

# ANCHOR PROJECT

England & Wales · Charity number 1169265

## Details

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Other names	The Anchor Project
Status	Registered
Legal form	CIO
Registered	2016-09-19
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	St Clement's Church Barkerend Road Bradford BD3 9DF
Phone	01274743054
Email	<a href="mailto:info@anchorproject.org.uk">info@anchorproject.org.uk</a>
Website	<a href="http://www.anchorproject.org.uk">www.anchorproject.org.uk</a>

## Activities

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**Objects:** 3. OBJECTS1) TO DEVELOP THE CAPACITY AND SKILLS OF THE MEMBERS OF THE SOCIALLY AND ECONOMICALLY DISADVANTAGED COMMUNITY OF BRADFORD (THE BD3 POSTCODE AREA AND NEIGHBOURING DISTRICTS) IN SUCH A WAY THAT THEY ARE BETTER ABLE TO IDENTIFY, AND HELP MEET, THEIR NEEDS AND TO PARTICIPATE MORE FULLY IN SOCIETY.2) TO PROMOTE EQUALITY AND DIVERSITY FOR THE PUBLIC BENEFIT BY PROMOTING ACTIVITIES TO FOSTER UNDERSTANDING BETWEEN PEOPLE FROM DIVERSE BACKGROUNDS IN BRADFORD (THE BD3 POSTCODE AREA AND NEIGHBOURING DISTRICTS).3) TO PROMOTE SOCIAL INCLUSION FOR THE PUBLIC BENEFIT BY PREVENTING PEOPLE FROM BECOMING SOCIALLY EXCLUDED, RELIEVING THE NEEDS OF THOSE PEOPLE WHO ARE SOCIALLY EXCLUDED AND ASSISTING THEM TO INTEGRATE INTO SOCIETY IN BRADFORD (THE BD3 POSTCODE AREA AND NEIGHBOURING DISTRICTS).FOR THE PURPOSE OF THIS CLAUSE 'SOCIALLY EXCLUDED' MEANS BEING EXCLUDED FROM SOCIETY, OR PART OF SOCIETY, AS A RESULT OF BEING A MEMBER OF A SOCIALLY AND ECONOMICALLY DEPRIVED COMMUNITY.

**Activities:** To develop the capacity and skills of the members of the socially and economically disadvantaged community of Bradford BD3. To promote equality and diversity for the public benefit by promoting activities to foster understanding between people from diverse backgrounds in BD3. To promote social inclusion for the public benefit by preventing people from becoming socially excluded in BD3.

## Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** Education/training, The Prevention Or Relief Of Poverty, Environment/conservation/heritage, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity, Other Charitable Purposes
- **Who:** Elderly/old People, The General Public/mankind

## Geography

- **Area of benefit:** LOCAL
- Bradford City

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£185,887	£93,089	-	-
2023-12-31	£71,885	£65,510	-	-
2022-12-31	£59,479	£61,205	-	-
2021-12-31	£71,940	£66,326	-	-
2020-12-31	£77,477	£68,536	-	-

## Trustees

Name	Role	Appointed
Catherine Anne Knamiller	Chair	2023-05-02
Luke Dennison		2024-04-24
Ruaa Ghalib Jirjees		2024-09-11
Sarah Martin		2025-02-26
Timothy James Cole		2020-03-01
Vivienne Dwyer		2025-12-10

**ANCHOR PROJECT**

England & Wales - Charity number 1169265

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# Accounts

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# **Anchor Project**

Charity number 1169265

## **Annual Report and Financial Statements for the year ended 31 December 2024**



# **Anchor Project**

## **Annual Report and Financial Statements for the year ended 31 December 2024**

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**Prepared by West Yorkshire Community Accountancy Service CIO**

# Anchor Project

## Trustees' report for the year ended 31 December 2024

### 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:

<b>Name</b>	<b>Position</b>	<b>Dates</b>
John Joyce	Chair	Resigned 4 April 2025
Catherine Knamiller		Appointed 2 May 2024
Sany Booshehri		Resigned 24 January 2024
Rev Rosy Fairhurst		
Timothy Cole		
Becky Burch		Resigned 24 January 2024
Ruaa Jirjees		Appointed 11 September 2024
Luke Dennison		Appointed 24 April 2024
Sarah Martin		Appointed 26 February 2025

**Charity number** 1169265 Registered in England and Wales

<b>Registered and principal address</b>	<b>Bankers</b>
St Clement's Church Barkerend Road Bradford BD3 9DF	The Co-operative Bank Plc PO Box 250 Skelmersdale WN8 6WT

### Independent examiner

Rhys North ACA

### 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) formed on 19 September 2016 and is governed by a foundation constitution.

### Method of recruitment and appointment of trustees

The trustees of the charity are appointed by a resolution passed at a properly convened meeting of the charity trustees. The Parochial Church Council of St Clement's Church can nominate up to three trustees.

# **Anchor Project**

## **Trustees' report (continued) for the year ended 31 December 2024**

### **Objectives and activities**

#### **The charity's objects**

The objects of the CIO are:

To develop the capacity and skills of the members of the socially and economically disadvantaged community of Bradford (the BD3 postcode area and neighbouring districts) in such a way that they are better able to identify, and help meet, their needs and to participate more fully in society.

To promote equality and diversity for the public benefit by promoting activities to foster understanding between people from diverse backgrounds in Bradford (the BD3 postcode area and neighbouring districts).

To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society in Bradford (the BD3 postcode area and neighbouring districts). For the purpose of this clause 'socially excluded' means being excluded from society, or part of society, as a result of being a member of a socially and economically deprived community.

#### **The charity's main activities**

The Anchor Project operates in a number of areas of work: support for older people, support and integration for people seeking asylum and refugees, wellbeing and English conversation.

This work is supported by the employment of a Co-ordinator and the renting of office space from St Clements's Church. The great majority of the Anchor Project's costs are met by grants, some being given for specific purposes.

#### **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 advancement of education and the prevention or relief of poverty.

#### **Achievements and performance**

Many of our successes are experienced by individuals as they are supported to face and resolve their various day-to-day challenges. Other achievements include:

- The successful recruitment of a new member of staff with lived experience of the UK asylum system. We are delighted at the new insights, skills and experience Dinara has brought to the team as she works to help reduce health inequalities for refugees and people seeking asylum.
- Celebrating 20 years of working alongside our community in BD3. Over 150 people of different ages, cultures, faiths, interests, languages and life experiences joined with us in marking this special occasion. Over the years we have been inspired, challenged, humbled, entertained, saddened, encouraged and ultimately, delighted by working with such wonderful people.
- Development of existing and new partnerships including Bradford Museums and Galleries, the Science and Media Museum, Born In Bradford, BReaTHe project at Bradford university, Happy Healthy You, Yorkshire Dales Millennium Trust and the Bradford Festival Choir.

#### **Regular activities**

- Monday 11am to 1.15pm Elders Lunch and Activities club. Weekly activity for elderly residents. Participants have refreshments, an activity relating to their interests or needs, (e.g. talks, seated exercises), followed by a freshly cooked hot meal.
- Tuesday 10am to 12 noon: BD3 CARE – Drop-in for asylum seekers and refugees. People can collect essential items (food, clothes, toiletries) and access one-to-one support as required. All are invited to stay to join a craft activity or stay for refreshments and friendship.

# **Anchor Project**

## **Trustees' report (continued) for the year ended 31 December 2024**

### **Achievements and performance (continued)**

- Wednesday 10.30 – 11.30 – Yoga session for women. Followed by time for a chat and refreshments.
- Thursday 10.15 – 11.45am: Everyday English Class. English class for men and women providing conversation between local English speakers (volunteers) and learners,
- Friday 10.15 – 11.45: English My Way Class. An informal, fun class for women only. People with very basic English come to learn and practice English skills and to gain confidence in communicating with English speakers.

### **Other activities include:**

- Wellbeing trips – our different partnerships enable us to organise trips to the countryside, museums and music concerts for people who would find it difficult or impossible to access such places.
- Refugee Week 2024 - As part of refugee week we facilitated an activity for the Great Get Together in a local Park.

### **Financial review**

The net receipts for the year were £92,798, including net receipts of £20,865 on unrestricted funds and net receipts of £71,933 on restricted funds after transfers.

### **Reserves policy**

The charity's free reserves, at the year end were £54,530.

The Anchor Project will maintain cash reserves sufficient to pay all liabilities including redundancy pay should its operation cease. It will aim to maintain unrestricted cash balances equivalent to a minimum of 3 months, and a maximum of 6 months, of total budgeted expenditure. Based on budgeted redundancy costs and 2025 expenditure this equates to a reserves target of between £56,400 and £78,900.

Approved by the board of trustees on 18/7/2025

Catherine Knamiller (Trustee)

# **Anchor Project**

## **Independent examiner's report to the trustees of Anchor Project**

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31 December 2024, which are set out on pages 6 to 10.

### **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**

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.

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.

Rhys North ACA

23/7/2025

### **West Yorkshire Community Accountancy Service CIO**

Stringer House  
34 Lupton Street  
Leeds  
LS10 2QW

**Anchor Project**  
**Receipts and payments account**  
**for the year ended 31 December 2024**

	Notes	2024	2024	2024	2023
		Unrestricted	Restricted	Total	Total
		funds	funds	funds	funds
		£	£	£	£
<b>Receipts</b>					
Grants and donations	(2)	16,677	160,554	177,231	66,912
Lunch club subs		2,501	-	2,501	1,823
Fundraising		5,391	-	5,391	2,500
Other Income		764	-	764	650
<b>Total receipts</b>		<u>25,333</u>	<u>160,554</u>	<u>185,887</u>	<u>71,885</u>
<b>Payments</b>					
Salaries and NI		579	58,134	58,713	43,518
Payroll charges		-	487	487	535
Office and church rent		-	6,900	6,900	6,000
Training and volunteers expenses		296	777	1,073	550
Office expenses		172	3,385	3,557	3,633
Insurance		-	1,279	1,279	1,005
Independent examination		-	858	858	792
Project expenses		2,939	11,909	14,848	4,165
Consultancy and freelancer fees		-	3,669	3,669	4,550
Sundry expenses		482	75	557	462
Hardship fund		-	165	165	300
Equipment		-	983	983	-
<b>Total payments</b>		<u>4,468</u>	<u>88,621</u>	<u>93,089</u>	<u>65,510</u>
<b>Net receipts / (payments)</b>		<u>20,865</u>	<u>71,933</u>	<u>92,798</u>	<u>6,375</u>
<b>Fund balances brought forward</b>		<u>33,665</u>	<u>21,848</u>	<u>55,513</u>	<u>49,138</u>
<b>Fund balances carried forward</b>	(3)	<u>54,530</u>	<u>93,781</u>	<u>148,311</u>	<u>55,513</u>

**Anchor Project**  
**Statement of assets and liabilities**  
**as at 31 December 2024**

	2024	2024	2024	2023
	Unrestricted	Restricted	Total	Total
	£	£	£	£
<b>Cash funds</b>				
Cash at bank	53,994	93,781	147,775	55,249
Cash in hand	536	-	536	264
<b>Total cash funds</b>	<u>54,530</u>	<u>93,781</u>	<u>148,311</u>	<u>55,513</u>

**Debtors and prepayments**

	2024
	£
Prepayments	3,060
	<u>3,060</u>

**Assets retained for the charity's own use**

Photocopier  
Laptop x 2  
Projector

**Liabilities**

	2024
	£
Accruals	858
	<u>858</u>

The financial statements were approved by the board of trustees on 18/7/2025

Catherine Knamiller (Trustee)

# **Anchor Project**

## **Notes to the accounts**

### **for the year ended 31 December 2024**

#### **1 Accounting policies**

##### **Basis of accounting**

The trustees have taken advantage of section 133 of the Charities Act 2011 and have prepared the accounts on a receipts and payments basis.

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

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

##### **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.

##### **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.

**Anchor Project**  
**Notes to the accounts continued**  
**for the year ended 31 December 2024**

2 Grants and donations	2024	2024	2024	2023
	Unrestricted	Restricted	Total	Total
	funds	funds	funds	funds
	£	£	£	£
Asda Foundation	-	400	400	-
Bradford Anglican Council for Social Aid (BACSA)	-	3,000	3,000	3,000
Bradford District Community Foundation	-	6,872	6,872	-
Bradford District Metropolitan Council (BDMC)	-	4,512	4,512	3,200
Central 5 Community Partnership	-	2,550	2,550	-
Hilden Charitable Trust	-	4,500	4,500	4,500
Postcode Lottery	-	20,000	20,000	-
The Brelms Trust CIO	-	6,000	6,000	6,000
The Henry Smith Charity	-	35,000	35,000	35,000
The Wharfedale Foundation	-	5,000	5,000	-
West Yorkshire Integrated Care Board	-	72,500	72,500	-
Wellsprings Together	-	-	-	3,000
Yorkshire Dales Millennium Trust	-	-	-	250
Other donations	16,677	220	16,897	11,962
	<u>16,677</u>	<u>160,554</u>	<u>177,231</u>	<u>66,912</u>

3 Restricted funds	Balance b/f	Incoming	Outgoing	Transfers	Balance c/f
	£	£	£	£	£
The Henry Smith Charity	11,507	35,000	40,858	-	5,649
WY Integrated Care Board	-	72,500	28,747	-	43,753
Hardship Fund	41	220	165	-	96
BDMC Transformation Fund	400	-	400	-	-
The Brelms Trust CIO	3,500	6,000	6,000	-	3,500
BACSA	-	3,000	3,000	-	-
Hilden Charitable Trust	3,400	4,500	4,300	-	3,600
Wellsprings Resilience Fund	3,000	-	3,000	-	-
Asda Foundation	-	400	400	-	-
Central 5 Community P.ship	-	2,550	1,751	-	799
BD25 Creative Communities	-	6,872	-	-	6,872
BMDC Active Travel	-	4,512	-	-	4,512
Postcode Lottery	-	20,000	-	-	20,000
The Wharfedale Foundation	-	5,000	-	-	5,000
	<u>21,848</u>	<u>160,554</u>	<u>88,621</u>	<u>-</u>	<u>93,781</u>

For fund descriptions see next page.

# Anchor Project

## Notes to the accounts continued

### for the year ended 31 December 2024

#### 3 Restricted funds continued

<b>Fund name</b>	<b>Purpose of restriction</b>
The Henry Smith Charity	Support for the running costs of the charity to enable support for people from disadvantaged communities in Bradford.
WY Integrated Care Board Hardship Fund	To help reduce health inequalities for people seeking asylum and refugees. Fund supported by donations.
BDMC Transformation Fund	For consultant support - value planning, story telling and marketing.
The Brelms Trust CIO	Part funding for the salary of a Support and Integration worker and associated running costs.
BACSA	Provision of a women's English class..
Hilden Charitable Trust	Towards salaries, venue hire, management and admin costs for a drop-in service for refugees and asylum seekers.
Wellsprings Resilience Fund	To work with an external organisation to increase the financial resilience of our organisation.
Asda Foundation	Resources for vulnerable people in our community.
Central 5 Community P.ship	To train someone with lived experience of vulnerability, isolation and the asylum process to share their story and to enhance older people's work.
BD25 Creative Communities	Joining in Bradford 2025, creating an artistic response to past stories, present feelings and future hopes for our local community.
BMDC Active Travel	For the purchase of an e-bike for use by staff members to help promote active travel.
Postcode Lottery	To support marginalised groups and tackling inequality.
The Wharfedale Foundation	To contribute towards the salary costs of the Project Coordinator.

#### 4 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.

##### Other transactions with trustees or related parties

			2024	2023
			£	£
<b>Name of trustee or related party</b>	<b>Relationship to charity</b>	<b>Description of transaction</b>		
The Parochial Church Council of Bradford Saint Clement	Has nomination rights for up to three trustees	Rent for use of office and church	6,900	6,000
			6,900	6,000

**ANCHOR PROJECT**

England & Wales - Charity number 1169265

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# Accounts

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# **Anchor Project**

Charity number 1169265

## **Annual Report and Financial Statements for the year ended 31 December 2023**



# **Anchor Project**

## **Annual Report and Financial Statements for the year ended 31 December 2023**

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**Prepared by West Yorkshire Community Accountancy Service CIO**

# Anchor Project

## Trustees' report for the year ended 31 December 2023

### 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:

<b>Name</b>	<b>Position</b>	<b>Dates</b>
John Joyce	Chair	
Sany Booshehri		Resigned 24 January 2024
Rev Rosy Fairhurst		
Timothy Cole		
Becky Burch		Resigned 24 January 2024
Lucky Igharo		Resigned 18 January 2023
Catherine Knamiller		Appointed 2 May 2023
Luke Dennison		Appointed 24 April 2024
<b>Charity number</b>	1169265	Registered in England and Wales

### Registered and principal address

St Clement's Church  
Barkerend Road  
Bradford  
BD3 9DF

### Bankers

The Co-operative Bank Plc  
PO Box 250  
Skelmersdale  
WN8 6WT

### Independent examiner

Rhys North ACA

### 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) formed on 19 September 2016 and is governed by a foundation constitution.

### Method of recruitment and appointment of trustees

The trustees of the charity are appointed by a resolution passed at a properly convened meeting of the charity trustees.

# **Anchor Project**

## **Trustees' report (continued) for the year ended 31 December 2023**

### **Objectives and activities**

#### **The charity's objects**

The objects of the CIO are:

To develop the capacity and skills of the members of the socially and economically disadvantaged community of Bradford (the BD3 postcode area and neighbouring districts) in such a way that they are better able to identify, and help meet, their needs and to participate more fully in society.

To promote equality and diversity for the public benefit by promoting activities to foster understanding between people from diverse backgrounds in Bradford (the BD3 postcode area and neighbouring districts).

To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society in Bradford (the BD3 postcode area and neighbouring districts). For the purpose of this clause 'socially excluded' means being excluded from society, or part of society, as a result of being a member of a socially and economically deprived community.

#### **The charity's main activities**

The Anchor Project operates in a number of areas of work: environment, support and integration and English conversation, each with its own salaried worker.

This work is supported by the employment of a Co-ordinator and the renting of office space from St Clements's Church. The great majority of the Anchor Project's costs are met by grants, some being given for specific purposes.

#### **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 advancement of education and the prevention or relief of poverty.

#### **Achievements and performance**

Many of our successes are experienced by individuals as they are supported to face and resolve their various day-to-day challenges. Other achievements include:

- We have recently recruited for the new role of Refugee Community Health Worker. We are very excited about this development and see it as a significant achievement. Anchor Project has supported people seeking asylum and refugees for a number of years and recognise the importance of having a member of staff from that community.
- The development of successful new partnerships: (i) Our partnership with Happy Healthy You (HHU) enabled us to develop the Refugee Community Health worker initiative. Anchor has experience of the refugee community and the structure to employ the worker, HHU has experience in community health provision and activities. (ii) Working with Bradford Museums and Galleries resulted in a joint project, together with St Clément's around the building, artwork and activities that happen there. This successful initiative allowed space for the sharing of peoples journeys and experiences. (iii) our continued partnership with Participate Projects provides support to our fundraising and strategic planning.
- Fundraising – In September, Anchor Project launched 'Swap Your Shop' a fundraising initiative to engage people in the issues facing people living on very limited budgets whilst also raising money to support our work. We were delighted to raise £5,400, from over 80 donors, as well as highlighting the very real struggles many people face. This was the first time we had tried anything like this, and its success means that we plan to continue working with Participate to develop it further over the coming year.

# **Anchor Project**

## **Trustees' report (continued) for the year ended 31 December 2023**

### **Achievements and performance (continued)**

- Wellbeing – we continue to be concerned for the wellbeing of all people and have successfully provided different opportunities for people to connect with themselves, nature, music and other people to enhance their wellbeing. This has included providing a safe space and an opportunity to share a meal together, a new yoga class for all ages and abilities, trips to the Yorkshire Dales, and opportunity to enjoy some music events.

### **Regular activities**

- Monday 11am to 1.15pm Elders Lunch and Activities club. Weekly activity for elderly residents. Participants have refreshments, an activity relating to their interests or needs, (e.g. talks, seated exercises), followed by a freshly cooked hot meal.
- Tuesday 10am to 12 noon: BD3 CARE – Drop-in for asylum seekers and refugees. People can collect essential items (food, clothes, toiletries) and access one-to-one support as required. All are invited to stay to join a craft activity or stay for refreshments and friendship.
- Wednesday mornings – Due to a change in demand we stopped our young families group and started some 'Living-on-less' sessions which ran from 11am – to 1pm for about 6 months. At the beginning of 2024 we were offered some yoga sessions. These are proving very popular and run each week 10.30 – 11.30am followed by time for a chat and refreshments.
- Thursday 1pm – 2.30pm: Everyday English Class. English class for men and women providing conversation between local English speakers (volunteers) and learners,
- Friday 10.15 – 11.45: English My Way Class. An informal, fun class for women only. People with very basic English come to learn and practice English skills and to gain confidence in communicating with English speakers.

### **Other activities**

- Wellbeing trips – in partnership with People and the Dales and other supporters of our work, we organised trips to the countryside. In partnership with Opera North and Bradford Festival choir we arranged trips to music concerts.
- As part of our work with Bradford Museums and Galleries, we held two summer events to gather stories and offer a creative space. We followed this with a series of six small group workshops inviting a mix of people from Anchor Project and the church.
- Refugee Week 2023 - As part of refugee week we facilitated an activity for the Great Get Together in a local Park.

### **Financial review**

The net receipts for the year were £6,375, including net receipts of £1,422 on unrestricted funds and net receipts of £4,953 on restricted funds.

### **Reserves policy**

The charity's free reserves, at the year end were £33,665.

The Anchor Project will maintain reserves sufficient to pay all liabilities including redundancy pay should its operation cease together with additional funds equivalent to a minimum of 3 months, and a maximum of 6 months, of total budgeted expenditure. Based on budgeted redundancy costs and 2024 expenditure this equates to a reserves target of between £54,600 and £78,300.

Approved by the board of trustees on 17/07/2024

John Joyce (Trustee)

# **Anchor Project**

## **Independent examiner's report to the trustees of Anchor Project**

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31 December 2023, which are set out on pages 6 to 10.

### **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**

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.

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.

Rhys North ACA

22/07/2024

### **West Yorkshire Community Accountancy Service CIO**

Stringer House  
34 Lupton Street  
Leeds  
LS10 2QW

**Anchor Project**  
**Receipts and payments account**  
**for the year ended 31 December 2023**

	Notes	2023	2023	2023	2022
		Unrestricted	Restricted	Total	Total
		funds	funds	funds	funds
		£	£	£	£
<b>Receipts</b>					
Grants and donations	(2)	11,962	54,950	66,912	55,686
Lunch club subs		1,823	-	1,823	1,004
Other Income		650	-	650	289
Hosting fees		-	-	-	2,500
Fundraising		2,500	-	2,500	-
<b>Total receipts</b>		<u>16,935</u>	<u>54,950</u>	<u>71,885</u>	<u>59,479</u>
<b>Payments</b>					
Salaries and NI	(3)	7,113	36,405	43,518	43,818
Payroll charges		275	260	535	306
Office and church rent		2,360	3,640	6,000	5,800
Training and volunteers expenses		397	153	550	1,212
Office expenses		1,621	2,012	3,633	2,612
Insurance		-	1,005	1,005	881
Independent examination		-	792	792	510
Support and integration work		-	-	-	98
Project expenses		3,360	805	4,165	3,558
Consultancy fees		-	4,550	4,550	1,775
Sundry expenses		387	75	462	316
Hardship fund		-	300	300	319
<b>Total payments</b>		<u>15,513</u>	<u>49,997</u>	<u>65,510</u>	<u>61,205</u>
<b>Net receipts / (payments)</b>		<u>1,422</u>	<u>4,953</u>	<u>6,375</u>	<u>(1,726)</u>
<b>Fund balances brought forward</b>		<u>32,243</u>	<u>16,895</u>	<u>49,138</u>	<u>50,864</u>
<b>Fund balances carried forward</b>	(4)	<u>33,665</u>	<u>21,848</u>	<u>55,513</u>	<u>49,138</u>

**Anchor Project**  
**Statement of assets and liabilities**  
**as at 31 December 2023**

	2023	2023	2023	2022
	Unrestricted	Restricted	Total	Total
	£	£	£	£
<b>Cash funds</b>				
Cash at bank	33,401	21,848	55,249	49,088
Cash in hand	264	-	264	50
<b>Total cash funds</b>	<u>33,665</u>	<u>21,848</u>	<u>55,513</u>	<u>49,138</u>

**Debtors and prepayments**

	2023
	£
Prepayments - Insurance and IT service contract	471
Other debtors - Gift aid and fundraising income	3,671
	<u>4,142</u>

**Assets retained for the charity's own use**

Photocopier  
Laptop  
Projector

**Liabilities**

	2023
	£
Accruals - Independent examination	858
	<u>858</u>

The financial statements were approved by the board of trustees on 17/07/2024

John Joyce (Trustee)

# **Anchor Project**

## **Notes to the accounts**

### **for the year ended 31 December 2023**

#### **1 Accounting policies**

##### **Basis of accounting**

The trustees have taken advantage of section 133 of the Charities Act 2011 and have prepared the accounts on a receipts and payments basis.

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

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

##### **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.

##### **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.

# Anchor Project

## Notes to the accounts continued

### for the year ended 31 December 2023

2 Grants and donations	2023	2023	2023	2022
	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Bradford Anglican Council for Social Aid (BACSA)	-	3,000	3,000	-
Bradford District Metropolitan Council (BDMC)	-	3,200	3,200	1,600
Hilden Charitable Trust	-	4,500	4,500	-
Holy Trinity Combe Down	4,546	-	4,546	4,296
The Brelms Trust CIO	-	6,000	6,000	-
The Henry Smith Charity	-	35,000	35,000	35,000
Wellsprings Together	-	3,000	3,000	-
Yorkshire Dales Millennium Trust	-	250	250	-
Artworks Creative Communities	-	-	-	240
Leeds Community Foundation (LCF)	-	-	-	10,000
Yorkshire Dales Millennium Trust	-	-	-	600
Other donations	7,416	-	7,416	3,950
	<u>11,962</u>	<u>54,950</u>	<u>66,912</u>	<u>55,686</u>

3 Staff costs and numbers	2023	2022
	£	£
Gross salaries	41,445	41,744
Social security costs	1,954	2,092
Employment allowance	(1,954)	(2,092)
Pensions	2,072	2,074
	<u>43,518</u>	<u>43,818</u>

The average number employees during the year was 3, being an average of 1.5 full time equivalent (2022: 3, 1.6 FTE). There were no employees with emoluments above £60,000.

4 Restricted funds	Balance b/f £	Incoming £	Outgoing £	Transfers £	Balance c/f £
The Henry Smith Charity	11,600	35,000	35,093	-	11,507
LCF - The Bradford Fund	3,354	-	3,354	-	-
Hardship Fund	341	-	300	-	41
BDMC - Transformation Fund	1,600	-	1,200	-	400
BACSA	-	3,000	3,000	-	-
BDMC - UKSPF	-	3,000	3,000	-	-
BDMC - Coronation	-	200	200	-	-
Yorkshire Dales Millennium Trust	-	250	250	-	-
The Brelms Trust CIO	-	6,000	2,500	-	3,500
Hilden Charitable Trust	-	4,500	1,100	-	3,400
Wellsprings Resilience Fund	-	3,000	-	-	3,000
	<u>16,895</u>	<u>54,950</u>	<u>49,997</u>	<u>-</u>	<u>21,848</u>

# Anchor Project

## Notes to the accounts continued

### for the year ended 31 December 2023

#### 4 Restricted funds continued

Fund name	Purpose of restriction
The Henry Smith Charity	Support for the running costs of the charity to enable support for people from disadvantaged communities in Bradford.
LCF - The Bradford Fund	To improve the charity's resilience.
Hardship Fund	Fund supported by donations.
BDMC - Transformation Fund	For consultant support - value planning, story telling and marketing.
BACSA	Provision of a women's English class..
BDMC - UKSPF	To deliver Living on Less sessions.
BDMC - Coronation	Towards the cost of running a Coronation event.
Yorkshire Dales Millennium Trust	To support transport costs to enable people to access the Dales.
The Brelms Trust CIO	Part funding for the salary of a Support and Integration worker and associated running costs.
Hilden Charitable Trust	Towards salaries, venue hire, management and admin costs for a drop-in service for refugees and asylum seekers.
Wellsprings Resilience Fund	To work with an external organisation to increase the financial resilience of our organisation.

#### 5 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.

##### Other transactions with trustees or related parties

			2023	2022
			£	£
Name of related party	Relationship to charity	Description of transaction		
The Parochial Church Council of Bradford Saint Clement	Has nomination rights for up to three trustees	Rent for use of office and church	6,000	5,800
			6,000	5,800

#### 6 Funds held as agent

	Balance b/f	Incoming	Outgoing	Balance c/f
	£	£	£	£
Young Ambassadors	633	-	633	-
	633	-	633	-

**ANCHOR PROJECT**

England & Wales - Charity number 1169265

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# Accounts

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# **Anchor Project**

Charity number 1169265

## **Annual Report and Financial Statements**

**for the year ended 31 December 2022**



West Yorkshire Community Accounting Service

# **Anchor Project**

## **Annual Report and Financial Statements for the year ended 31 December 2022**

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Notes to the accounts	8 to 10

**Prepared by West Yorkshire Community Accountancy Service CIO**

# **Anchor Project**

## **Trustees' report for the year ended 31 December 2022**

### **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:

<b>Name</b>	<b>Position</b>	<b>Dates</b>
John Joyce	Chair	
Sany Booshehri		
Rev Rosy Fairhurst		
Lucky Igharo		Resigned 18 January 2023
Timothy Cole		
Becky Burch		
Catherine Knamiller		Appointed 2 May 2023
<b>Charity number</b>	1169265	Registered in England and Wales

### **Registered and principal address**

St Clement's Church  
294A Barkerend Road  
Bradford  
BD3 9DF

### **Bankers**

The Co-operative Bank Plc  
PO Box 250  
Skelmersdale  
WN8 6WT

### **Independent examiner**

Rhys North ACA

### **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) formed on 19 September 2016 and is governed by a foundation constitution.

### **Method of recruitment and appointment of trustees**

The trustees of the charity are appointed by a resolution passed at a properly convened meeting of the charity trustees.

# **Anchor Project**

## **Trustees' report (continued) for the year ended 31 December 2022**

### **Objectives and activities**

#### **The charity's objects**

The objects of the CIO are:

To develop the capacity and skills of the members of the socially and economically disadvantaged community of Bradford (the BD3 postcode area and neighbouring districts) in such a way that they are better able to identify, and help meet, their needs and to participate more fully in society.

To promote equality and diversity for the public benefit by promoting activities to foster understanding between people from diverse backgrounds in Bradford (the BD3 postcode area and neighbouring districts).

To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society in Bradford (the BD3 postcode area and neighbouring districts). For the purpose of this clause 'socially excluded' means being excluded from society, or part of society, as a result of being a member of a socially and economically deprived community.

#### **The charity's main activities**

The Anchor Project operates in a number of areas of work, environment, support and integration and English conversation, each with its own salaried worker.

This work is supported by the employment of a Co-ordinator and the renting of office space from St Clements's Church. The great majority of the Anchor Project's costs are met by grants, some given for specific purposes.

#### **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 advancement of education and the prevention or relief of poverty.

#### **Achievements and performance**

**Individuals:** Many of our achievements are experienced by individuals as they are enabled to face and resolve their various day-to-day challenges such as housing problems, immigration issues and health struggles, or are introduced to new and life-enhancing experiences. These small but significant successes continue week after week depending on what situations people are facing.

**Effective return post pandemic:** We took a sensitive and flexible approach to returning post Covid. As a result the majority of our sessions are now running at full capacity. Weekly groups include: lunch club for elders, drop-in for asylum seekers and refugees, pre-school group, English conversation class, women only basic English class.

**Trips and Activities:** Various one-off activities included three wellbeing trips to the Yorkshire Dales, Christmas wreath making and tub planting with young people.

**Refugee Week 2022:** As part of refugee week, we partnered with Refugee Action Bradford, to host a series of CRM (Community Resiliency Model) workshops inviting asylum seekers to explore the impacts of trauma on their wellbeing and try out different resiliency skills. We also facilitated an activity for the Great Get Together in a local Park.

**Partnerships:** We have successfully worked with a range of different organisations enabling us to offer a greater wealth of opportunity and enhancing our provision. Organisations include: People and the Dales, Refugee Action, Bradford Food Bank, The Good Neighbour Project.

# **Anchor Project**

## **Trustees' report (continued) for the year ended 31 December 2022**

### **Financial review**

The net payments for the year was £1,726, including net payments of £5,334 on unrestricted funds and net receipts of £3,608 on restricted funds.

### **Reserves policy**

The charity's free reserves, at the year end were £32,243.

The Anchor Project will maintain cash reserves sufficient to pay all liabilities including redundancy pay should its operation cease. It will aim to maintain unrestricted cash balances equivalent to a minimum of 3 months, and a maximum of 6 months, of total budgeted expenditure.

Approved by the board of trustees on 14/6/2023

John Joyce (Trustee)

# **Anchor Project**

## **Independent examiner's report to the trustees of Anchor Project**

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31 December 2022, which are set out on pages 6 to 10.

### **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**

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.

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.

Rhys North ACA

15/6/2023

### **West Yorkshire Community Accountancy Service CIO**

Stringer House  
34 Lupton Street  
Leeds  
LS10 2QW

**Anchor Project**  
**Receipts and payments account**  
**for the year ended 31 December 2022**

	Notes	2022	2022	2022	2021
		Unrestricted	Restricted	Total	Total
		funds	funds	funds	funds
		£	£	£	£
<b>Receipts</b>					
Grants and donations	(2)	8,036	47,650	55,686	70,576
Lunch club subs		1,004	-	1,004	1,164
Sundry Income		289	-	289	200
Hosting fees		2,500	-	2,500	-
<b>Total receipts</b>		<u>11,829</u>	<u>47,650</u>	<u>59,479</u>	<u>71,940</u>
<b>Payments</b>					
Salaries and NI	(3)	10,781	33,037	43,818	46,909
Payroll charges		-	306	306	487
Office and church rent		3,000	2,800	5,800	5,200
Training and volunteers expenses		544	668	1,212	952
Office expenses		645	1,967	2,612	2,879
Insurance		-	881	881	960
Independent examination		510	-	510	510
Support and integration work		-	98	98	998
Lunch club expenses		1,143	180	1,323	1,461
Project expenses		224	3,786	4,010	1,639
Sundry expenses		316	-	316	734
Hardship fund		-	319	319	437
Legal and professional fees		-	-	-	3,160
<b>Total payments</b>		<u>17,163</u>	<u>44,042</u>	<u>61,205</u>	<u>66,326</u>
<b>Net receipts / (payments)</b>		<u>(5,334)</u>	<u>3,608</u>	<u>(1,726)</u>	<u>5,614</u>
<b>Fund balances brought forward</b>		<u>37,577</u>	<u>13,287</u>	<u>50,864</u>	<u>45,250</u>
<b>Fund balances carried forward</b>	(4)	<u>32,243</u>	<u>16,895</u>	<u>49,138</u>	<u>50,864</u>

**Anchor Project**  
**Statement of assets and liabilities**  
**as at 31 December 2022**

	2022	2022	2022	2021
	Unrestricted	Restricted	Total	Total
	£	£	£	£
<b>Cash funds</b>				
Cash at bank	32,193	16,895	49,088	50,715
Cash in hand	50	-	50	149
<b>Total cash funds</b>	<u>32,243</u>	<u>16,895</u>	<u>49,138</u>	<u>50,864</u>

<b>Debtors and prepayments</b>	2022
	£
Prepaid insurance	147
	<u>147</u>

**Assets retained for the charity's own use**  
Photocopier  
Laptop

<b>Liabilities</b>	2022
	£
Accruals - Independent examiner fee	792
	<u>792</u>

The financial statements were approved by the board of trustees on 14/6/2023

John Joyce (Trustee)

# **Anchor Project**

## **Notes to the accounts**

### **for the year ended 31 December 2022**

#### **1 Accounting policies**

##### **Basis of accounting**

The trustees have taken advantage of section 133 of the Charities Act 2011 and have prepared the accounts on a receipts and payments basis.

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

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

##### **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.

##### **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.

**Anchor Project**  
**Notes to the accounts continued**  
**for the year ended 31 December 2022**

<b>2 Grants and donations</b>	2022 Unrestricted funds £	2022 Restricted funds £	2022 Total funds £	2021 Total funds £
Bradford District Metropolitan Council (BDMC)	-	1,600	1,600	-
The Henry Smith Charity	-	35,000	35,000	30,000
Holy Trinity Combe Down	4,296	-	4,296	3,996
Artworks Creative Communities (ACC)	-	240	240	-
Leeds Community Foundation (LCF)	-	10,000	10,000	-
Yorkshire Dales Millennium Trust	-	600	600	500
Reaching Communities	-	-	-	28,921
Virgin Media O2 Together Fund	-	-	-	1,000
Other grants and donations	3,740	210	3,950	6,159
	<u>8,036</u>	<u>47,650</u>	<u>55,686</u>	<u>70,576</u>

<b>3 Staff costs and numbers</b>	2022 £	2021 £
Gross salaries	41,744	44,663
Social security costs	2,092	1,789
Employment allowance	(2,092)	(1,789)
Pensions	2,074	2,246
	<u>43,818</u>	<u>46,909</u>

The average number employees during the year was 3, being an average of 1.6 full time equivalent (2021: 3.8, 1.9 FTE). There were no employees with emoluments above £60,000.

<b>Defined contribution pension scheme</b>	2022 £	2021 £
Costs of the scheme to the charity for the year	2,074	2,246

<b>4 Restricted funds</b>	Balance b/f £	Incoming £	Outgoing £	Transfers £	Balance c/f £
Hardship Fund	450	210	319	-	341
BMDC Environment	263	-	263	-	-
Inter Faith fund	98	-	98	-	-
Reaching Communities	12,128	-	12,128	-	-
Yorkshire Dales Millenium Trust	348	600	948	-	-
LCF - The Bradford Fund	-	10,000	6,646	-	3,354
The Henry Smith Charity	-	35,000	23,400	-	11,600
BDMC Transformation Fund	-	1,600	-	-	1,600
ACC Refugee Week	-	240	240	-	-
	<u>13,287</u>	<u>47,650</u>	<u>44,042</u>	<u>-</u>	<u>16,895</u>

# Anchor Project

## Notes to the accounts continued

### for the year ended 31 December 2022

#### 4 Restricted funds continued

Fund name	Purpose of restriction
Hardship Fund	Fund supported by Wonderful Website and other donations.
BMDC Environment	Towards costs of environmental projects.
Inter Faith fund	Historical fund restricted for use in inter-faith work.
Reaching Communities	Towards costs of the project.
Yorkshire Dales Millenium Trust	Towards winter crafts and activities.
LCF - The Bradford Fund	To improve the charity's resilience.
The Henry Smith Charity	Towards three years' continuation funding of the running costs of an organisation providing support for people from disadvantaged communities
BDMC Transformation Fund	For consultant support - value planning, story telling and marketing.
ACC Refugee Week	Towards Refugee Week activities.

#### 5 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.

##### Other transactions with trustees or related parties

		2022	2021
		£	£
<b>Name of trustee</b>	<b>Relationship to</b>	<b>Description of transaction</b>	
The Parochial Church Council of Bradford Saint Clement	Has nomination rights for up to three trustees	Rent for use of office and church	
		5,800	5,200
		<u>5,800</u>	<u>5,200</u>

#### 6 Funds held as agent

	Balance b/f	Incoming	Outgoing	Balance c/f
	£	£	£	£
Young Ambassadors	915	-	282	633
	<u>915</u>	<u>-</u>	<u>282</u>	<u>633</u>

**ANCHOR PROJECT**

England & Wales - Charity number 1169265

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# Accounts

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# **Anchor Project**

Charity number 1169265

## **Annual Report and Financial Statements for the year ended 31 December 2021**



West Yorkshire Community Accounting Service

# **Anchor Project**

## **Annual Report and Financial Statements for the year ended 31 December 2021**

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**Prepared by West Yorkshire Community Accountancy Service CIO**

# **Anchor Project**

## **Trustees' report for the year ended 31 December 2021**

### **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:

<b>Name</b>	<b>Position</b>	<b>Dates</b>
John Joyce	Chair	
Sany Booshehri		
Rev Rosy Fairhurst		
Lucky Igharo		
Timothy Cole		
Becky Burch		Appointed 8 March 2021
<b>Charity number</b>	1169265	Registered in England and Wales
<b>Registered and principal address</b>	<b>Bankers</b>	
St Clement's Church	The Co-operative Bank Plc	
294A Barkerend Road	PO Box 250	
Bradford	Skelmersdale	
BD3 9DF	WN8 6WT	

### **Independent examiner**

Rhys North ACA

### **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) formed on 19 September 2016 and is governed by a foundation constitution.

### **Method of recruitment and appointment of trustees**

The trustees of the charity are appointed by a resolution passed at a properly convened meeting of the charity trustees.

# **Anchor Project**

## **Trustees' report (continued) for the year ended 31 December 2021**

### **Objectives and activities**

#### **The charity's objects**

The objects of the CIO are:

To develop the capacity and skills of the members of the socially and economically disadvantaged community of Bradford (the BD3 postcode area and neighbouring districts) in such a way that they are better able to identify, and help meet, their needs and to participate more fully in society.

To promote equality and diversity for the public benefit by promoting activities to foster understanding between people from diverse backgrounds in Bradford (the BD3 postcode area and neighbouring districts).

To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society in Bradford (the BD3 postcode area and neighbouring districts). For the purpose of this clause 'socially excluded' means being excluded from society, or part of society, as a result of being a member of a socially and economically deprived community.

#### **The charity's main activities**

The Anchor Project operates in a number of areas of work, environment, support and integration and English conversation, each with its own salaried worker.

This work is supported by the employment of a Co-ordinator and the renting of office space from St Clements's Church. The great majority of the Anchor Project's costs are met by grants, some given for specific purposes.

#### **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 advancement of education and the prevention or relief of poverty.

#### **Achievements and performance**

**Individuals:** Many of our achievements are experienced by individuals as they are enabled to face and resolve their various day-to-day challenges such as housing problems, immigration issues and health struggles, or are introduced to new and life-enhancing experiences. These small but significant successes continue week after week depending on what situations people are facing.

**Weekly groups** – During 2021 we adapted our support according to the changing situation and needs of the people around us. Throughout the pandemic we kept in meaningful contact with the majority of people who had accessed our services pre-Covid. When restrictions allowed, we worked hard to put the appropriate measures in place to keep people safe as they returned to meeting with others. We introduced a phased return to activities and are pleased to report that the majority of people have returned to the groups along with a significant number of new people. Our groups include: lunch club for elders, drop-in for asylum seekers and refugees, pre-school group, English conversation class, Women only basic English class.

**Garden Competition** – Once again we were able to hold our annual garden competition, providing a valuable space to celebrate beautiful local gardens. Entrants were invited to enjoy tea and cake outdoors to celebrate their achievements and award the prizes.

**Trips and Activities:** We organized trips to the local parks in the summer to encourage people to enjoy spending time outside. We were also able to hold various one-off sessions including children's yoga, lantern making, flower arranging and Christmas wreath making.

**Training** – over the year we have benefitted from a variety of training including: Race Awareness; Understanding and including the LGBT+ community; Community resiliency and Wellbeing in the workplace. All training helped us consider different views and experiences and more deeply understand the needs and responses of others.

# **Anchor Project**

## **Trustees' report (continued) for the year ended 31 December 2021**

### **Achievements and performance continued**

**Partnerships** – We have successfully worked with a range of different organisations enabling us to offer a greater wealth of opportunity and enhancing our provision. Organisations include: Blooming Buds, Horton Community Farm, KML, Bradford Food Bank, Refugee Action, Yorkshire Dales Millennium Trust, The Good Neighbour Project.

### **Financial review**

The net receipts for the year were £5,614, including net receipts of £4,279 on unrestricted funds and net receipts of £1,335 on restricted funds.

### **Reserves policy**

The charity's free reserves at the year end were £37,577 equivalent to seven months budgeted expenditure.

The Anchor Project will maintain cash reserves sufficient to pay all liabilities including redundancy pay should its operation cease. It will aim to maintain unrestricted cash balances equivalent to a minimum of 3 months, and a maximum of 6 months, of total budgeted expenditure.

Signed on behalf of the board of trustees on 9/8/2022

John Joyce (Trustee)

# **Anchor Project**

## **Independent examiner's report to the trustees of Anchor Project**

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31 December 2021, which are set out on pages 6 to 10.

### **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**

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 CIO as required by section 130 of the Act; or
- 2 the accounts do not accord with those records.

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.

Rhys North ACA

10/8/2022

### **West Yorkshire Community Accountancy Service CIO**

Stringer House  
34 Lupton Street  
Leeds  
LS10 2QW

**Anchor Project**  
**Receipts and payments account**  
**for the year ended 31 December 2021**

	Notes	2021 Unrestricted funds £	2021 Restricted funds £	2021 Total funds £	2020 Total funds £
<b>Receipts</b>					
Grants and donations	(2)	8,115	60,541	68,656	75,413
Regular giving		1,920	-	1,920	1,920
Lunch club subs		1,164	-	1,164	144
Sundry Income		200	-	200	-
<b>Total receipts</b>		<u>11,399</u>	<u>60,541</u>	<u>71,940</u>	<u>77,477</u>
<b>Payments</b>					
Salaries and NI	(3)	653	46,256	46,909	51,447
Payroll charges		-	487	487	652
Office and church rent		-	5,200	5,200	5,200
Training and volunteers expenses		180	772	952	1,192
Office expenses		303	2,576	2,879	4,656
Insurance		-	960	960	1,019
Independent examination		-	510	510	510
Environment work		14	1,157	1,171	465
Support and integration work		467	531	998	1,356
Lunch club expenses		1,461	-	1,461	145
Project expenses		190	278	468	479
Sundry expenses		692	42	734	998
Hardship fund		-	437	437	417
Legal and professional fees		3,160	-	3,160	-
<b>Total payments</b>		<u>7,120</u>	<u>59,206</u>	<u>66,326</u>	<u>68,536</u>
<b>Net income / (expenditure)</b>		4,279	1,335	5,614	8,941
<b>Fund balances brought forward</b>		<u>33,298</u>	<u>11,952</u>	<u>45,250</u>	<u>36,309</u>
<b>Fund balances carried forward</b>	(4)	<u>37,577</u>	<u>13,287</u>	<u>50,864</u>	<u>45,250</u>

# Anchor Project

## Statement of assets and liabilities as at 31 December 2021

	2021	2021	2021	2020
	Unrestricted	Restricted	Total	Total
	£	£	£	£
<b>Cash funds</b>				
Cash at bank	37,428	13,287	50,715	45,101
Cash in hand	149	-	149	149
<b>Total cash funds</b>	<u>37,577</u>	<u>13,287</u>	<u>50,864</u>	<u>45,250</u>
<b>Assets retained for the charity's own use, at cost</b>			£	
Photocopier			1,194	
Laptop			529	
			<u>1,723</u>	
<b>Liabilities</b>			£	
HMRC - PAYE/NI			268	
Independent examination			510	
			<u>778</u>	

The financial statements were approved by the board of trustees on 9/8/2022

John Joyce (Trustee)

# **Anchor Project**

## **Notes to the accounts continued**

### **for the year ended 31 December 2021**

#### **1 Accounting policies**

##### **Basis of accounting**

The trustees have taken advantage of section 133 of the Charities Act 2011 and have prepared the accounts on a receipts and payments basis.

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

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

##### **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.

##### **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.

# Anchor Project

## Notes to the accounts continued

### for the year ended 31 December 2021

2 Grants and donations	2021	2021	2021	2020
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Henry Smith	-	30,000	30,000	30,000
Reaching Communities	-	28,921	28,921	32,400
Virgin Media O2 Together Fund	-	1,000	1,000	-
Yorkshire Dales Millennium Trust	-	500	500	-
The Brelms Trust CIO	-	-	-	5,000
Speak English Radio	-	-	-	130
Holy Trinity Combe Down	3,996	-	3,996	3,996
Other grants and donations	4,119	120	4,239	3,887
	<u>8,115</u>	<u>60,541</u>	<u>68,656</u>	<u>75,413</u>

3 Staff costs and numbers	2021	2020
	£	£
Gross salaries	44,663	49,015
Social security costs	1,789	1,995
Employment allowance	(1,789)	(1,995)
Pensions	2,246	2,432
	<u>46,909</u>	<u>51,447</u>

The average number employees during the year was 3.8, being an average of 1.9 full time equivalent (2020: 4, 2.1 FTE). There were no employees with emoluments above £60,000.

Defined contribution pension scheme	2021	2020
	£	£
Costs of the scheme to the charity for the year	2,246	2,432

4 Restricted funds	Balance b/f	Incoming	Outgoing	Transfers	Balance c/f
	£	£	£	£	£
Hardship Fund	766	120	436	-	450
Bradford MDC	553	-	290	-	263
Henry Smith Charity	3,014	30,000	33,014	-	-
Inter Faith fund	98	-	-	-	98
Reaching Communities	7,521	28,921	24,314	-	12,128
Yorkshire Dales Millenium Trust	-	500	152	-	348
Virgin Media O2 Together Fund	-	1,000	1,000	-	-
	<u>11,952</u>	<u>60,541</u>	<u>59,206</u>	<u>-</u>	<u>13,287</u>

Fund name	Purpose of restriction
Hardship Fund	Fund supported by Wonderful Website and other donations.
Bradford MDC	Towards costs of Environmental Projects.
Henry Smith Charity	Towards costs of the project.
Inter Faith fund	Historical fund restricted for use in inter-faith work.
Reaching Communities	Towards costs of the project.
Yorkshire Dales Millenium Trust	Towards winter crafts and activities.
Virgin Media O2 Together Fund	Towards cost of the garden competition.

**Anchor Project**  
**Notes to the accounts continued**  
**for the year ended 31 December 2021**

**5 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.

**Other related party transactions**

**Other transactions with trustees or related parties**

			2021 £	2020 £
<b>Name of trustee or related party</b>	<b>Relationship to charity</b>	<b>Description of transaction</b>		
The Parochial Church Council of Bradford Saint Clement	Has nomination rights for up to three trustees	Rent for use of office and church	5,200	5,200
			<u>5,200</u>	<u>5,200</u>

**6 Funds held as agent**

	Balance b/f £	Incoming £	Outgoing £	Balance c/f £
Young Ambassadors	-	1,025	110	915
	<u>-</u>	<u>1,025</u>	<u>110</u>	<u>915</u>

**ANCHOR PROJECT**

England & Wales - Charity number 1169265

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# Accounts

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# **Anchor Project**

Charity number 1169265

## **Annual Report and Financial Statements** **for the year ended 31 December 2020**



West Yorkshire Community Accounting Service

# **Anchor Project**

## **Annual Report and Financial Statements for the year ended 31 December 2020**

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**Prepared by West Yorkshire Community Accounting Service**

# **Anchor Project**

## **Trustees' report for the year ended 31 December 2020**

### **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:

<b>Name</b>	<b>Position</b>	<b>Dates</b>
John Joyce	Chair	
Gillian Tayo		Resigned 8 October 2020
Sany Booshehri		
Rev Rosy Fairhurst		
Lucky Igharo		
Timothy Cole		Appointed 1 March 2020
Becky Burch		Appointed 8 March 2021

### **Charity number**

The Charitable Incorporated Organisation (CIO) was registered with the Charity Commission for England and Wales, number 1169265, on 19 September 2016.

### **Principal address**

St Clement's Church  
294A Barkerend Road  
Bradford  
BD3 9DF

### **Bankers**

The Co-operative Bank Plc  
PO Box 250  
Skelmersdale  
WN8 6WT

### **Independent examiner**

Rhys North ACA

### **West Yorkshire Community Accounting Service**

Stringer House  
34 Lupton Street  
Leeds  
LS10 2QW

### **Structure, governance and management**

The charity is a Charitable Incorporated Organisation (CIO) formed on 19 September 2016.

### **Method of recruitment and appointment of trustees**

The trustees of the charity are appointed by a resolution passed at a properly convened meeting of the charity trustees.

# **Anchor Project**

## **Trustees' report (continued) for the year ended 31 December 2020**

### **Objectives and activities**

#### **The charity's objects**

The objects of the CIO are:

To develop the capacity and skills of the members of the socially and economically disadvantaged community of Bradford (the BD3 postcode area and neighbouring districts) in such a way that they are better able to identify, and help meet, their needs and to participate more fully in society.

To promote equality and diversity for the public benefit by promoting activities to foster understanding between people from diverse backgrounds in Bradford (the BD3 postcode area and neighbouring districts).

To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society in Bradford (the BD3 postcode area and neighbouring districts). For the purpose of this clause 'socially excluded' means being excluded from society, or part of society, as a result of being a member of a socially and economically deprived community.

#### **The charity's main activities**

The Anchor Project operates in a number of areas of work, environment, support and integration and English conversation, each with its own salaried worker.

This work is supported by the employment of a Co-ordinator and the renting of office space from St Clements's Church. The great majority of the Anchor Project's costs are met by grants, some given for specific purposes.

#### **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 advancement of education and the prevention or relief of poverty.

#### **Achievements and performance**

The Anchor Project has had another successful year supporting many people, a number of whom find themselves on the margins due to their race, faith, gender, economic and/or immigration status.

Of course we have all faced many challenges due to the pandemic. As a result, in March 2020, the Anchor Project swapped to remote working and dealing with the immediate fall out of the lockdown. We phoned service users and volunteers, making sure people understood guidelines, had access to food, arranged shopping and school food vouchers, and sourced and delivered activity and planting packs to households. Our English classes moved to being online, complimented with worksheets and phone calls to practice speaking. We also worked in partnership with other organisations to enable asylum seekers and refugees to get online access.

As restrictions changed, we were able to organise collection days, inviting people (mainly asylum seekers and refugees) to come and collect items from our clothes bank as well as other extras including toiletries, food, toys, sanitary products and face masks.

In direct response to feedback received, we started a weekly hot meal delivery service for the older people we support. The Anchor Project already had a focus on helping people access the outdoors – this has been particularly significant this year. We have been able to support people who struggled to get out by themselves by offering walks either on a one-to-one basis or in small groups.

# **Anchor Project**

## **Trustees' report (continued) for the year ended 31 December 2020**

### **Financial review**

The net receipts for the year were £8,941, including net receipts of £7,276 on unrestricted funds and net receipts of £1,665 on restricted funds, after transfers.

### **Reserves policy**

The charity's free reserves at the year end were £33,298 equivalent to nearly six months budgeted

The Anchor Project will maintain cash reserves sufficient to pay all liabilities including redundancy pay should its operation cease. It will aim to maintain unrestricted cash balances equivalent to a minimum of 3 months, and a maximum of 6 months, unrestricted expenditure.

Signed on behalf of the board of trustees on 24/05/2021

John Joyce (Trustee)

# **Anchor Project**

## **Independent examiner's report to the trustees of Anchor Project Charitable Incorporated Organisation ('the CIO')**

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31 December 2020, which are set out on pages 6 to 10.

### **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**

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 CIO as required by section 130 of the Act; or
- 2 the accounts do not accord with those records.

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.

Rhys North ACA

26/05/2021

### **West Yorkshire Community Accounting Service**

Stringer House  
34 Lupton Street  
Leeds  
LS10 2QW

**Anchor Project**  
**Receipts and payments account**  
**for the year ended 31 December 2020**

	Notes	2020 Unrestricted funds £	2020 Restricted funds £	2020 Total funds £	2019 Total funds £
<b>Receipts</b>					
Grants and donations	(2)	7,833	67,580	75,413	75,688
Regular giving		1,920	-	1,920	1,950
Lunch Club Subs		144	-	144	1,528
Sundry income		-	-	-	360
<b>Total receipts</b>		<b>9,897</b>	<b>67,580</b>	<b>77,477</b>	<b>79,526</b>
<b>Payments</b>					
Salaries and NI	(3)	1,838	49,609	51,447	48,817
Payroll charges		-	652	652	503
Office and church rent		-	5,200	5,200	5,200
Training and volunteers expenses		-	1,192	1,192	1,339
Office expenses		-	4,656	4,656	6,303
Insurance		-	1,019	1,019	938
Independent examination		-	510	510	480
Environment work		-	465	465	1,999
Support and integration work		-	1,356	1,356	2,283
Lunch Club expenses		145	-	145	1,619
Project expenses		100	379	479	1,423
Sundry expenses		133	1,282	1,415	1,520
<b>Total payments</b>		<b>2,216</b>	<b>66,320</b>	<b>68,536</b>	<b>72,424</b>
<b>Net receipts / (payments)</b>		<b>7,681</b>	<b>1,260</b>	<b>8,941</b>	<b>7,102</b>
Transfers between funds		(405)	405	-	-
<b>Net movement in funds after transfers</b>		<b>7,276</b>	<b>1,665</b>	<b>8,941</b>	<b>7,102</b>
<b>Fund balances brought forward</b>		<b>26,022</b>	<b>10,287</b>	<b>36,309</b>	<b>29,207</b>
<b>Fund balances carried forward</b>	(4)	<b>33,298</b>	<b>11,952</b>	<b>45,250</b>	<b>36,309</b>

## Anchor Project

### Statement of assets and liabilities as at 31 December 2020

	2020	2020	2020	2019
	Unrestricted	Restricted	Total	Total
	£	£	£	£
<b>Cash funds</b>				
Cash at bank	33,248	11,853	45,101	35,854
Cash in hand	50	99	149	455
<b>Total cash funds</b>	<u>33,298</u>	<u>11,952</u>	<u>45,250</u>	<u>36,309</u>

#### Assets retained for the charity's own use, at cost

Photocopier	£
Laptop	1,194
	529
	<u>1,723</u>

#### Liabilities

Independent examination	£
Reflective Practice sessions	510
	80
	<u>590</u>

#### Approval of the accounts

The financial statements were approved by the board of trustees on 24/05/2021

John Joyce (Trustee)

# **Anchor Project**

## **Notes to the accounts**

### **for the year ended 31 December 2020**

#### **1 Accounting policies**

##### **Basis of accounting**

The trustees have taken advantage of section 133 of the Charities Act 2011 and have prepared the accounts on a receipts and payments basis.

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

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

##### **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.

##### **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.

**Anchor Project**  
**Notes to the accounts continued**  
**for the year ended 31 December 2020**

2 Grants and donations	2020	2020	2020	2019
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Controlling Migration Fund	-	-	-	5,350
Henry Smith	-	30,000	30,000	30,000
Reaching Communities	-	32,400	32,400	32,100
The Brelms Trust CIO	-	5,000	5,000	-
Speak English Radio	-	130	130	-
Holy Trinity Combe Down	3,996	-	3,996	3,996
Other grants and donations	3,837	50	3,887	4,242
	<u>7,833</u>	<u>67,580</u>	<u>75,413</u>	<u>75,688</u>

3 Staff costs and numbers	2020	2019
	£	£
Gross salaries	49,015	46,619
Social security costs	1,995	1,832
Employment allowance	(1,995)	(1,832)
Pensions	2,432	2,198
	<u>51,447</u>	<u>48,817</u>

The average number employees during the year was 4, being an average of 2.1 full time equivalent (2019: 4, 2.2 FTE). There were no employees with emoluments above £60,000.

Defined contribution pension scheme	2020	2019
	£	£
Costs of the scheme to the charity for the year	2,432	2,198
Amount of any contributions outstanding at the year end	-	-
Amount of any contributions prepaid at the year end	-	-

4 Restricted funds	Balance b/f	Incoming	Outgoing	Transfers	Balance c/f
	£	£	£	£	£
Asylum Seekers Drop in Fund	983	50	349	82	766
Bradford MDC and Co-op Fund	553	-	-	-	553
Controlling Migration Fund	2,500	-	2,500	-	-
Henry Smith Charity	2,256	30,000	29,565	323	3,014
Inter Faith fund	98	-	-	-	98
Reaching Communities	3,897	32,400	28,776	-	7,521
The Brelms Trust CIO	-	5,000	5,000	-	-
Speak English Radio	-	130	130	-	-
	<u>10,287</u>	<u>67,580</u>	<u>66,320</u>	<u>405</u>	<u>11,952</u>

For fund purposes see next page.

# Anchor Project

## Notes to the accounts continued

### for the year ended 31 December 2020

#### 4 Restricted funds continued

Fund name	Purpose of restriction
Asylum Seekers Drop in Fund	Fund supported by Wonderful Website and other donations.
Bradford MDC and Co-op Fund	Towards costs of Environmental Projects.
Controlling Migration Fund	Towards cost of drop-in for asylum seekers and refugees.
Henry Smith Charity	Towards costs of the project.
Inter Faith fund	Historical fund restricted for use in inter-faith work.
Reaching Communities	Towards costs of the project.
The Brelms Trust CIO	Towards costs of the Project Co-ordinator.
Speak English Radio	To contribute towards the cost of a tablet computer.

The transfers relate to petty cash transactions in 2019 that had previously been allocated to unrestricted funds.

#### 5 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.

##### Other related party transactions

Other transactions with trustees or related parties			2020	2019
			£	£
Name of trustee or related party	Relationship to charity	Description of transaction		
The Parochial Church Council of St Clements Church	Has nomination rights for up to three trustees	Rent for use of office and church	5,200	5,200
			5,200	5,200