



Trustees' Annual Report for the period

From 1st January 2025 Period start date, to 31st December 2025 Period end date

Charity name: Hands Together Ludlow

Charity registration number: 1171979

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of those in need by reason of youth, old age, ill health, loneliness, dysfunctional relationships, disability, or financial hardship who are living in Ludlow and surrounding villages.
Summary of the main activities in relation to those purposes for the public benefit, in particular the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	We support our communities through: <ul style="list-style-type: none">• The provision, largely through community volunteers, of direct services, resources and activities to individuals and families in need• Working alongside local agencies to help develop and implement local plans.• Working in partnership with a range of organisations and facilitating networking. Operationally, many of our activities depend on joint working (for example, surplus food collection)• Supporting other organisations through sharing of good practice and facilitating activities
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have been provided with the Charity Commission Public Benefit guidelines and are reminded of them at the beginning of each Board meeting

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making.	Para 1.38	Not applicable
Policy on social investment including program related investment.	Para 1.38	Not applicable

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<ul style="list-style-type: none"> • A total of 417 beneficiaries were engaged, across 4633 engagements and 1388 sessions, reducing loneliness and isolation and supporting vulnerable people in the community. • 203 new individuals were engaged • 96 Community Lunches served (1386 meals) • 19 Company at Christmas meals plus deliveries and takeaways. • 314 Befriending sessions (22 individuals) • 754 Social Space visits • 12 individuals attended Mindful Colouring • 51 individuals had subsidised transport to HTL events (return trips) • 241 Men's Shed sessions (684 attendances) • 12 Good Grief Café sessions (181 attendances) • 8 Fibromyalgia support sessions • 14 healthy eating sessions (27 attendances) • 53 Walks for All (40 individuals) • 171 individuals signposted to other provision. • 23 Digital Inclusion sessions (18 attendees) • 18 Pride of Place sessions (199 volunteer hours) • 5026 Community Fridge visits by 2877 individuals resulting in 3541.9 kg of food saved from landfill. • 8536.06 volunteer hours given, with a social worth value of £137174.47

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set.	Para 1.41	Performance against the business plan is monitored and reported on quarterly at trustee meetings.
Performance of fundraising activities against objectives set.	Para 1.41	Fundraising activities reflect the priorities established in the business plan in order to facilitate service delivery. Fundraising has been sufficient to meet those priorities.

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity's financial position is healthy but requires continuous fundraising for a sustainable future. The finance subcommittee meets as part of the monthly Executive meetings. A separate statement of accounts is submitted.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The trustee board has agreed a policy of holding unrestricted reserves equivalent to 6 months' worth of operating costs. This is to cover limited periods of unexpected loss of funding and any unforeseen losses or wind-up costs.
Amount of reserves held	Para 1.22	6 months' worth of operating costs in 2025 was £108,833 HTL is carrying forward £232,839 of unrestricted funds (excluding designated funds), equivalent to 12.8 months of operating costs at 2025 budget figures.
Reasons for holding zero reserves	Para 1.22	Not applicable
Details of fund materially in deficit	Para 1.24	Not applicable
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Not applicable

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	There are three pillars to HTLs fundraising strategy. 1. Major funding organisations, such as the National Lottery 2. Local grants and trusts 3. Individual donors
Investment policy and objectives including any social investment policy adopted.	Para 1.46	HTL has an investment account. This is in order to further secure the future viability of the charity.
A description of the principal risks facing the charity	Para 1.46	Risks to the charity are detailed in the organisational risk log
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (Trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation
Trustee selection methods including details of any constitutional provisions e.g., election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are re-appointed on a rotating basis at the AGM. Trustees may be appointed by the governing body, and a selection process is in place

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees.	Para 1.51	A trustee induction policy has been developed and implemented. A regular trustee skills audit identifies gaps in knowledge and training needs.
The charity's organisational structure and any wider network with which the charity works.	Para 1.51	HTL is led by volunteer trustees and managed by a Chief Operating Officer. Currently there are 9 (maximum 12) trustees. Service delivery is by volunteers and a small group of staff. The charity is not part of any umbrella organisation.
Relationship with any related parties	Para 1.51	A contract with Shropshire Council to deliver activity funded by the UK Shared Prosperity Fund is in place until December 2025
Other		

Reference and Administrative details

Charity name	Hands Together Ludlow
Other name the charity uses	HTL
Registered charity number	1171979
Charity's principal address	15 Lower Galdeford Ludlow SY8 1RU

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Sue Chantler	Chair		
2	Mike Beazley	Treasurer		
3	Chris Deaves			
4	Janna Vigar		Stood down 15/07/25	
5	Helen Rooker			
6	Nicholas Young			
7	Marc Gaunt			
8	Rob Jenkins			
9	Graham Cheshire		Coopted during 2024, elected at AGM on 15/05/2025	
10	Julia Evans		Coopted during 2024, elected at AGM on 15/05/2025	

Corporate trustees – names of the directors at the date the report was approved.

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others.

Description of the assets held in this capacity.	None
Name and objects of the charity on whose behalf the assets are held and how this fall within the custodian charity's objects.	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	SUSAN CHARNOCK	
Position (eg Secretary, Chair, etc)	CHAIR	
Date	21/4/26	

Independent examiner's report to the trustees of Hands Together Ludlow Charitable Incorporated Organisation ('the CIO')

I report to the trustees on my examination of the accounts of the CIO for the year ended 31 December 2025.

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 carried out under section 145 of the Act and 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.

Signed:



Name: Alan Layng

Address: The Reader's House, Church Walk, Ludlow SY8 1AL

Date: 13th March 2026

Hands Together Ludlow, Registered Charity No 1171979

Accounts for the Year Ended 31 December 2025

Statement of Financial Activities

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies	49,415	-	-	-	49,415	53,140
Income from charitable activities	38,008	67,000	133,602	-	238,610	226,711
Other trading activities (1)	-	-	-	-	-	1,633
Investments (2)	-	-	-	-	-	-
Other income	-	-	-	-	-	-
Total income	87,423	67,000	133,602	-	288,025	281,485
Expenditure on:						
Raising funds	2,468	126	62	-	2,656	333
Expenditure on charitable activities (3)	18,934	47,054	127,010	-	192,999	183,052
Other expenditure	5,182	14,567	3,450	-	23,200	29,701
Total expenditure	26,584	61,748	130,522	-	218,855	213,087
Net income / (expenditure) resources before transfer	60,839	5,251	3,079	-	69,170	68,398
Transfers						
Gross transfers between funds - in	-	-	-	-	-	440
Gross transfers between funds - out	-	-	-	-	-	(440)
Other recognised gains / losses						
Gains/losses on investment assets (2)	(1,112)	-	-	-	(1,112)	1,060
Gains on revaluation, fixed assets, charity's own use (5)	-	-	-	-	-	3,231
Net movement in funds	59,727	5,251	3,079	-	68,058	72,690

Reconciliation of funds

Total funds brought forward	172,330	20,899	16,472	- 209,703	137,012
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Total funds carried forward	232,058	26,151	19,552	- 277,761	209,703
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Represented by**Unrestricted**

General Fund (4)	232,058	-	-	- 232,058	172,330
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Designated

Garfield Weston	-	20,000	-	- 20,000	-
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Hall Garth Settlement	-	-	-	- -	4,844
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Ludlow Hospital League Of Friends	-	6,151	-	- 6,151	11,055
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The Screwfix Foundation	-	-	-	- -	5,000
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Restricted

Ludlow Men's Sheds	-	-	5,434	- 5,434	2,755
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National Lottery Grant	-	-	14,118	- 14,118	13,716
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Balance Sheet

Class and code	Description	As at 31/12/2025	As at 31/12/2024
Fixed assets			
F01	Fixed Assets (5)	5,759	6,207
F03	COIF Charities Ethical Investment (2)	49,948	51,060
	Total Fixed assets	55,708	57,268
Current assets			
A01	Barclays Community Account	-	-
A02	Petty Cash Men's Sheds	10	26
A03	Petty Cash Office	24	5
A04	Debtors	-	-
A07	Petty cash food	-	6
A08	Lloyds Bank Business Account	101,568	33,122
A09	Lloyds Bank 32 day notice deposit account	103,531	101,394
Z05	Accounts Receivable (6)	16,917	17,878
	Total Current assets	222,053	152,435
	Net Asset surplus (deficit)	277,761	209,703
Reserves			
	Excess/(deficit) to date	69,170	95,439
Z01	Starting balances	209,703	109,971
Z02	Gains/(losses) on investment assets	(1,112)	1,060
Z03	Gains/(losses) on revaluation of fixed assets	-	3,231
	Total Reserves	277,761	209,703
	Represented by Funds		
	General (Unrestricted) (4)	232,058	172,330
	Designated	26,151	20,899
	Restricted	19,552	16,472
	Total	277,761	209,703

Statement of Assets and Liabilities

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Investments						
F03: COIF Charities Ethical Investment (2)	49,948	-	-	-	49,948	51,060
Total	49,948	-	-	-	49,948	51,060
Fixed Asset - Tangible Assets						
F01: Fixed Assets (5)	2,528	3,231	-	-	5,759	6,207
Total	2,528	3,231	-	-	5,759	6,207
Current Asset - Cash At Bank And In Hand						
A02: Petty Cash Men's Sheds	-	-	10	-	10	26
A03: Petty Cash Office	24	-	-	-	24	5
A07: Petty cash food	-	-	-	-	-	6
A08: Lloyds Bank Business Account	76,024	22,919	2,624	-	101,568	33,122
A09: Lloyds Bank 32 day notice deposit account	103,531	-	-	-	103,531	101,394
Total	179,581	22,919	2,634	-	205,135	134,556
Current Asset - Debtors						
Z05: Accounts Receivable (6)	-	-	16,917	-	16,917	17,878
Total	-	-	16,917	-	16,917	17,878
Net total assets	232,058	26,151	19,552	-	277,761	209,703
Represented by						
General (Unrestricted)	232,058	-	-	-	232,058	172,330
Designated - Garfield	-	20,000	-	-	20,000	-
Designated - Hall Garth	-	-	-	-	-	4,844
Designated - League of Friends	-	6,151	-	-	6,151	11,055
Designated - Screwfix	-	-	-	-	-	5,000
Restricted - Lottery	-	-	14,118	-	14,118	13,716
Restricted - Men's Sheds	-	-	5,434	-	5,434	2,755
Total	232,058	26,151	19,552	-	277,761	209,703

Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
INCOME AND ENDOWMENTS FROM:						
Donations and legacies						
101 - Private donations and SOs	16,808	-	-	-	16,808	31,132
102 - Organisational donations	19,511	-	-	-	19,511	13,688
105 - Gift Aid	3,462	-	-	-	3,462	6,740
106 - Other unrestricted income	9,633	-	-	-	9,633	1,579
Donations and legacies Totals	49,415	-	-	-	49,415	53,140
Income from charitable activities						
201 - National Lottery Grant (4)	-	-	67,489	-	67,489	63,706
203 - Hall Garth Settlement	-	20,000	-	-	20,000	20,000
204 - Millichope Foundation	-	3,000	-	-	3,000	3,000
210 - Garfield Weston	-	20,000	-	-	20,000	20,000
211 - Ludlow Men's Sheds	-	-	6,624	-	6,624	4,333
214 - Other Restricted Grants	-	-	-	-	-	3,560
217 - Community Food Hub	14,239	-	-	-	14,239	15,024
221 - Winter Support Services	-	-	-	-	-	930
222 - UK Shared Prosperity Fund (4, 6)	549	-	59,487	-	60,037	49,156
223 - Heart of England Community Foundation	-	-	-	-	-	27,000
224 - Ludlow Hospital League of Friends	-	20,000	-	-	20,000	15,000
225 - The Screwfix Foundation	-	-	-	-	-	5,000
226 - Shropshire Council Housing Rough Sleeper Work	-	4,000	-	-	4,000	-
227 - The Big Event 2025	23,219	-	-	-	23,219	-
Income from charitable activities Totals	38,008	67,000	133,602	-	238,610	226,711
Other trading activities (1)						
301 - Lunch clubs and meals income	-	-	-	-	-	190

302 - Men's Shed trading income	-	-	-	-	-	1,443
Other trading activities Totals	-	-	-	-	-	1,633
Income and endowments Grand totals	87,423	67,000	133,602	-	288,025	281,485

EXPENDITURE ON:

Raising funds

E101 - Just Giving fees	90	126	-	-	216	216
E102 - The Big Event	2,305	-	62	-	2,367	-
E103 - Website/Social Media	-	-	-	-	-	9
E104 - Other fundraising and Friends Events	73	-	-	-	73	108
Raising funds Totals	2,468	126	62	-	2,656	333

Expenditure on charitable activities (3)

E201 - Salaries	7,213	34,577	84,238	-	126,029	119,861
E202 - National Insurance	5,962	8,135	19,419	-	33,517	28,013
E203 - Pensions	1,027	2,586	6,347	-	9,961	7,445
E204 - Volunteer Recruitment	156	13	301	-	470	-
E205 - Payroll costs	229	350	117	-	696	848
E206 - Recruitment	495	-	-	-	495	255
E207 - Staff expenses	14	57	354	-	425	329
E208 - Volunteer expenses	-	83	2,126	-	2,210	2,541
E209 - HR support costs	936	936	-	-	1,872	936
E210 - Staff Training	-	-	681	-	681	778
E211 - Apprentice Levy	-	61	-	-	61	-
E212 - Office Equipment costs	98	-	-	-	98	189
E213 - Food project costs: Lunch, Fridge, Space	41	54	5,679	-	5,775	6,780
E214 - Men's Sheds costs	-	-	1,575	-	1,575	2,268
E215 - Bank Charges and Accountancy software	436	90	-	-	526	360
E216 - Hardship Fund	310	-	-	-	310	1,530
E217 - Marketing and outside printing	2	-	3,274	-	3,276	4,418
E218 - Good Start Together	-	-	-	-	-	40
E219 - Community Hub Equipment and Resources	1,902	108	1,084	-	3,095	294

E220 - Befriending	-	-	-	-	-	182
E221 - Subsidised transport costs	-	-	-	-	-	125
E223 - Good Grief Cafe	-	-	-	-	-	34
E225 - Summer Lunch Club	-	-	-	-	-	1,274
E226 - Other Project costs inc Room Hire	110	-	7	-	117	920
E227 - Networking Activity	-	-	38	-	38	125
E228 - Volunteer Training	-	-	1,764	-	1,764	3,497
Expenditure on charitable activities Totals	18,934	47,054	127,010	-	192,999	183,052
Other expenditure						
E301 - Governance costs	3	47	-	-	50	100
E302 - Office Supplies and Stationary	281	91	50	-	423	1,144
E303 - Telephone costs inc Mobiles	769	1,101	-	-	1,871	1,079
E304 - IT costs	33	-	-	-	33	-
E305 - Insurance	-	1,322	-	-	1,322	901
E306 - Other costs	114	-	-	-	114	325
E307 - Rent for premises (8)	1,700	4,250	3,400	-	9,350	11,050
E308 – Utilities (8)	1,059	2,754	-	-	3,814	9,422
E310 - Property Maintenance (8)	-	5,000	-	-	5,000	4,627
E312 - Meeting costs and AGM	48	-	-	-	48	60
E313 - Depreciation of fixed assets (5)	1,172	-	-	-	1,172	992
Other expenditure Totals	5,182	14,567	3,450	-	23,200	29,701
Expenditure Grand totals	26,584	61,748	130,522	-	218,855	213,087

Notes to the Accounts

1. Trading Income – None of the Charity's income in 2025 was from trading. All income was from donations, grants, legacies and charitable activities.
2. Investments – The Charity has agreed an ethical investment policy and has invested in the CCLA's COIF Ethical Investment Fund.
3. Charitable Activities – 88% of the Charity's expenditure was on charitable activities.
4. Reserves Policy – The Charity's reserves policy is to hold in reserve in the General Fund unrestricted funding sufficient to cover six months of planned expenditure. Based on the total expenditure in 2025 of £218K, the reserve should be a minimum of £109K, but expenditure is predicted to rise in 2026 due to additional staff and premises costs, so the planned reserve for 2026 is £150K. In addition two major funding streams finish in 2026 (UK SPF and National Lottery). The carried forward unrestricted reserves at the start of 2026 amount to £232K.
5. Fixed Assets – Grouped office, Men's Shed and catering equipment, depreciated at 25% p.a.
6. Accounts Receivable – Payments due from the UK Shared Prosperity Fund for charitable activities carried out in 2025.
7. Staff Costs – Staff costs amounted to £121K in 2025. This represents 77% of all expenditure. The average number of staff was 5. The number of staff at the end of the year was 5. All members of staff were paid less than £40K.
8. Building Costs – Building costs increased substantially in 2023 due to the taking on of the lease for the Lower Galdeford building. Building costs remain significant at £18K, 8% of expenditure in 2025.



M G Beazley MBE MA CDipAF(ACCA), Hon Treasurer

17 February 2026

Independent examiner's report to the trustees of Hands Together Ludlow Charitable Incorporated Organisation ('the CIO')

I report to the trustees on my examination of the accounts of the CIO for the year ended 31 December 2025.

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 carried out under section 145 of the Act and 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.

Signed:



Name: Alan Layng

Address: The Reader's House, Church Walk, Ludlow SY8 1AL

Date: 13th March 2026

Hands Together Ludlow, Registered Charity No 1171979

Accounts for the Year Ended 31 December 2025

Statement of Financial Activities

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies	49,415	-	-	-	49,415	53,140
Income from charitable activities	38,008	67,000	133,602	-	238,610	226,711
Other trading activities (1)	-	-	-	-	-	1,633
Investments (2)	-	-	-	-	-	-
Other income	-	-	-	-	-	-
Total income	87,423	67,000	133,602	-	288,025	281,485
Expenditure on:						
Raising funds	2,468	126	62	-	2,656	333
Expenditure on charitable activities (3)	18,934	47,054	127,010	-	192,999	183,052
Other expenditure	5,182	14,567	3,450	-	23,200	29,701
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Net income / (expenditure) resources before transfer	60,839	5,251	3,079	-	69,170	68,398
Transfers						
Gross transfers between funds - in	-	-	-	-	-	440
Gross transfers between funds - out	-	-	-	-	-	(440)
Other recognised gains / losses						
Gains/losses on investment assets (2)	(1,112)	-	-	-	(1,112)	1,060
Gains on revaluation, fixed assets, charity's own use (5)	-	-	-	-	-	3,231
Net movement in funds	59,727	5,251	3,079	-	68,058	72,690

Reconciliation of funds

Total funds brought forward	172,330	20,899	16,472	- 209,703	137,012
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Total funds carried forward	232,058	26,151	19,552	- 277,761	209,703
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Represented by**Unrestricted**

General Fund (4)	232,058	-	-	- 232,058	172,330
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Designated

Garfield Weston	-	20,000	-	- 20,000	-
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Hall Garth Settlement	-	-	-	- -	4,844
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Ludlow Hospital League Of Friends	-	6,151	-	- 6,151	11,055
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The Screwfix Foundation	-	-	-	- -	5,000
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Restricted

Ludlow Men's Sheds	-	-	5,434	- 5,434	2,755
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National Lottery Grant	-	-	14,118	- 14,118	13,716
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Balance Sheet

Class and code	Description	As at 31/12/2025	As at 31/12/2024
Fixed assets			
F01	Fixed Assets (5)	5,759	6,207
F03	COIF Charities Ethical Investment (2)	49,948	51,060
	Total Fixed assets	55,708	57,268
Current assets			
A01	Barclays Community Account	-	-
A02	Petty Cash Men's Sheds	10	26
A03	Petty Cash Office	24	5
A04	Debtors	-	-
A07	Petty cash food	-	6
A08	Lloyds Bank Business Account	101,568	33,122
A09	Lloyds Bank 32 day notice deposit account	103,531	101,394
Z05	Accounts Receivable (6)	16,917	17,878
	Total Current assets	222,053	152,435
	Net Asset surplus (deficit)	277,761	209,703
Reserves			
	Excess/(deficit) to date	69,170	95,439
Z01	Starting balances	209,703	109,971
Z02	Gains/(losses) on investment assets	(1,112)	1,060
Z03	Gains/(losses) on revaluation of fixed assets	-	3,231
	Total Reserves	277,761	209,703
Represented by Funds			
	General (Unrestricted) (4)	232,058	172,330
	Designated	26,151	20,899
	Restricted	19,552	16,472
	Total	277,761	209,703

Statement of Assets and Liabilities

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Investments						
F03: COIF Charities Ethical Investment (2)	49,948	-	-	-	49,948	51,060
Total	49,948	-	-	-	49,948	51,060
Fixed Asset - Tangible Assets						
F01: Fixed Assets (5)	2,528	3,231	-	-	5,759	6,207
Total	2,528	3,231	-	-	5,759	6,207
Current Asset - Cash At Bank And In Hand						
A02: Petty Cash Men's Sheds	-	-	10	-	10	26
A03: Petty Cash Office	24	-	-	-	24	5
A07: Petty cash food	-	-	-	-	-	6
A08: Lloyds Bank Business Account	76,024	22,919	2,624	-	101,568	33,122
A09: Lloyds Bank 32 day notice deposit account	103,531	-	-	-	103,531	101,394
Total	179,581	22,919	2,634	-	205,135	134,556
Current Asset - Debtors						
Z05: Accounts Receivable (6)	-	-	16,917	-	16,917	17,878
Total	-	-	16,917	-	16,917	17,878
Net total assets	232,058	26,151	19,552	-	277,761	209,703
Represented by						
General (Unrestricted)	232,058	-	-	-	232,058	172,330
Designated - Garfield	-	20,000	-	-	20,000	-
Designated - Hall Garth	-	-	-	-	-	4,844
Designated - League of Friends	-	6,151	-	-	6,151	11,055
Designated - Screwfix	-	-	-	-	-	5,000
Restricted - Lottery	-	-	14,118	-	14,118	13,716
Restricted - Men's Sheds	-	-	5,434	-	5,434	2,755
Total	232,058	26,151	19,552	-	277,761	209,703

Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
INCOME AND ENDOWMENTS FROM:						
Donations and legacies						
101 - Private donations and SOs	16,808	-	-	-	16,808	31,132
102 - Organisational donations	19,511	-	-	-	19,511	13,688
105 - Gift Aid	3,462	-	-	-	3,462	6,740
106 - Other unrestricted income	9,633	-	-	-	9,633	1,579
Donations and legacies Totals	49,415	-	-	-	49,415	53,140
Income from charitable activities						
201 - National Lottery Grant (4)	-	-	67,489	-	67,489	63,706
203 - Hall Garth Settlement	-	20,000	-	-	20,000	20,000
204 - Millichope Foundation	-	3,000	-	-	3,000	3,000
210 - Garfield Weston	-	20,000	-	-	20,000	20,000
211 - Ludlow Men's Sheds	-	-	6,624	-	6,624	4,333
214 - Other Restricted Grants	-	-	-	-	-	3,560
217 - Community Food Hub	14,239	-	-	-	14,239	15,024
221 - Winter Support Services	-	-	-	-	-	930
222 - UK Shared Prosperity Fund (4, 6)	549	-	59,487	-	60,037	49,156
223 - Heart of England Community Foundation	-	-	-	-	-	27,000
224 - Ludlow Hospital League of Friends	-	20,000	-	-	20,000	15,000
225 - The Screwfix Foundation	-	-	-	-	-	5,000
226 - Shropshire Council Housing Rough Sleeper Work	-	4,000	-	-	4,000	-
227 - The Big Event 2025	23,219	-	-	-	23,219	-
Income from charitable activities Totals	38,008	67,000	133,602	-	238,610	226,711
Other trading activities (1)						
301 - Lunch clubs and meals income	-	-	-	-	-	190

302 - Men's Shed trading income	-	-	-	-	-	1,443
Other trading activities Totals	-	-	-	-	-	1,633
Income and endowments Grand totals	87,423	67,000	133,602	-	288,025	281,485

EXPENDITURE ON:

Raising funds

E101 - Just Giving fees	90	126	-	-	216	216
E102 - The Big Event	2,305	-	62	-	2,367	-
E103 - Website/Social Media	-	-	-	-	-	9
E104 - Other fundraising and Friends Events	73	-	-	-	73	108
Raising funds Totals	2,468	126	62	-	2,656	333

Expenditure on charitable activities (3)

E201 - Salaries	7,213	34,577	84,238	-	126,029	119,861
E202 - National Insurance	5,962	8,135	19,419	-	33,517	28,013
E203 - Pensions	1,027	2,586	6,347	-	9,961	7,445
E204 - Volunteer Recruitment	156	13	301	-	470	-
E205 - Payroll costs	229	350	117	-	696	848
E206 - Recruitment	495	-	-	-	495	255
E207 - Staff expenses	14	57	354	-	425	329
E208 - Volunteer expenses	-	83	2,126	-	2,210	2,541
E209 - HR support costs	936	936	-	-	1,872	936
E210 - Staff Training	-	-	681	-	681	778
E211 - Apprentice Levy	-	61	-	-	61	-
E212 - Office Equipment costs	98	-	-	-	98	189
E213 - Food project costs: Lunch, Fridge, Space	41	54	5,679	-	5,775	6,780
E214 - Men's Sheds costs	-	-	1,575	-	1,575	2,268
E215 - Bank Charges and Accountancy software	436	90	-	-	526	360
E216 - Hardship Fund	310	-	-	-	310	1,530
E217 - Marketing and outside printing	2	-	3,274	-	3,276	4,418
E218 - Good Start Together	-	-	-	-	-	40
E219 - Community Hub Equipment and Resources	1,902	108	1,084	-	3,095	294

E220 - Befriending	-	-	-	-	-	182
E221 - Subsidised transport costs	-	-	-	-	-	125
E223 - Good Grief Cafe	-	-	-	-	-	34
E225 - Summer Lunch Club	-	-	-	-	-	1,274
E226 - Other Project costs inc Room Hire	110	-	7	-	117	920
E227 - Networking Activity	-	-	38	-	38	125
E228 - Volunteer Training	-	-	1,764	-	1,764	3,497
Expenditure on charitable activities Totals	18,934	47,054	127,010	-	192,999	183,052
Other expenditure						
E301 - Governance costs	3	47	-	-	50	100
E302 - Office Supplies and Stationary	281	91	50	-	423	1,144
E303 - Telephone costs inc Mobiles	769	1,101	-	-	1,871	1,079
E304 - IT costs	33	-	-	-	33	-
E305 - Insurance	-	1,322	-	-	1,322	901
E306 - Other costs	114	-	-	-	114	325
E307 - Rent for premises (8)	1,700	4,250	3,400	-	9,350	11,050
E308 – Utilities (8)	1,059	2,754	-	-	3,814	9,422
E310 - Property Maintenance (8)	-	5,000	-	-	5,000	4,627
E312 - Meeting costs and AGM	48	-	-	-	48	60
E313 - Depreciation of fixed assets (5)	1,172	-	-	-	1,172	992
Other expenditure Totals	5,182	14,567	3,450	-	23,200	29,701
Expenditure Grand totals	26,584	61,748	130,522	-	218,855	213,087

Notes to the Accounts

1. Trading Income – None of the Charity’s income in 2025 was from trading. All income was from donations, grants, legacies and charitable activities.
2. Investments – The Charity has agreed an ethical investment policy and has invested in the CCLA’s COIF Ethical Investment Fund.
3. Charitable Activities – 88% of the Charity’s expenditure was on charitable activities.
4. Reserves Policy – The Charity’s reserves policy is to hold in reserve in the General Fund unrestricted funding sufficient to cover six months of planned expenditure. Based on the total expenditure in 2025 of £218K, the reserve should be a minimum of £109K, but expenditure is predicted to rise in 2026 due to additional staff and premises costs, so the planned reserve for 2026 is £150K. In addition two major funding streams finish in 2026 (UK SPF and National Lottery). The carried forward unrestricted reserves at the start of 2026 amount to £232K.
5. Fixed Assets – Grouped office, Men’s Shed and catering equipment, depreciated at 25% p.a.
6. Accounts Receivable – Payments due from the UK Shared Prosperity Fund for charitable activities carried out in 2025.
7. Staff Costs – Staff costs amounted to £121K in 2025. This represents 77% of all expenditure. The average number of staff was 5. The number of staff at the end of the year was 5. All members of staff were paid less than £40K.
8. Building Costs – Building costs increased substantially in 2023 due to the taking on of the lease for the Lower Galdeford building. Building costs remain significant at £18K, 8% of expenditure in 2025.



M G Beazley MBE MA CDipAF(ACCA), Hon Treasurer

17 February 2026