communication and cooperation result in small actions making a big difference”.

Matthew Breadman, Reading Library Services



Inside and out we have activities all year.

Our cafe is often the first point of contact for local residents

**During the year we have served
10,346 covers**

“ I live on my own so a meal at the cafe every day makes
sure i eat properly” - Stan



**The cafe also supplied 444 lunches for holiday
activities funded by Reading Borough Council**



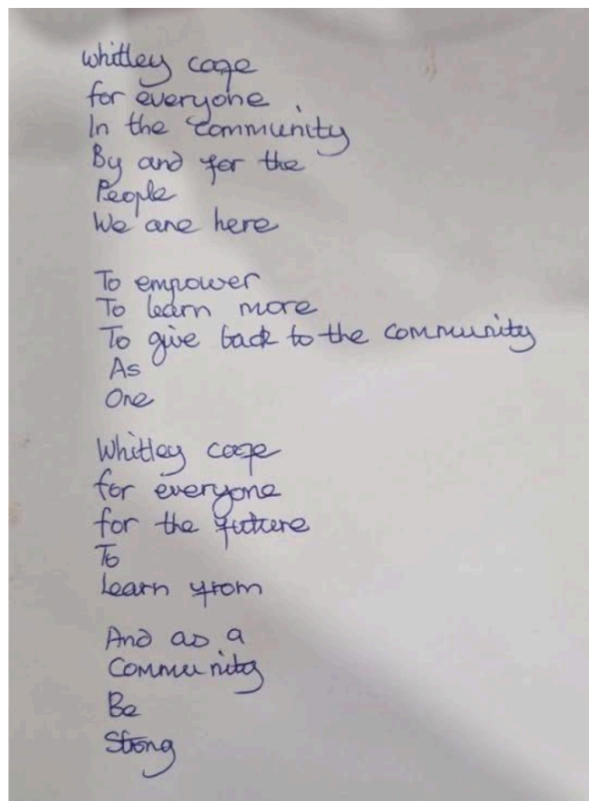
“ We love coming to knit and natter.
It helps with our mental health, we look forward to
it.
Its like a second family we have made so many
friends
and our numbers are growing.



The Whitley Cafe is such a special, welcoming, and inclusive place for local residents, and I have great conversations every time I visit. I'm really glad that this funding will help keep the centre running.- Yuan Yang MP

We were honoured to have Yuan Yang MP use the Community café as the setting for making a documentary.

Thank you to all of our partners, other community groups, voluntary sector, statutory sector and business. Your input whether large or small, regular or occasional is very much appreciated. Daily we have comments from residents about the range of support and the change it makes for them.



**Poem written
by
Lynn - cafe
user**





The Whitley Community Museum is a wonderful tool for hearing people's memories and allowing our less mobile residents to feel the beating heart of Whitley. We also have regular 'pop up museum' events.



We were excited (and relieved) in June 2025 to receive our funding from the National Lotteries Community Fund. We look forward to working with our residents to further develop the

‘Beating Heart of Whitley’.

Whitley Community Development Association

Registered Charity No: 1165275



Annual report and accounts 2024/5

Well, what a busy year we had.

2024-25 saw the end of the funding stream that had supported us since we got together as a group of residents in 2012. At our AGM last year we celebrated our numerous achievements over the years. We waited anxiously to hear about our bid to the National Lottery Community Fund, which as we all now know, we received in July 2025. I'd like to thank my fellow trustees and staff for their involvement in securing this and other funding to ensure continuity of our service.

I'd like to say a very big thank you to our volunteers who again gave their all to ensure that the heart of Whitley keeps beating, sometimes against the odds. The volunteers have been an invaluable part of the delivery of key support, particularly the food surplus much appreciated by local residents. Yet again we see evidence of Whitley helping Whitley.

I'd also like to thank my fellow trustees. Trustees play a key role in ensuring that WCDA stays on track with governance and other legal aspects of managing a Charity. The role is voluntary and essential. All of our trustees are local residents so are well placed to ensure that our day-to-day activities meet the needs of the local community.

We have again this year had ongoing support from a wide variety of partners; other charities, statutory agencies and local businesses. They are an invaluable part of what we do in Whitley, thank you to all of you.

The review of our strategic plan reinforced the importance of the early intervention and preventative role we play in supporting statutory agencies working in our community. We are seeing this as a growing focus both Nationally and Locally and feel that we are well placed to respond given that we have built a good relationship with local residents and partners.

Our Annual Impact Report gives a flavour of how we've met our requirements under the Charities Act but equally important is the positive impact we are having in making Whitley a place where people will feel that their area is an even better place to live and there is local input to affecting sustainable change.

We envisage, that due to the cost-of-living crisis, we will continue to be a focus for support, information and friendship in the heart of Whitley.

We are fortunate to have a Trading Subsidiary, Whitley Social Club, who currently pay our rent and service charges to Reading Borough Council for the space we occupy within South Reading Community Hub. Without this support it would be difficult to provide the level of service that we do.

Our 5-year partnership with the University on Sustainable Food Systems came to an end in May. Whilst it was, at times, challenging the Saturday fruit and veg stall introduced a significant number of residents to the work that we do. It also supported the reopening of the café on Saturday mornings. We are very grateful to all of those who gave their time being part of focus groups, one to one interviews and coming to the market stall on Saturday mornings.

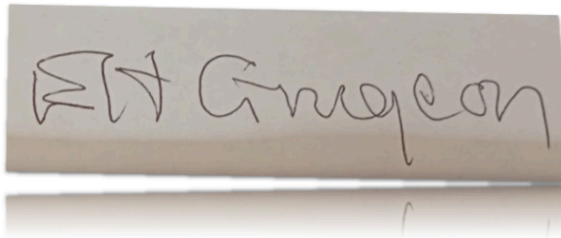
We continue to be committed to our underpinning belief that a community flourishes best when things are done WITH THEM not TO or FOR THEM.

It goes without saying of course that all our residents are central to what we do. We are always keen to hear your views so please come and talk to us.

Finances

I'm pleased to be able to present to you the unaudited, independently examined, Annual Accounts for the year August 2024 - July 2025. We are very grateful to Ann Murphy for supporting us with the preparation of these. Ann is a member of the Institute of Chartered Accountants but for us equally importantly a Whitley girl. Her time and support is much valued.

These accounts were approved by the trustees at a meeting on 16th March 2026.

A photograph of a handwritten signature in dark ink on a light-colored, slightly textured piece of paper. The signature is written in a cursive style and reads "Elizabeth Grugeon". The paper is held against a dark background.

Elizabeth Grugeon
Chair of trustees

Statement of Financial Activities (including Income and Expenditure Account)
For the period ended 31 July 2025 (Unaudited)

	Notes	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total Funds £	2024 Total Funds £
INCOMING RESOURCES					
Income from:					
Donations and Grants	2	94,816	26,522	121,338	121,335
Charitable activities		157,647	-	157,647	110,984
Total income		252,463	26,522	278,985	232,319
RESOURCES EXPENDED					
Expenditure on:					
Charitable activities	3	196,406	24,518	220,924	221,598
Total expenditure		196,406	24,518	220,924	221,598
Net Income before Other recognised gains and losses		56,057	2,004	58,061	10,721
Net movement in funds		56,057	2,004	58,061	10,721
Total funds brought forward	13	158,165	35,286	193,451	182,730
Total transfers between reserves	13	5,729	(5,729)	-	-
Total funds carried forward		219,951	31,561	251,512	193,451

The statement of financial activities includes all gains and losses for the period. All incoming resources and resources expended derive from continuing activities.

Note that funds from the Big Local appearing in unrestricted funds. The majority of the funding for WCDA previously came from Local Trust. WCDA produced a plan and budget each year in order to draw down these funds. Spending of this money was restricted to the budget headings identified in the yearly plan.

Balance sheet
As at 31 July 2025 (Unaudited)

	Notes	2025 £	2024 £
FIXED ASSETS			
Tangible assets	9	421	517
CURRENT ASSETS			
Debtors	10	720	6,349
Cash at bank and in hand		250,371	186,585
Total current assets		251,091	192,934
CREDITORS			
Amounts falling due within one year	11	-	-
NET CURRENT ASSETS		251,091	192,934
TOTAL ASSETS LESS CURRENT LIABILITIES		251,512	193,451
FUNDS OF THE CHARITY			
Unrestricted funds	12	219,951	158,165
Restricted funds	12	31,561	35,286
TOTAL FUNDS		251,512	193,451

The financial statements were approved and authorised for issue by the Trustees on 16 March 2026 and were signed on their behalf by



.....
Elizabeth Grugeon – Chair of Trustees

The notes on pages 8 to 15 form part of these financial statements

Statement of Cash Flows
For the period ended 31 July 2025 (Unaudited)

	Notes	2025 £	2024 £
Cash flows from operating activities			
Net cash generated (used) in operating activities	15	64,034	10,312
Cash flows from investing activities			
Purchase of tangible fixed assets		(248)	-
Net cash used in investing activities		(248)	-
Change in cash and cash equivalents in the year		63,786	10,312
Cash and cash equivalents brought forward		186,585	176,273
Cash and cash equivalents brought forward	16	250,371	186,585

The notes on pages 8 to 15 form part of these financial statements

Notes to the Financial Statements
For the period ended 31 July 2025 (Unaudited)

1. ACCOUNTING POLICIES

1.1 Basis of accounting

Basis of preparation of financial statements. The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes 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) issued on 16 July 2014 and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

Whitley Community Development Association constitutes a public benefit entity as defined by FRS 102.

1.2 Income recognition

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably. Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the Friends is not recognised and refer to the Trustees' report for more information about their contribution. On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation. Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

1.3 Expenditure recognition

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Charitable activities and Governance costs are costs incurred on the charity's operations, including support costs and costs relating to the governance of the charity apportioned to charitable activities.

1.4 Tangible fixed assets

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Office Equipment	33% straight line.
------------------	--------------------

Notes to the Financial Statements - continued
For the period ended 31 July 2025 (Unaudited)

1. ACCOUNTING POLICIES (continued)

1.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

1.6 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.7 Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.8 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

1.9 Judgements in applying accounting policies and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported for assets and liabilities as at the balance sheet date and the amounts reported for revenues and expenses during the year. However, the nature of estimation means that actual outcomes could differ from those estimates. The following judgements (apart from those involving estimates) have had the most significant effect on amounts recognised in the financial statements:

Tangible fixed assets

Tangible fixed assets are depreciated over their useful lives taking into account residual values, where appropriate. The actual lives of the assets and residual values are assessed annually and may vary depending on a number of factors. Residual value assessments consider issues such as the remaining life of the asset and projected disposal values.

Notes to the Financial Statements - continued
For the period ended 31 July 2025 (Unaudited)

2. ANALYSIS OF INCOME FROM DONATIONS AND GRANTS

	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Donations	17,173	-	17,173	24,792
Grants	77,283	26,522	103,805	150,832
Donated services	360	-	360	360
Total donations & grants	94,816	26,522	121,338	121,335
2024	116,830	4,505	121,335	

3. ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES

	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Charitable activities	196,406	24,518	220,924	221,598
2024	220,280	1,318	221,598	

4. ANALYSIS OF EXPENDITURE BY EXPENDITURE TYPE

	2025 Staff Costs £	2025 Other costs £	2025 Total Costs £	2024 Total Costs £
Total charitable activities	100,779	120,145	220,924	221,598
2024	110,535	111,063	221,598	

5. NET INCOME FOR THE YEAR

	2025 £	2024 £
This is stated after charging:		
Independent examiner fees	360	360
Depreciation – owned assets	344	296

Notes to the Financial Statements - continued
For the period ended 31 July 2025 (Unaudited)

6. INDEPENDENT EXAMINATION AND TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the period ended 31 July 2025 (31 July 2024: £Nil)

There were no trustees' expenses paid for the period ended 31 July 2025 (31 July 2024: £Nil).

No payments were made to the Trustees or any related party of the Trustees for the period ended 31 July 2025 (31 July 2024: £Nil).

The Independent Examiner's remuneration amounts to a donated fee of £360 (2024; charged fee £360).

7. STAFF COSTS

	2025	2024
	£	£
Salaries and wages	100,779	110,535
Social security	-	-
	<hr/>	<hr/>
	100,779	110,535

The average number of employees during the period, calculated on the basis of full time equivalents, was as follows:

	2025	2024
	£	£
Charitable activities	7	8
	<hr/>	<hr/>

This is made up of 7 individuals who work primarily for WCDA. There are also two contractors not included in these numbers.

No employees received remuneration amounting to more than £60,000 in either year.

No pension contributions were made and no pension liabilities were incurred.

8. TAXATION

The charity is exempt from tax on income and gains falling within S505 of the Taxes Act 1988 or S252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to charitable objects. No UK corporation tax charges have arisen in the charity for the period ended 31 July 2025 due to the charity's charitable status.

Notes to the Financial Statements - continued
For the period ended 31 July 2025 (Unaudited)

9. TANGIBLE FIXED ASSETS

	OFFICE EQUIPMENT £	TOTAL £
COST		
As at 1 August 2024	16,865	16,865
Additions	248	248
As at 31 July 2025	17,113	17,113
DEPRECIATION		
As at 1 August 2024	16,348	16,052
Charge for year	344	296
As at 31 July 2025	16,692	16,348
NET BOOK VALUE		
As at 31 July 2025	421	421
As at 31 August 2024	517	517

10. DEBTORS

	2025 £	2024 £
Trade debtors	720	6,349

11. CREDITORS

	2025 £	2024 £
Trade Creditors	-	-
Accrued expenses	-	-
	-	-

Notes to the Financial Statements - continued
For the period ended 31 July 2025 (Unaudited)

12. ANALYSIS OF NET ASSETS BETWEEN RESERVES

	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Tangible Fixed Assets	421	-	421	517
Current Assets	219,530	31,561	251,091	192,934
Current Liabilities	-	-	-	-
Total funds	219,951	31,561	251,512	193,451

	2024 Unrestricted Funds £	2024 Restricted Funds £	2024 Total Funds £
Tangible Fixed Assets	517	-	517
Current Assets	157,648	35,286	192,934
Current Liabilities	-	-	-
Total funds	158,165	35,286	193,451

13. MOVEMENT IN FUNDS

Current year	As at 1 August 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	As at 31 July 2025 £
Unrestricted funds	158,165	252,463	(196,406)	5,729	219,951
Restricted funds (see note 14)	35,286	26,522	(24,518)	(5,729)	31,561
Total funds	193,451	278,985	(220,924)	-	251,512

Prior year	As at 1 August 2023 £	Incoming Resources £	Outgoing Resources £	Transfers £	As at 31 July 2024 £
Unrestricted funds	138,737	227,814	(220,280)	11,894	158,165
Restricted funds (see note 14)	43,993	4,505	(1,318)	(11,894)	35,286
Total funds	182,730	232,319	(221,598)	-	193,451

Notes to the Financial Statements - continued
For the period ended 31 July 2025 (Unaudited)

14. RESTRICTED FUNDS

Current year	As at 1 August 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	As at 31 July 2025 £
WRAP	5,729	-	-	(5,729)	-
COOP	2,253	-	(2,253)	-	-
Men's Shed	5,000	-	-	-	5,000
Wellbeing (RBC and RVA)	16,459	-	(16,459)	-	-
Food Project	535	-	(535)	-	-
Carnival	754	-	(754)	-	-
Van Insurance	1,551	1,625	(1,512)	-	1,664
Household support	1,000	-	(1,000)	-	-
Winter Wonderland	2,005	-	(2,005)	-	-
National Lottery Community Funding	-	24,897	-	-	24,897
Total funds	35,286	26,522	(24,518)	(5,729)	31,561

Prior year	As at 1 August 2023 £	Incoming Resources £	Outgoing Resources £	Transfers £	As at 31 July 2024 £
WRAP	5,729	-	-	-	5,729
COOP	2,253	-	-	-	2,253
Men's Shed	5,000	-	-	-	5,000
Wellbeing (RBC and RVA)	16,459	-	-	-	16,459
Summer Activities (NL)	11,894	-	-	(11,894)	-
Food Project	535	-	-	-	535
Carnival	754	-	-	-	754
Van Insurance	1,369	1,500	(1,318)	-	1,551
Household support	-	1,000	-	-	1,000
Winter Wonderland	-	2,005	-	-	2,005
Total funds	43,993	4,505	(1,318)	(11,894)	35,286

Notes to the Financial Statements - continued
For the period ended 31 July 2025 (Unaudited)

15. RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025	2024
	£	£
Net income for the year (as per Financial Activities)	58,061	10,721
Adjustment for:		
Depreciation Charges	344	296
(Increase)/Reduction in debtors and accrued income	5,629	(705)
Increase/(Reduction) in creditors	-	-
Net cash generated/(used) in operating activities	64,034	10,312

16. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2025	2024
	£	£
Cash at bank and in hand	250,371	186,585
Total	250,371	186,585

Report of the Independent Examiner to the Trustees of Whitley Community Development Association

I report on the accounts of the charity for the period ended 31 July 2025, which are set out on pages 5 to 15.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to an audit and is eligible for independent examination, it is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a 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 you as 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 statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of the Act and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Ann Murphy BA (Hons) ACA
(Address available on signed version)

Date: 16 March 2026

Whitley Community Development Association

Registered Charity No: 1165275



Annual report and accounts 2024/5

Well, what a busy year we had.

2024-25 saw the end of the funding stream that had supported us since we got together as a group of residents in 2012. At our AGM last year we celebrated our numerous achievements over the years. We waited anxiously to hear about our bid to the National Lottery Community Fund, which as we all now know, we received in July 2025. I'd like to thank my fellow trustees and staff for their involvement in securing this and other funding to ensure continuity of our service.

I'd like to say a very big thank you to our volunteers who again gave their all to ensure that the heart of Whitley keeps beating, sometimes against the odds. The volunteers have been an invaluable part of the delivery of key support, particularly the food surplus much appreciated by local residents. Yet again we see evidence of Whitley helping Whitley.

I'd also like to thank my fellow trustees. Trustees play a key role in ensuring that WCDA stays on track with governance and other legal aspects of managing a Charity. The role is voluntary and essential. All of our trustees are local residents so are well placed to ensure that our day-to-day activities meet the needs of the local community.

We have again this year had ongoing support from a wide variety of partners; other charities, statutory agencies and local businesses. They are an invaluable part of what we do in Whitley, thank you to all of you.

The review of our strategic plan reinforced the importance of the early intervention and preventative role we play in supporting statutory agencies working in our community. We are seeing this as a growing focus both Nationally and Locally and feel that we are well placed to respond given that we have built a good relationship with local residents and partners.

Our Annual Impact Report gives a flavour of how we've met our requirements under the Charities Act but equally important is the positive impact we are having in making Whitley a place where people will feel that their area is an even better place to live and there is local input to affecting sustainable change.

We envisage, that due to the cost-of-living crisis, we will continue to be a focus for support, information and friendship in the heart of Whitley.

We are fortunate to have a Trading Subsidiary, Whitley Social Club, who currently pay our rent and service charges to Reading Borough Council for the space we occupy within South Reading Community Hub. Without this support it would be difficult to provide the level of service that we do.

Our 5-year partnership with the University on Sustainable Food Systems came to an end in May. Whilst it was, at times, challenging the Saturday fruit and veg stall introduced a significant number of residents to the work that we do. It also supported the reopening of the café on Saturday mornings. We are very grateful to all of those who gave their time being part of focus groups, one to one interviews and coming to the market stall on Saturday mornings.

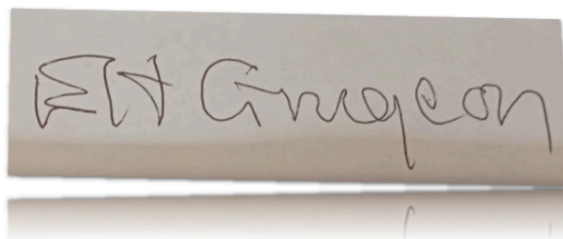
We continue to be committed to our underpinning belief that a community flourishes best when things are done WITH THEM not TO or FOR THEM.

It goes without saying of course that all our residents are central to what we do. We are always keen to hear your views so please come and talk to us.

Finances

I'm pleased to be able to present to you the unaudited, independently examined, Annual Accounts for the year August 2024 - July 2025. We are very grateful to Ann Murphy for supporting us with the preparation of these. Ann is a member of the Institute of Chartered Accountants but for us equally importantly a Whitley girl. Her time and support is much valued.

These accounts were approved by the trustees at a meeting on 16th March 2026.

A photograph of a handwritten signature in dark ink on a light-colored, slightly textured piece of paper. The signature is written in a cursive style and reads "Elizabeth Grugeon". The paper is held against a dark background.

Elizabeth Grugeon
Chair of trustees

Statement of Financial Activities (including Income and Expenditure Account)
For the period ended 31 July 2025 (Unaudited)

	Notes	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total Funds £	2024 Total Funds £
INCOMING RESOURCES					
Income from:					
Donations and Grants	2	94,816	26,522	121,338	121,335
Charitable activities		157,647	-	157,647	110,984
Total income		252,463	26,522	278,985	232,319
RESOURCES EXPENDED					
Expenditure on:					
Charitable activities	3	196,406	24,518	220,924	221,598
Total expenditure		196,406	24,518	220,924	221,598
Net Income before Other recognised gains and losses		56,057	2,004	58,061	10,721
Net movement in funds		56,057	2,004	58,061	10,721
Total funds brought forward	13	158,165	35,286	193,451	182,730
Total transfers between reserves	13	5,729	(5,729)	-	-
Total funds carried forward		219,951	31,561	251,512	193,451

The statement of financial activities includes all gains and losses for the period. All incoming resources and resources expended derive from continuing activities.

Note that funds from the Big Local appearing in unrestricted funds. The majority of the funding for WCDA previously came from Local Trust. WCDA produced a plan and budget each year in order to draw down these funds. Spending of this money was restricted to the budget headings identified in the yearly plan.

Balance sheet
As at 31 July 2025 (Unaudited)

	Notes	2025 £	2024 £
FIXED ASSETS			
Tangible assets	9	421	517
CURRENT ASSETS			
Debtors	10	720	6,349
Cash at bank and in hand		250,371	186,585
Total current assets		251,091	192,934
CREDITORS			
Amounts falling due within one year	11	-	-
NET CURRENT ASSETS		251,091	192,934
TOTAL ASSETS LESS CURRENT LIABILITIES		251,512	193,451
FUNDS OF THE CHARITY			
Unrestricted funds	12	219,951	158,165
Restricted funds	12	31,561	35,286
TOTAL FUNDS		251,512	193,451

The financial statements were approved and authorised for issue by the Trustees on 16 March 2026 and were signed on their behalf by



.....
Elizabeth Grugeon – Chair of Trustees

The notes on pages 8 to 15 form part of these financial statements

Statement of Cash Flows
For the period ended 31 July 2025 (Unaudited)

	Notes	2025 £	2024 £
Cash flows from operating activities			
Net cash generated (used) in operating activities	15	64,034	10,312
Cash flows from investing activities			
Purchase of tangible fixed assets		(248)	-
Net cash used in investing activities		(248)	-
Change in cash and cash equivalents in the year		63,786	10,312
Cash and cash equivalents brought forward		186,585	176,273
Cash and cash equivalents brought forward	16	250,371	186,585

The notes on pages 8 to 15 form part of these financial statements

Notes to the Financial Statements
For the period ended 31 July 2025 (Unaudited)

1. ACCOUNTING POLICIES

1.1 Basis of accounting

Basis of preparation of financial statements. The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes 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) issued on 16 July 2014 and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

Whitley Community Development Association constitutes a public benefit entity as defined by FRS 102.

1.2 Income recognition

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably. Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the Friends is not recognised and refer to the Trustees' report for more information about their contribution. On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation. Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

1.3 Expenditure recognition

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Charitable activities and Governance costs are costs incurred on the charity's operations, including support costs and costs relating to the governance of the charity apportioned to charitable activities.

1.4 Tangible fixed assets

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Office Equipment	33% straight line.
------------------	--------------------

Notes to the Financial Statements - continued
For the period ended 31 July 2025 (Unaudited)

1. ACCOUNTING POLICIES (continued)

1.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

1.6 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.7 Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.8 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

1.9 Judgements in applying accounting policies and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported for assets and liabilities as at the balance sheet date and the amounts reported for revenues and expenses during the year. However, the nature of estimation means that actual outcomes could differ from those estimates. The following judgements (apart from those involving estimates) have had the most significant effect on amounts recognised in the financial statements:

Tangible fixed assets

Tangible fixed assets are depreciated over their useful lives taking into account residual values, where appropriate. The actual lives of the assets and residual values are assessed annually and may vary depending on a number of factors. Residual value assessments consider issues such as the remaining life of the asset and projected disposal values.

Notes to the Financial Statements - continued
For the period ended 31 July 2025 (Unaudited)

2. ANALYSIS OF INCOME FROM DONATIONS AND GRANTS

	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Donations	17,173	-	17,173	24,792
Grants	77,283	26,522	103,805	150,832
Donated services	360	-	360	360
Total donations & grants	94,816	26,522	121,338	121,335
2024	116,830	4,505	121,335	

3. ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES

	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Charitable activities	196,406	24,518	220,924	221,598
2024	220,280	1,318	221,598	

4. ANALYSIS OF EXPENDITURE BY EXPENDITURE TYPE

	2025 Staff Costs £	2025 Other costs £	2025 Total Costs £	2024 Total Costs £
Total charitable activities	100,779	120,145	220,924	221,598
2024	110,535	111,063	221,598	

5. NET INCOME FOR THE YEAR

	2025 £	2024 £
This is stated after charging:		
Independent examiner fees	360	360
Depreciation – owned assets	344	296

Notes to the Financial Statements - continued
For the period ended 31 July 2025 (Unaudited)

6. INDEPENDENT EXAMINATION AND TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the period ended 31 July 2025 (31 July 2024: £Nil)

There were no trustees' expenses paid for the period ended 31 July 2025 (31 July 2024: £Nil).

No payments were made to the Trustees or any related party of the Trustees for the period ended 31 July 2025 (31 July 2024: £Nil).

The Independent Examiner's remuneration amounts to a donated fee of £360 (2024; charged fee £360).

7. STAFF COSTS

	2025	2024
	£	£
Salaries and wages	100,779	110,535
Social security	-	-
	<hr/>	<hr/>
	100,779	110,535

The average number of employees during the period, calculated on the basis of full time equivalents, was as follows:

	2025	2024
	£	£
Charitable activities	7	8
	<hr/>	<hr/>

This is made up of 7 individuals who work primarily for WCDA. There are also two contractors not included in these numbers.

No employees received remuneration amounting to more than £60,000 in either year.

No pension contributions were made and no pension liabilities were incurred.

8. TAXATION

The charity is exempt from tax on income and gains falling within S505 of the Taxes Act 1988 or S252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to charitable objects. No UK corporation tax charges have arisen in the charity for the period ended 31 July 2025 due to the charity's charitable status.

Notes to the Financial Statements - continued
For the period ended 31 July 2025 (Unaudited)

9. TANGIBLE FIXED ASSETS

	OFFICE EQUIPMENT £	TOTAL £
COST		
As at 1 August 2024	16,865	16,865
Additions	248	248
As at 31 July 2025	17,113	17,113
DEPRECIATION		
As at 1 August 2024	16,348	16,052
Charge for year	344	296
As at 31 July 2025	16,692	16,348
NET BOOK VALUE		
As at 31 July 2025	421	421
As at 31 August 2024	517	517

10. DEBTORS

	2025 £	2024 £
Trade debtors	720	6,349

11. CREDITORS

	2025 £	2024 £
Trade Creditors	-	-
Accrued expenses	-	-
	-	-

Notes to the Financial Statements - continued
For the period ended 31 July 2025 (Unaudited)

12. ANALYSIS OF NET ASSETS BETWEEN RESERVES

	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Tangible Fixed Assets	421	-	421	517
Current Assets	219,530	31,561	251,091	192,934
Current Liabilities	-	-	-	-
Total funds	219,951	31,561	251,512	193,451

	2024 Unrestricted Funds £	2024 Restricted Funds £	2024 Total Funds £
Tangible Fixed Assets	517	-	517
Current Assets	157,648	35,286	192,934
Current Liabilities	-	-	-
Total funds	158,165	35,286	193,451

13. MOVEMENT IN FUNDS

Current year	As at 1 August 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	As at 31 July 2025 £
Unrestricted funds	158,165	252,463	(196,406)	5,729	219,951
Restricted funds (see note 14)	35,286	26,522	(24,518)	(5,729)	31,561
Total funds	193,451	278,985	(220,924)	-	251,512

Prior year	As at 1 August 2023 £	Incoming Resources £	Outgoing Resources £	Transfers £	As at 31 July 2024 £
Unrestricted funds	138,737	227,814	(220,280)	11,894	158,165
Restricted funds (see note 14)	43,993	4,505	(1,318)	(11,894)	35,286
Total funds	182,730	232,319	(221,598)	-	193,451

Notes to the Financial Statements - continued
For the period ended 31 July 2025 (Unaudited)

14. RESTRICTED FUNDS

Current year	As at 1 August 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	As at 31 July 2025 £
WRAP	5,729	-	-	(5,729)	-
COOP	2,253	-	(2,253)	-	-
Men's Shed	5,000	-	-	-	5,000
Wellbeing (RBC and RVA)	16,459	-	(16,459)	-	-
Food Project	535	-	(535)	-	-
Carnival	754	-	(754)	-	-
Van Insurance	1,551	1,625	(1,512)	-	1,664
Household support	1,000	-	(1,000)	-	-
Winter Wonderland	2,005	-	(2,005)	-	-
National Lottery Community Funding	-	24,897	-	-	24,897
Total funds	35,286	26,522	(24,518)	(5,729)	31,561

Prior year	As at 1 August 2023 £	Incoming Resources £	Outgoing Resources £	Transfers £	As at 31 July 2024 £
WRAP	5,729	-	-	-	5,729
COOP	2,253	-	-	-	2,253
Men's Shed	5,000	-	-	-	5,000
Wellbeing (RBC and RVA)	16,459	-	-	-	16,459
Summer Activities (NL)	11,894	-	-	(11,894)	-
Food Project	535	-	-	-	535
Carnival	754	-	-	-	754
Van Insurance	1,369	1,500	(1,318)	-	1,551
Household support	-	1,000	-	-	1,000
Winter Wonderland	-	2,005	-	-	2,005
Total funds	43,993	4,505	(1,318)	(11,894)	35,286

Notes to the Financial Statements - continued
For the period ended 31 July 2025 (Unaudited)

15. RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025	2024
	£	£
Net income for the year (as per Financial Activities)	58,061	10,721
Adjustment for:		
Depreciation Charges	344	296
(Increase)/Reduction in debtors and accrued income	5,629	(705)
Increase/(Reduction) in creditors	-	-
Net cash generated/(used) in operating activities	64,034	10,312

16. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2025	2024
	£	£
Cash at bank and in hand	250,371	186,585
Total	250,371	186,585

Report of the Independent Examiner to the Trustees of Whitley Community Development Association

I report on the accounts of the charity for the period ended 31 July 2025, which are set out on pages 5 to 15.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to an audit and is eligible for independent examination, it is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a 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 you as 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 statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of the Act and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Ann Murphy BA (Hons) ACA
(Address available on signed version)

Date: 16 March 2026