

BEDFORD HOUSE COMMUNITY ASSOCIATION

England & Wales · Charity number 1178692

Details

Other names BHCA

Status Registered

Legal form CIO

Registered 2018-06-07

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

Contact

Address Bedford House
4 Westbury Road
Buckhurst Hill
IG9 5NW

Phone 02085046668

Email office@bedfordhouse.org.uk

Website www.bedfordhouse.org.uk

Activities

Objects: To further or benefit the residents of Buckhurst Hill and the surrounding areas, without distinction of sex, sexual orientation, race or of political, religious or other opinions by associating together the said residents and the local authorities, voluntary and other organisations in a common effort to advance education, arts, crafts and fitness and to provide facilities in the interests of social welfare for recreation and leisure time occupation with the objective of improving the conditions of life for the residents.

Activities: Classes and workshops in a variety of disciplines and acts as a centre for community activities.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, Recreation
- **Who:** The General Public/mankind

Geography

- Essex
- Newham
- Redbridge
- Waltham Forest

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£295,160	£295,156	-	-
2024-08-31	£275,440	£267,332	-	-
2023-08-31	£268,057	£275,657	-	-
2022-08-31	£265,386	£249,147	-	-
2021-08-31	£181,368	£222,773	-	-

Trustees

Name	Role	Appointed
Sylvia Watson	Chair	2019-06-20
Allan Mabert		2021-10-22
David Jacob		2018-06-08
Dr BERNARD MOONEY		2018-06-08
EDWARD JAMES LINDENBERG		2023-05-02
FIONA WHEELER OBE		2018-06-08
JUNE CHAPMAN		2020-10-12
OLIVIA LOWE		2023-01-10
William John Flanagan		2024-04-30

BEDFORD HOUSE COMMUNITY ASSOCIATION

England & Wales - Charity number 1178692

Accounts

BEDFORD HOUSE COMMUNITY ASSOCIATION

Charity number 1178692

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST AUGUST 2025

BEDFORD HOUSE COMMUNITY ASSOCIATION

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BEDFORD HOUSE COMMUNITY ASSOCIATION

LEGAL AND ADMINISTRATION INFORMATION FOR THE YEAR ENDED 31 AUGUST 2025

Registration Number: 1178692

Trustees

Sylvia Watson	Chair
Edward Lindenberg	Vice-Chair
David Jacob	
Dr Bernard Mooney	
William Flanagan	
Stephen William Harriman (Resigned 6th June 2025)	
Fiona Wheeler OBE	
June Chapman	
Olivia Lowe	
Allan Mabert	

Charity Offices:

Bedford House
4 Westbury Road
Buckhurst Hill
Essex
IG9 5NW

Bankers:

HSBC
193-195 High Road
Loughton
Essex, IG10 4LF

CAF Bank
25 Kings Hill Avenue
Kings Hill
West Malling
Kent, ME19 4JQ

Independent Examiners:

Community360
Winsley's House
High Street
Colchester
CO1 1UG

BEDFORD HOUSE COMMUNITY ASSOCIATION

TRUSTEE ANNUAL REPORT FOR THE YEAR ENDED 31 AUGUST 2025

Bedford House Community Association (the Association) aims to improve the conditions of life for the residents of Buckhurst Hill and the neighbouring areas by advancing education, arts, crafts and fitness and providing facilities for recreation and leisure time occupation. It does so by associating with the residents, the local authorities, voluntary and other organisations and by maintaining a community centre.

In common with many charities the Association is facing rapidly increasing costs. Due to the dedication of the trustees, the commitment of its staff and volunteers, and the support of its students who are enthusiastic for the chance to learn new skills and meet new people, the Association has overcome many obstacles over the years. With people forced to make difficult financial decisions, we are extremely grateful to everyone who has continued to support us. That support has enabled us to continue to provide the educational and leisure-based courses that help our members with their mental and physical health in times of challenge.

The Association provides a valuable and high standard of educational service. It is the only one of its kind in the area and draws students from Buckhurst Hill and beyond. Buckhurst Hill is situated close to the boundary of Essex and London. The majority of students live within a 5-mile radius of the Association. Around 65% of students live within the authority of Epping Forest District Council, and the remaining students come from Essex and Greater London Boroughs.

Public Benefit

When reviewing the Association's current and proposed activities the trustees have had regard to the Charity Commission's guidance on public benefit.

The Association is a charitable body committed to upholding the Objects of the Association. Fees for classes are kept as low as possible to remain within the reach of everyone in the neighbourhood and, being independent, the Association has been able to continue with many popular leisure and educational classes which have largely been phased out by local authorities. However, our fees do not cover our full costs which are offset by donations, grants and income from space hire to enable the charity to be financially viable.

The Association must utilise its reserves for any deficit and for major items of repair to the Hall, and for replacement of equipment used by the classes. The landlord, Essex County Council, is responsible for maintenance of Bedford House itself and the front part of the Hall. The Association is responsible, under the terms of the lease, for the maintenance of the Hall.

The facilities were used regularly by 10+ outside organisations including Leigh Languages, National Childbirth Trust (NCT), Ichthus After School Club, Sing and Sign (baby and toddler classes), JH Aerobics, DSD Krav Maga Essex, Lily Learning Centre (tuition for primary school age children), Warrior Martial Arts, VRSTY Dance School, Shanti Healthcare Ltd., local AA group.

During term times Bedford House and the Hall were used by over 500 people per week. The policy of the Association is to continue to manage Bedford House and the Hall, to organise educational and leisure-based courses at that location, and to enable the use of those facilities for other activities commensurate with its Objects.

BEDFORD HOUSE COMMUNITY ASSOCIATION

TRUSTEE ANNUAL REPORT FOR THE YEAR ENDED 31 AUGUST 2025

Many of our members are seniors and the activities of the Association make a major contribution to reducing the impact of loneliness on elderly people and help with their mental and physical health especially with the impact of the cost-of-living crisis.

The Association also worked with or supported other local groups including Buckhurst Hill Residents Society, Buckhurst Hill Horticultural Society, Epping Forest District Council and Essex County Council.

A fuller description of the Association's activities is provided in the chief executive officer's report.

Governance

The Association is constituted as a Charitable Incorporated Association (CIO) and governed by a constitution that provides for the trustees to be the only voting members.

All prospective trustees are subject to a recruitment and selection process and their appointment must be approved by the board of trustees.

During the year the trustees continued an in-depth assessment of how well the Association is meeting the Charity Governance Code and addressed most of the areas for improvement previously identified. The trustees expect to complete this work in the next year.

Following the assessment the trustees decided to focus on equity, diversity and inclusion and during the year they participated in a dedicated workshop designed by one of the trustees, Allan Mabert, our Lead - Equity, Diversity and Inclusion. The trustees will further consider their conclusions and implementation in the coming year.

The Association depends on both its tutor staff and administrative staff to be able to provide its programme of courses and other activities. The trustees have adopted changes to the Association's policies and procedures as recommended by its external human resource consultants.

A key part of the Association's governance is setting the annual budget and monitoring income, expenditure and cash flow. The finance officer has improved the accounting processes that underpin the accounting system to make them more efficient.

Risk Management

The trustees actively review on a regular basis the operational risks faced by the Association. During the previous year the trustees augmented this with an exercise to identify the scenarios in which such risks could crystallise and how the Association could respond to each of these. Estimating the implementation costs of each potential response enabled the trustees to outline optimal plans for dealing with such adverse events and thereby increase the resilience of the Association.

The trustees also used the findings of this exercise to inform the reserves policy and believe that maintaining reserves in accordance with the reserves policy will, as far as the trustees can reasonably determine, ensure sufficient resources in the event of adverse events.

Future Developments

The trustees intend that the charity should continue to develop its programme of education and leisure courses, together with the provision of other facilities and activities for the benefit of the community.

BEDFORD HOUSE COMMUNITY ASSOCIATION

TRUSTEE ANNUAL REPORT FOR THE YEAR ENDED 31 AUGUST 2025

Reserves Policy

In line with the Charity Commission guidance that a charity should maintain adequate reserves to ensure its ability to deliver its charitable objectives, the Association holds both restricted and unrestricted reserves for various purposes. These reserves are reviewed annually by the trustees.

The unrestricted reserves at the balance sheet date amounted to £70,929 (2024 £70,925) and after deduction of the net book value of fixed assets there were unencumbered current assets of £60,968 (2024 £58,441). All the restricted income was utilised during the year and there were no restricted reserves at the end of the year.

The trustees have determined the minimum unencumbered current assets that will be required in the context and scale of activity and overall commitments is £55,000. The trustees recognise that a further £16,000 may be required in the extreme circumstances of an unplanned shutdown.

Increasing the target level of reserves would be disproportionate and inconsistent with the charitable ambitions of the Association and the trustees will therefore seek alternative ways to mitigate the risk.

£55,000 of the £60,968 unencumbered current assets are therefore effectively ringfenced reserves.

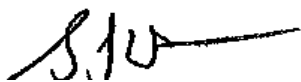
Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the Association's incoming resources and resources expended during that year and of its state of affairs at the end of the year. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Association will continue in operation.

The trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Association and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the Association and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 3rd February 2026 and signed on their behalf by:



.....
Sylvia Watson, Chair of the Board of Trustees

BEDFORD HOUSE COMMUNITY ASSOCIATION

CEO ANNUAL REPORT FOR THE YEAR ENDED 31 AUGUST 2025

I am pleased to report that the 2024-25 financial year was breakeven, remaining in positive figures again this year. It was a difficult year following the Government's unexpected new regulations and increased NI contributions, which put an additional financial burden on organisations. We had budgeted a surplus of approximately £10,000 but the actual surplus was £4.

The result is better than it might have been in a difficult year for all charities. This has only been possible thanks to the hard work, dedication and overtime worked by the administration team to generate the additional income necessary to meet the 30% funding gap between course fee income and the cost of running BHCA. I would like to thank the staff for their unwavering support and dedication as without them we would not be able to generate adequate funds to stay open.

Our 22 tutors are equally important to BHCA and the community. They are accomplished artists, or practitioners, in their own right, have a love of teaching, and understand how to adapt their teaching approach to each cohort of student members, meeting student member needs and incorporating those with disabilities and special needs into mainstream classes. We are grateful for and proud of our tutors.

We are also grateful to our members and training partners for their support during the year. We are here for them and the wider community, and they help BHCA to exist.

BHCA continues to make an essential contribution to keeping the community engaged, active and connected, helping to maintain physical and mental wellbeing.

BHCA is a charity with a clear focus – to improve the quality of life through lifelong learning in a supportive learning environment. BHCA is a vibrant and creative centre that offers 30 courses every week in arts and crafts, health and fitness, leisure activities. We celebrate our members' work in our Summer Show and offer opportunities to local craftsmen/women, hobby crafters and artists to sell wares at our Winter Craft Fair. Following the successful Wellbeing Festival we launched in 2024 we organised another Wellbeing Festival in February 2025 with many free-to-attend sessions for the community.

Over 500 people attend our site every week with approximately 300 of these being our members attending courses for 35 or more weeks of the year. We also run a summer school in July and August. BHCA is only fully closed for 2 weeks around Christmas and New Year.

Members pay only 70% of the real cost of courses, and we aim to always have some courses that are donation based or free to attend. Bedford House generates the 30% balance in other ways such as income from fundraising.

Our demographics data tells us that our members are adults, mainly aged 55 and over.

We support small local service providers with space to deliver their own educational services to all age ranges. We also support local families with spaces for children's parties or family occasions.

Many of our members come on the recommendation of friends and family. There is no better advertisement than 'word of mouth'. Others hear about us from their GP, Social Prescribers, or local organisations such as Dementia friendly groups, Alzheimers, Healthwatch, Epping Forest community support. We keep in regular contact with our own Members and Friends through our weekly e-Newsletters.

BEDFORD HOUSE COMMUNITY ASSOCIATION

CEO ANNUAL REPORT FOR THE YEAR ENDED 31 AUGUST 2025

Our long opening hours provide learning opportunities to those with work, carer or family commitments. We are open 9am to 9:00/9:30pm Monday to Friday, and often at the weekend too.

BHCA offers over 110 hours of community support every week.

BHCA is an SME (small to medium sized enterprise) local employer with a headcount of 30 employees. However, all staff work part time and the total organisational contractual work hours including tutor hours add up to less than 5 FTEs (Full Time Equivalents).

Staff turnover is very low. The organisational culture is friendly and healthy. Once staff start working at BHCA they generally tend to stay for many years, and we have several staff members who have been here over 25 years. We also attract an outstanding quality of new tutors and administration staff when we recruit. BHCA offers staff excellent working conditions with good holiday provision, part-time working, term-time working, an Employee Assistance Programme, and an ambition for the organisation to be working to 'best practice' standards. We demonstrate our commitment to achieve best practice through engaging Citation an external company to periodically audit and provide ongoing support to BHCA in the areas of Human Resources (HR) and Health & Safety (H&S) Management. We also work well with our Landlord's building maintenance agents Mitie who ensure compliance and upkeep of the premises other than the hall.

BHCA is accredited as an Essex Family Friendly Employer. We have signed up to the Mental Health at Work Commitment and are a member of the Epping Forest Dementia Friendly Group.

BHCA is committed to Equity, Diversity and Inclusion (EDI), and demonstrates that in various ways. EDI is a continuing journey where improvements can always be made. We have an 'Access and Inclusivity Statement' to show our commitment to EDI and a trustee is leading in this area. The statement is on our website.

BHCA is age positive. The average age of administration employees is 60.4 years old in 2024-25 within the age range of 26 to 78.

BHCA is gender positive. The gender balance of both the Board of Trustees and the Administration Office is 50:50.

BHCA continues to successfully include stakeholders with disabilities such as sight impairments, mild to moderate dementia, neurodiversity, and neurological conditions. We have reviewed the website for increased accessibility, for instance for people using voice readers.

During 2024-25 we raised money to strengthen the digital management of membership data through a CRM IT system which we will be rolling out in 2025-26. We are planning on raising funds over the next few years to make BHCA more mobility friendly.

BHCA continues to serve the community in many different ways, and I am looking forward to the year ahead.



Lykke Leszczynski, CEO

BEDFORD HOUSE COMMUNITY ASSOCIATION

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 AUGUST 2025

I report on the accounts of Bedford House Community Association for the year ended 31 August 2025 which are set out on pages 8 to 14.

Respective responsibilities of trustees and examiner

The Charity's Trustees are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year (under section 144 (2) of the Charities Act 2011 (The Act) but that an independent examination is needed. The charities gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Association of Accounting Technicians.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention.

Basis of independent examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes considerations of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

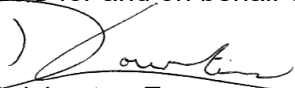
Independent examiner's statement

In the course of my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

I have 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.

David Courtier FMAAT MIP AATQB for and on behalf of:
Community360



Date 05/02/2026

Winsley's House, High Street, Colchester, Essex

BEDFORD HOUSE COMMUNITY ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 AUGUST 2025

		2025	2025	2025	2024
	Note	Unrestricted	Restricted	Total	Total
		funds	funds	funds	funds
		£	£	£	£
Incoming resources					
Donations and legacies	2	48,633	1,123	49,756	41,985
Income from charitable activities	3	237,580	2,963	240,543	227,489
Other income		3,026	-	3,026	4,064
Income from investments		1,835	-	1,835	1,903
Total incoming resources		291,074	4,086	295,160	275,441
Resources expended					
Charitable activities	4	289,579	4,086	293,665	265,965
Cost of generating funds	5	1,491	-	1,491	1,367
Total resources expended		291,070	4,086	295,156	267,332
Net Income/(Expense)		4	-	4	8,109
Transfer Between funds		-	-	-	-
Net Income/(Expense) after transfers		4	-	4	8,109
As at 1 September 2024		70,925	-	70,925	62,816
As at 31 August 2025		70,929	-	70,929	70,925

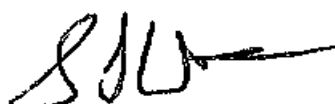
The notes on page 10 - 14 form part of these financial statements.

BEDFORD HOUSE COMMUNITY ASSOCIATION

BALANCE SHEET AS AT 31 AUGUST 2025

	Note	2025 £	2024 £
Tangible fixed assets	8	9,961	12,484
Current assets			
Cash at bank and in hand		122,567	118,419
Debtors	6	7,010	805
		<u>129,577</u>	<u>119,224</u>
Current Liabilities			
Creditors: Due within one year	7	68,609	60,783
Total current liabilities		<u>68,609</u>	<u>60,783</u>
Net current assets		<u>60,968</u>	<u>58,441</u>
Net assets		<u>70,929</u>	<u>70,925</u>
Unrestricted funds	11	70,929	70,925
Restricted funds		-	-
Total funds		<u>70,929</u>	<u>70,925</u>

These accounts have been approved by the Trustees on
and signed on their behalf:

Signed: 
Sylvia Watson

Date: 3rd February 2026

BEDFORD HOUSE COMMUNITY ASSOCIATION

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2025

1. Accounting policies

Basis of the preparation of the accounts

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement on Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Cash flow

The financial statements do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1 "Cash flow statements".

Incoming resources

All material incoming resources have been included on a receivable basis i.e. they are included if the date receivable falls within the period covered by these accounts.

Resources expended

These have been analysed using a natural classification.

Accounting period

The charity was incorporated on the 7th June 2018.

Tangible fixed assets for use by the Association and depreciation

Tangible fixed assets for use by the Association are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Furniture and Equipment	over 4 to 10 years, on a straight line basis.
Fixtures and Fittings	over 20 years on a straight line basis.

Going Concern

The trustees of the charity deem that there are sufficient funds available to continue operating on a going concern basis for the foreseeable future.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund.

BEDFORD HOUSE COMMUNITY ASSOCIATION

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31 AUGUST 2025

2. Donations and legacies	Unrestricted	Restricted	Total	Total
	2025	2025	2025	2024
	£	£	£	£
Donations and fundraising	13,155	1,123	14,278	6,507
Donated services	35,478	-	35,478	35,478
	48,633	1,123	49,756	41,985
3. Income from charitable activities				
Class Income	166,503	-	166,503	156,223
Membership and affiliation fees	6,880	-	6,880	6,375
Room and hall hire	60,071	-	60,071	57,642
Canteen income	1,238	-	1,238	1,166
Winter Craft Fayre and Summer Exhibition	2,888	-	2,888	2,151
Grants	-	2,963	2,963	3,932
	237,580	2,963	240,543	227,489
4. Direct Charitable Expenditure				
	Unrestricted	Restricted	Total	Total
	2025	2025	2025	2024
Cost of running classes				
Tutor salaries and expenses	71,517	1,463	72,980	66,020
Management and administration				
Cost of donated services	35,478	-	35,478	35,478
Office salaries	103,685	1,123	104,808	99,877
Recruitment and training	288	-	288	1,385
Insurance	6,742	-	6,742	5,844
Rates and water	1,480	-	1,480	1,092
Repairs and maintenance	1,223	-	1,223	818
Light and heat	9,726	750	10,476	7,882
Maintenance	1,922	-	1,922	1,931
Printing, postage & stationery	659	750	1,409	1,322
Telephone	552	-	552	469
Accountancy & professional fees	4,550	-	4,550	500
Canteen costs	785	-	785	850
Cleaning and waste disposal	18,708	-	18,708	18,093
IT & computer costs	17,686	-	17,686	11,236
Sundry expenses and consumables	5,286	-	5,286	3,902
Travel	10	-	10	31
Payroll costs	2,559	-	2,559	2,176
Equipment	575	-	575	1,016
Bank and credit card charges	3,625	-	3,625	3,678
Depreciation	2,523	-	2,523	2,365
	289,579	4,086	293,665	265,965

BEDFORD HOUSE COMMUNITY ASSOCIATION

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31 AUGUST 2025

5. Cost of generating funds	2025	2025	2025	2024
	£	£	£	£
Advertising & fundraising	1,491	-	1,491	1,367
	1,491	-	1,491	1,367
6. Debtors			2025	2024
			£	£
Prepayments			2,238	805
Debtors			4,772	-
			7,010	805
7. Creditors			2025	2024
			£	£
Accruals			1,500	3,212
Trade creditors			3,894	1,295
Other creditors			320	680
Tax and social security			2,260	1,903
Deferred income			57,640	50,566
Deposits held			2,995	3,127
			68,609	60,783
8. Tangible fixed assets	Computer & IT	Fixtures & Fittings	Furniture & Equipment	Total
	£	£	£	£
Cost				
At 1 September 2024	7,237	4,000	7,203	18,440
Additions	-	-	-	-
At 31 August 2025	7,237	4,000	7,203	18,440
Depreciation				
At 1 September 2024	1,509	1,100	3,347	5,956
Charge for the year	1,448	200	875	2,523
At 31 August 2025	2,957	1,300	4,222	8,479
Net book values				
At 31 August 2025	4,280	2,700	2,981	9,961
At 31 August 2024	5,728	2,900	3,856	12,484

BEDFORD HOUSE COMMUNITY ASSOCIATION

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31 AUGUST 2025

9. Staff Costs

No remuneration was paid to trustees in the year, nor were any trustees' expenses reimbursed. No trustee is reimbursed for any reason for such things as parking costs, train or bus fares, or stationery, nor are they paid by the Association directly.

Trustees always pay for any such expenses themselves for which the Association is extremely grateful.

	2025	2024
	£	£
Wages and salaries	174,014	162,966
National insurance	1,035	458
	<u>175,049</u>	<u>163,424</u>
Employee numbers are as follows:		
Tutor	22	21
Office and other administration	7	7
	<u>29</u>	<u>28</u>

Key Management Personnel

For 2025, a total of £38,296 was paid to key management personnel (2024 £35,608).

10. Other income and expenditure

Funds	Buckhurst Hill Wine Club	Total
	£	
Other Income		
Subscription fees and table money	2,155	2,155
Total Income	<u>2,155</u>	<u>2,155</u>
Other Expenditure		
Room and hall hire	478	478
Wine, food and refreshments	1,714	1,714
Miscellaneous	-	-
Total Expenditure	<u>2,192</u>	<u>2,192</u>
Total brought forward	<u>1,817</u>	<u>1,817</u>
Total carried forward	<u>1,780</u>	<u>1,780</u>

Buckhurst Hill Wine Club is a member organisation and uses the Centre at reduced rates. The trustees of Bedford House Community Association have no control of income and expenditure.

BEDFORD HOUSE COMMUNITY ASSOCIATION

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31 AUGUST 2025

11. Analysis of net assets between funds	Unrestricted £
Fixed assets	9,961
Current assets (excluding cash)	7,010
Current assets - cash at bank	122,567
Current liabilities	(68,609)
	<u>70,929</u>

12. Financial commitments and contingencies

There were no commitments to capital expenditure as at 31 August 2025.

The Association has an operating lease in respect of its photocopier, with quarterly rental of £50.

The trustees consider that there are no material identifiable contingent liabilities that may impact upon the Association within the foreseeable future.

13. Donated services

The association has the use at a peppercorn rent of the premises at Bedford House under a lease granted by Essex County Council. In accordance with Statement of Recommended Practice "Accounting and Reporting by Charities" issued in 2005, the financial statements include the estimated value of this donated service under Income Resources, with an equivalent expense included under Resources Expended. The value has been estimated by the trustees by reference to prevailing commercial rental levels in the surrounding area.

14 Deposits held

As at the 31st August 2025, a total of £2,995 (2024: £3,126) was held for room hire deposits. This amount was made up of money held by the following:

ICTHUS	£1,000 held	Lily Learning	£50 held
VRSTY	£572 held	AA	£130 held
Warrior Martial Arts	£234 held	Shakti Health Ltd	£168 held
Sing & Sign	£50 held	Shanti Healthcare	£224 held
Krav Maga	£292 held	Party Deposits	£275 held

15. Fund analysis	As at 1 September 2024	Incoming Resources	Resources Expended	As at 31 August 2025
Unrestricted Funds	70,925	291,074	(291,070)	70,929
Restricted Funds				
Essex County Council	-	2,963	(2,963)	-
Donations	-	1,123	(1,123)	-
Total Funds	<u>70,925</u>	<u>295,160</u>	<u>(295,156)</u>	<u>70,929</u>

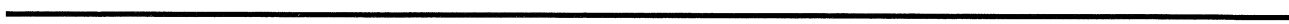
BEDFORD HOUSE COMMUNITY ASSOCIATION

England & Wales - Charity number 1178692

Accounts

**BEDFORD HOUSE
COMMUNITY ASSOCIATION**

**FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 AUGUST 2024**



BEDFORD HOUSE COMMUNITY ASSOCIATION

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BEDFORD HOUSE COMMUNITY ASSOCIATION

LEGAL AND ADMINISTRATION INFORMATION FOR THE YEAR ENDED 31 AUGUST 2024

Registration Number: 1178692

Trustees

Sylvia Watson Chair
Allan Mabert
David Jacob
Dr Bernard Mooney
William Flanagan (Appointed 30/04/2024)
Stephen William Harriman (Appointed 30/01/2024)
Fiona Wheeler OBE
June Chapman
Olivia Lowe
Satwant Singh (Resigned 31/12/2023)
Edward Lindenberg

Charity Offices:

Bedford House
4 Westbury Road
Buckhurst Hill
Essex
IG9 5NW

Bankers:

HSBC
193-195 High Road
Loughton
Essex, IG10 4LF

Independent Examiners:

Community360
Winsley's House
High Street
Colchester
CO1 1UG

BEDFORD HOUSE COMMUNITY ASSOCIATION

TRUSTEE ANNUAL REPORT FOR THE YEAR ENDED 31 AUGUST 2024

Bedford House Community Association (the Association) aims to improve the conditions of life for the residents of Buckhurst Hill and the neighbouring areas by advancing education, arts, crafts and fitness and providing facilities for recreation and leisure time occupation. It does so by associating with the residents, the local authorities, voluntary and other organisations and by maintaining a community centre.

In common with many charities the Association is facing rapidly increasing costs. Due to the dedication of the trustees, the commitment of its staff and volunteers, and the support of its students who are enthusiastic for the chance to learn new skills and meet new people, the Association has overcome many obstacles over the years. With people forced to make difficult financial decisions, we are extremely grateful to everyone who has continued to support us. That support has enabled us to continue to provide the educational and leisure-based courses that help our members with their mental and physical health in times of challenge.

The Association provides a valuable and high standard of educational service. It is the only one of its kind in the area and draws students from Buckhurst Hill and beyond. Buckhurst Hill is situated close to the boundary of Essex and London. The majority of students live within a 5-mile radius of the Association. Around 65% of students live within the authority of Epping Forest District Council, and the remaining students come from Essex and Greater London Boroughs.

Public Benefit

When reviewing the Association's current and proposed activities the trustees have had regard to the Charity Commission's guidance on public benefit.

The Association is a charitable body committed to upholding the Objects of the Association. Fees for classes are kept as low as possible to remain within the reach of everyone in the neighbourhood and, being independent, the Association has been able to continue with many popular leisure and educational classes which have largely been phased out by local authorities. However, our fees do not cover our full costs which are offset by donations, grants and income from Space Hire to enable the charity to be financially viable.

The Association must utilise its reserves for any deficit and for major items of repair to the Hall, and for replacement of equipment used by the classes. The landlord, Essex County Council, is responsible for maintenance of Bedford House itself and the front part of the Hall. The Association is responsible, under the terms of the lease, for the maintenance of the Hall.

The facilities were used regularly by 15+ outside organisations including ArtisanEast, Leigh Languages, National Childbirth Trust (NCT), Ichthus After School Club, Sing and Sign (baby and toddler classes), JH Aerobics, DSD Krav Maga Essex, Lily Learning Centre (tuition for primary school age children), Warrior Martial Arts, Jubilee College (Reflexology Training), VRSTY Dance School, Holistic Therapy (meditation), Beyond Sound and Vibration (sound meditation), Shanti Healthcare Ltd., London School of Counselling Ltd.

Membership has increased by 18% year on year and during term times Bedford House and the Hall were used by over 500 people per week. The policy of the Association is to continue to manage Bedford House and the Hall, to organise educational and leisure-based courses at that location, and to enable the use of those facilities for other activities commensurate with its Objects.

Many of our members are seniors and the activities of the Association make a major contribution to reducing the impact of loneliness on elderly people and help with their mental and physical health especially with the impact of the cost-of-living crisis.

BEDFORD HOUSE COMMUNITY ASSOCIATION

TRUSTEE ANNUAL REPORT FOR THE YEAR ENDED 31 AUGUST 2024

The Association also worked with or supported other local groups including Buckhurst Hill Parish Council, Buckhurst Hill Residents Society, Buckhurst Hill Horticultural Society, Epping Forest District Council and Essex County Council.

A fuller description of the Association's activities is provided in the chief executive officer's report.

Governance

The Association is constituted as a Charitable Incorporated Association (CIO) and governed by a constitution that provides for the trustees to be the only voting members.

All prospective trustees are subject to a recruitment and selection process and their appointment must be approved by the board of trustees.

During the year the trustees undertook an in-depth assessment of how well the Association is meeting the Charity Governance Code and were pleased to find that recommended practice is generally applied. A few areas for improvement were identified and the trustees will address these in the next year.

Following the assessment the trustees also decided to focus on equity, diversity and inclusion in the coming year. A first step has been to recognise one of the trustees, Allan Mabert as our Lead - Equity, Diversity and Inclusion.

The Association depends on both its tutor staff and administrative staff to be able to provide its programme of courses and other activities. The trustees recognise the difficulty that complex and changing employment legislation poses and commissioned the assistance of external human resource consultants to review the Association's policies and procedures and provide ongoing support.

A key part of the Association's governance is setting the annual budget and monitoring income, expenditure and cash flow. The finance officer has implemented a new accounting system and developed tailored reports that have been of great benefit to the trustees in their oversight of the Association's finances.

Risk Management

The trustees actively review on a regular basis the operational risks faced by the Association. During the year the trustees augmented this with an exercise to identify the scenarios in which such risks could crystallise and how the Association could respond to each of these. Estimating the implementation costs of each potential response has enabled the trustees to outline optimal plans for dealing with such adverse events and thereby increase the resilience of the Association.

The trustees have also used the findings of this exercise to inform the reserves policy and believe that maintaining reserves in accordance with the reserves policy will, as far as the trustees can reasonably determine, ensure sufficient resources in the event of adverse events.

Future Developments

The trustees intend that the charity should continue to develop its programme of education and leisure courses, together with the provision of other facilities and activities for the benefit of the community.

BEDFORD HOUSE COMMUNITY ASSOCIATION

TRUSTEE ANNUAL REPORT FOR THE YEAR ENDED 31 AUGUST 2024

Reserves Policy

In line with the Charity Commission guidance that a charity should maintain adequate reserves to ensure its ability to deliver its charitable objectives, the Association holds both restricted and unrestricted reserves for various purposes. These reserves are reviewed annually by the trustees.

The unrestricted reserves at the balance sheet date amounted to £70,924 (2023 £62,816) and after deduction of the net book value of fixed assets there were unencumbered current assets of £58,440 (2023 £51,306). All the restricted income was utilised during the year and there were no restricted reserves at the end of the year.

The trustees have determined the minimum unencumbered current assets that will be required in the context and scale of activity and overall commitments is £55,000. The trustees recognise that a further £16,000 may be required in the extreme circumstances of an unplanned shutdown. Increasing the target level of reserves would be disproportionate and inconsistent with the charitable ambitions of the Association and the trustees will therefore seek alternative ways to mitigate the risk. £55,000 of the £58,440 unencumbered current assets are therefore effectively ringfenced reserves. The amount available for day to day use is therefore only £3,440.


Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the Association's incoming resources and resources expended during that year and of its state of affairs at the end of the year. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Association will continue in operation.

The trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Association and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the Association and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 20th MAY 2025 and signed on their behalf by:


.....
Sylvia Watson, Chair of the Board of Trustees

BEDFORD HOUSE COMMUNITY ASSOCIATION

CEO ANNUAL REPORT FOR THE YEAR ENDED 31 AUGUST 2024

I am pleased to report that the 2023-24 financial year had a more positive financial outcome than expected. Our Audited Accounts show that we had a surplus of £8,116 vs a break even budget. This is the best year-end result for many years and certainly since 2018. Although it is a good surplus there is a long way to go to recover the approximate £60,000 losses Bedford House Community Association (BHCA) incurred due to the Covid pandemic.

The good result has only been possible thanks to the hard work, dedication and overtime worked by the Administration Team to generate the additional income necessary to meet the 30% funding gap between course fee income and the cost of running BHCA. I would like to thank the staff for their unwavering support and dedication as without them we would not be able to generate adequate funds to stay open.

Our 22 tutors are equally important to BHCA and the community. They are accomplished artists, or practitioners, in their own right, have a love of teaching, and understand how to adapt their teaching approach to each cohort of student members, meeting student member needs and incorporating those with disabilities and special needs into mainstream classes. We are grateful for and proud of our tutors.

We are also grateful to our members and Training Partners for their support during the year. We are here for them and the wider community, and they help BHCA to exist.

BHCA continues to make an essential contribution to keeping the community engaged, active and connected, helping to maintain physical and mental wellbeing.

BHCA is a charity with a clear focus – to improve the quality of life through lifelong learning in a supportive learning environment. BHCA is a vibrant and creative centre that offers over 30 courses every week in arts and crafts, health and fitness, leisure activities. We celebrate our members' work in our Summer Show and offer opportunities to local craftsmen/women, hobby crafters and artists to sell wares at our Winter Craft Fair. We also offered a free-to-attend Wellbeing Festival Week of activities in February 2024 with over 220 sessions being booked.

Over 500 people attend our site every week with approximately 300 of these being our members attending courses for 35 or more weeks of the year. We also run a summer school in July and August. BHCA is only fully closed for 2 weeks around Christmas and New Year.

Members pay only 70% of the real cost of courses, and we aim to always have some courses that are donation based or free to attend. Bedford House generates the 30% balance in other ways through income from for instance fundraising.

Our demographics tell us that our members are adults, mainly aged 55 and over.

We support small local service providers with space to deliver their own educational services to all age ranges. We also support local families with spaces for children's parties or family occasions. Many of our members come on the recommendation of friends and family. There is no better advertisement than 'word of mouth'. Others hear about us from their GP, Social Prescribers, or local organisations such as Dementia friendly groups, Alzheimers, Healthwatch, Epping Forest community support. We keep in regular contact with our own Members and Friends through our weekly e-Newsletters.

Our long opening hours provide learning opportunities to those with work, carer or family commitments. We are open 9am to 9:30pm Monday to Friday, and often at the weekend too.

BEDFORD HOUSE COMMUNITY ASSOCIATION

CEO ANNUAL REPORT FOR THE YEAR ENDED 31 AUGUST 2024

BHCA offers over 110 hours of community support every week.

BHCA is a medium sized local employer with regard to the headcount of 30 employees. However, all staff, apart from the CEO works part time and the total organisational contractual work hours add up to less than 5 FTEs (Full Time Equivalents).

Staff turnover is very low. The organisational culture is friendly and healthy. Once staff start working at BHCA they generally tend to stay for many years, and we have several staff members who have been here over 25 years, with the current longest serving staff celebrating 50 years of service in Term 1 next year (2024-25). We also attract an excellent quality of new tutors and administration staff when we recruit.

BHCA is accredited as an Essex Family Friendly Employer. We have signed up to the Mental Health at Work Commitment and are a member of the Epping Forest Dementia Friendly Group.

BHCA is committed to Equity, Diversity and Inclusion (EDI), and demonstrates that in various ways. EDI is a continuing journey where improvements can always be made. We have an 'Access and Inclusivity Statement' to show our commitment to EDI and a trustee is leading in this area. The statement is on our website.

BHCA is age positive. The average age of employees is 57.8 years old in 2023-24 within the age range of 25 to 79.

BHCA is gender positive. The gender balance of the Board of Trustees and the Administration Office is very near 50:50.

BHCA continues to successfully include stakeholders with disabilities such as sight impairments, mild to moderate dementia, neurodiversity, and neurological conditions. We have started the process of reviewing the website for increased accessibility for instance for people using voice readers. We are planning on raising funds over the next few years to make BHCA more mobility friendly.

BHCA continues to serve the community in many different ways, and I am looking forward to the year ahead.

Lykke Leszczynski, CEO

BEDFORD HOUSE COMMUNITY ASSOCIATION

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 AUGUST 2024

I report on the accounts of Bedford House Community Association for the year ended 31 August 2024 which are set out on pages 8 to 14.

Respective responsibilities of trustees and examiner

The Charity's Trustees are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year (under section 144 (2) of the Charities Act 2011 (The Act) but that an independent examination is needed. The charities gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Association of Accounting Technicians.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention.

Basis of independent examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes considerations of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

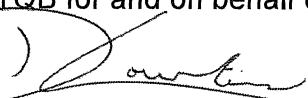
Independent examiner's statement

In the course of my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

I have 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.

David Courtier FMAAT MIP AATQB for and on behalf of:
Community360



Date 25/06/2025

Winsley's House, High Street, Colchester, Essex

BEDFORD HOUSE COMMUNITY ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 AUGUST 2024

	Note	2024 Unrestricted funds £	2024 Restricted funds £	2024 Total funds £	2023 Total funds £
Incoming resources					
Donations and legacies	2	41,985	-	41,985	40,913
Income from charitable activities	3	223,557	3,932	227,489	222,393
Other income		4,063	-	4,063	3,912
Income from investments		1,903	-	1,903	839
Total incoming resources		271,508	3,932	275,440	268,057
Resources expended					
Charitable activities	4	262,833	3,132	265,965	272,922
Cost of generating funds	5	1,367	-	1,367	2,735
Total resources expended		264,200	3,132	267,332	275,657
Net Income/(Expense)		7,309	800	8,109	(7,600)
Transfer Between funds		800	(800)	-	-
Net Income/(Expense) after transfers		8,109	-	8,109	(7600)
As at 1 September 2023		62,816	-	62,816	70,416
As at 31 August 2024		70,925	-	70,925	62,816

The notes on page 10 - 14 form part of these financial statements.

BEDFORD HOUSE COMMUNITY ASSOCIATION

BALANCE SHEET AS AT 31 AUGUST 2024

	Note	2024 £	2023 £
Tangible fixed assets	8	12,484	11,510
Current assets			
Cash at bank and in hand		118,419	102,200
Debtors	6	805	3,418
		<u>119,224</u>	<u>105,618</u>
Current Liabilities			
Creditors: Due within one year	7	60,783	54,312
Total current liabilities		<u>60,783</u>	<u>54,312</u>
Net current assets		<u>58,441</u>	<u>51,306</u>
Net assets		<u>70,925</u>	<u>62,816</u>
Unrestricted funds	11	70,925	62,816
Restricted funds		-	-
Total funds		<u>70,925</u>	<u>62,816</u>

These accounts have been approved by the Trustees on
and signed on their behalf:

Signed:


Sylvia Watson

Date:

25 June 2025

BEDFORD HOUSE COMMUNITY ASSOCIATION

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2024

1. Accounting policies

Basis of the preparation of the accounts

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement on Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Cash flow

The financial statements do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1 "Cash flow statements".

Incoming resources

All material incoming resources have been included on a receivable basis i.e. they are included if the date receivable falls within the period covered by these accounts.

Resources expended

These have been analysed using a natural classification.

Accounting period

The charity was incorporated on the 7th June 2018.

Tangible fixed assets for use by the Association and depreciation

Tangible fixed assets for use by the Association are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Furniture and Equipment	over 4 to 10 years, on a straight line basis.
Fixtures and Fittings	over 20 years on a straight line basis.

Going Concern

The trustees of the charity deem that there are sufficient funds available to continue operating on a going concern basis for the foreseeable future.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund.

BEDFORD HOUSE COMMUNITY ASSOCIATION

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31 AUGUST 2024

2. Donations and legacies	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £	Total 2023 £
Donations and fundraising	6,507	-	6,507	5,435
Donated services	35,478	-	35,478	35,478
	41,985	-	41,985	40,913
3. Income from charitable activities				
Class Income	156,223	-	156,223	157,287
Membership and affiliation fees	6,375	-	6,375	5,503
Room and hall hire	57,642	-	57,642	51,571
Canteen income	1,166	-	1,166	1,159
Winter Craft Fayre and Summer Exhibition	2,151	-	2,151	2,873
Grants	-	3,932	3,932	4,000
	223,557	3,932	227,489	222,393
4. Direct Charitable Expenditure				
	Unrestricted 2024	Restricted 2024	Total 2024	Total 2023
Cost of running classes				
Tutor salaries and expenses	64,868	1,152	66,020	67,849
Management and administration				
Cost of donated services	35,478	-	35,478	35,478
Office salaries	99,577	300	99,877	102,922
Recruitment and training	1,385	-	1,385	1,648
Insurance	5,844	-	5,844	4,815
Rates and water	1,092	-	1,092	1,208
Repairs and maintenance	818	-	818	8,337
Light and heat	7,052	830	7,882	7,193
Maintenance	1,931	-	1,931	1,635
Printing	1,322	-	1,322	2,275
Postage	-	-	-	-
Stationery	-	-	-	-
Telephone	469	-	469	513
Accountancy & professional fees	500	-	500	500
Consultancy fees	-	-	-	-
Canteen costs	850	-	850	1,322
Cleaning and waste disposal	18,093	-	18,093	14,486
IT & computer costs	11,236	-	11,236	10,948
Sundry expenses and consumables	3,052	850	3,902	3,950
Travel	31	-	31	30
Payroll costs	2,176	-	2,176	1,947
Equipment	1,016	-	1,016	1,737
Bank and credit card charges	3,678	-	3,678	3,192
Depreciation	2,365	-	2,365	937
	262,833	3,132	265,965	272,922

BEDFORD HOUSE COMMUNITY ASSOCIATION

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31 AUGUST 2024

5. Cost of generating funds	2024	2024	2024	2023
	£	£	£	£
Advertising & fundraising	1,367	-	1,367	2,735
	<u>1,367</u>	<u>-</u>	<u>1,367</u>	<u>2,735</u>
6. Debtors			2024	2023
			£	£
Prepayments			805	3,242
Debtors			-	176
			<u>805</u>	<u>3,418</u>
7. Creditors			2024	2023
			£	£
Accruals			3,212	1,960
Trade creditors			1,295	5,072
Other creditors			680	3,355
Tax and social security			1,903	1,651
Deferred income			50,566	38,644
Deposits held			3,127	3,630
			<u>60,783</u>	<u>54,312</u>
8. Tangible fixed assets	Computer & IT	Fixtures & Fittings	Furniture & Equipment	Total
	£	£	£	£
Cost				
At 1 September 2023	5,699	4,000	5,402	15,101
Additions	1,538	-	1,801	3,339
At 31 August 2024	<u>7,237</u>	<u>4,000</u>	<u>7,203</u>	<u>18,440</u>
Depreciation				
At 1 September 2023	87	900	2,604	3,591
Charge for the year	1,422	200	743	2,365
At 31 August 2024	<u>1,509</u>	<u>1,100</u>	<u>3,347</u>	<u>5,956</u>
Net book values				
At 31 August 2024	<u>5,728</u>	<u>2,900</u>	<u>3,856</u>	<u>12,484</u>
At 31 August 2023	<u>5,612</u>	<u>3,100</u>	<u>2,798</u>	<u>11,510</u>

BEDFORD HOUSE COMMUNITY ASSOCIATION

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31 AUGUST 2024

9. Staff Costs

No remuneration was paid to trustees in the year, nor were any trustees' expenses reimbursed. No trustee is reimbursed for any reason for such things as parking costs, train or bus fares, or stationery, nor are they paid by the Association directly.

Trustees always pay for any such expenses themselves for which the Association is extremely grateful.

	2024	2023
	£	£
Wages and salaries	162,966	168,007
National insurance	458	464
	<u>163,424</u>	<u>168,471</u>
Employee numbers are as follows:		
Tutor	21	21
Office and other administration	7	7
	<u>28</u>	<u>28</u>

Key Management Personnel

For 2024, a total of £35,608 was paid to key management personnel (2023 £33,726).

10. Other income and expenditure

Funds	Buckhurst Hill Wine Club	Total £
	£	
Other Income		
Subscription fees and table money	2,015	2,015
Total Income	<u>2,015</u>	<u>2,015</u>
Other Expenditure		
Room and hall hire	508	508
Wine, food and refreshments	1,302	1,302
Miscellaneous	-	-
Total Expenditure	<u>1,810</u>	<u>1,810</u>
Total brought forward	<u>1,612</u>	<u>1,612</u>
Total carried forward	<u>1,817</u>	<u>1,817</u>

Buckhurst Hill Wine Club is a member organisation and uses the Centre at reduced rates. The trustees of Bedford House Community Association have no control of income and expenditure.

BEDFORD HOUSE COMMUNITY ASSOCIATION

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31 AUGUST 2024

11. Analysis of net assets between funds	Unrestricted £
Fixed assets	12,484
Current assets (excluding cash)	805
Current assets - cash at bank	118,419
Current liabilities	<u>(60,783)</u>
	<u>70,925</u>

12. Financial commitments and contingencies

There were no commitments to capital expenditure as at 31 August 2024.

The Association has an operating lease in respect of its photocopier, with quarterly rental of £50.

The trustees consider that there are no material identifiable contingent liabilities that may impact upon the Association within the foreseeable future.

13. Donated services

The association has the use at a peppercorn rent of the premises at Bedford House under a lease granted by Essex County Council. In accordance with Statement of Recommended Practice "Accounting and Reporting by Charities" issued in 2005, the financial statements include the estimated value of this donated service under Income Resources, with an equivalent expense included under Resources Expended. The value has been estimated by the trustees by reference to prevailing commercial rental levels in the surrounding area.

14 Deposits held

As at the 31st August 2024, a total of £3,126 (2023: £3,630) was held for room hire deposits. This amount was made up of money held by the following:

ICTHUS	£1,000 held	Lily Learning	£50 held
VRSTY	£572 held	Sound Bath	£81 held
Martial Warrior	£234 held	Shanti Healthcare	£224 held
Sing & Sign	£50 held	Krav Maga	£292 held
MACK kids	£120 held	Tai Chi	£110 held
J Andrews	£130 held	Party Deposits	£264 held

15. Fund analysis	As at 1 September 2023	Incoming Resources	Resources Expended	As at 31 August 2024
Unrestricted Funds	62,816	271,508	(263,400)	70,925
Restricted Funds				
Essex County Council	-	2,932	(2,932)	-
Essex Association - of Local Councils	-	1,000	(1,000)	-
Total Funds	<u>62,816</u>	<u>275,440</u>	<u>(267,332)</u>	<u>70,925</u>

BEDFORD HOUSE COMMUNITY ASSOCIATION

England & Wales - Charity number 1178692

Accounts

BEDFORD HOUSE COMMUNITY ASSOCIATION

Charity number 1178692

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST AUGUST 2023



BEDFORD HOUSE COMMUNITY ASSOCIATION

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BEDFORD HOUSE COMMUNITY ASSOCIATION

LEGAL AND ADMINISTRATION INFORMATION FOR THE YEAR ENDED 31 AUGUST 2023

Registration Number: 1178692

Trustees

Sylvia Watson Chair
Allan Mabert
David Jacob
Dr Bernard Mooney
Fiona Wheeler OBE
June Chapman
Olivia Lowe
Satwant Singh
Edward Lindenberg (appointed 2 May 2023)

Charity Offices:

Bedford House
4 Westbury Road
Buckhurst Hill
Essex
IG9 5NW

Bankers:

HSBC
193-195 High Road
Loughton
Essex, IG10 4LF

Independent Examiners:

Community360
Winsley's House
High Street
Colchester
CO1 1UG

BEDFORD HOUSE COMMUNITY ASSOCIATION

TRUSTEE ANNUAL REPORT FOR THE YEAR ENDED 31 AUGUST 2023

In common with many charities the Association is facing rapidly increasing costs not long after recovering its operating position following the cessation of Covid restrictions. Due to the dedication of the trustees, the commitment of its staff, and the support of its students who are enthusiastic for the chance to learn new skills and meet new people, the Association has overcome many obstacles over the years.

The Association provides a valuable and high standard of educational service. It is the only one of its kind in the area and draws students from Buckhurst Hill and beyond. Buckhurst Hill is situated close to the boundary of Essex and London. The majority of students live within a 5-mile radius of the Association. Around 65% of students live within the authority of Epping Forest District Council, and the remaining students come from Essex and Greater London Boroughs.

Public Benefit

The Association provides an opportunity for students/members to show their work at the annual Summer Exhibition to which entrance is free for all. The Exhibition is also an opportunity for prospective students to get a taste of the friendly atmosphere at Bedford House and be inspired by the high standard of work produced here. The Association has also piloted a partnership with ArtisanEast for the Winter Craft Fair.

The Association is a charitable body committed to upholding the Objects of the Association. Fees for classes are kept as low as possible to remain within the reach of everyone in the neighbourhood and, being independent, the Association has been able to continue with many popular leisure and educational classes which have largely been phased out by local authorities. However, our Fees do not cover our full costs which are offset by donations, grants and income from Space Hire to enable the charity to be financially viable.

The Association must utilise its reserves for any deficit and for major items of repair to the Hall, and for replacement of equipment used by the classes. The landlord, Essex County Council, is responsible for maintenance of Bedford House itself and the front part of the Hall. The Association is responsible, under the terms of the lease, for the maintenance of the Hall.

The facilities are used regularly by 15+ outside organisations including ArtisanEast, Leigh Languages, National Childbirth Trust (NCT), Ichthus After School Club, Sing and Sign (baby and toddler classes), JH Aerobics, DSD Krav Maga Essex, Lily Learning Centre (tuition for primary school age children), Warrior Martial Arts, and Jubilee College (Reflexology Training), VRSTY Dance School, Holistic Therapy (meditation), Beyond Sound and Vibration (sound meditation), Shanti Healthcare Ltd., London School of Counselling Ltd.

Membership has increased by 18% year on year and during term times Bedford House and Hall were used by over 500 people per week. The policy of the Association is to continue to manage Bedford House and the Hall, to organise educational and leisure-based courses at that location, and to enable the use of those facilities for other activities commensurate with its Objects.

Many of our members are seniors and the activities of the Association make a major contribution to reducing the impact of loneliness on elderly people and help with their mental and physical health especially with the impact of the cost-of-living crisis following soon after the Covid pandemic.

The Association also worked with other local groups including Buckhurst Hill Parish Council, Buckhurst Hill Residents Society, Buckhurst Hill Horticultural Society, Epping Forest District Council and Essex County Council.

BEDFORD HOUSE COMMUNITY ASSOCIATION

TRUSTEE ANNUAL REPORT FOR THE YEAR ENDED 31 AUGUST 2023

Risk Management

The trustees actively review on a regular basis the operational risks faced by the Association and believe that maintaining reserves in accordance with the reserves policy will, as far as the trustees can reasonably determine, ensure sufficient resources in the event of adverse conditions.

Future Developments

The trustees intend that the charity should continue to develop its programme of education and leisure courses, together with the provision of other facilities and activities for the benefit of the community.

Reserves Policy

In line with the Charity Commission guidance that a charity should maintain adequate reserves to ensure its ability to deliver its charitable objectives, the Association holds both restricted and unrestricted reserves for various purposes. These reserves are reviewed annually by the trustees.

The unrestricted reserves at the balance sheet date amounted to £64,016 (2022 £70,416) and after deduction of the net book value of fixed assets there were unencumbered current assets of £52,506 (2022 £63,668). All the restricted income was utilised during the year and there were no restricted reserves at the end of the year.

The Association's operations and resources were fully tested during the Covid pandemic. The peak to trough fall in unrestricted reserves was approximately £58,000 and this may be a more appropriate minimum target than that set previously.

The Association's strategy and financial plans are evolving, and the trustees are conducting an exercise to determine the minimum unencumbered current assets that will be required in the context and scale of activity and overall commitments. They will look to build towards this target level, at a rate consistent with the charitable ambitions of the Association, over the medium term.

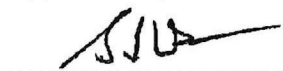
Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the Association's incoming resources and resources expended during that year and of its state of affairs at the end of the year. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Association will continue in operation.

The trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Association and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the Association and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 30th January 2024 and signed on their behalf by:



.....
Sylvia Watson, Chair of the Board of Trustees

BEDFORD HOUSE COMMUNITY ASSOCIATION

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 AUGUST 2023

I report on the accounts of Bedford House Community Association for the year ended 31 August 2023 which are set out on pages 5 to 11.

Respective responsibilities of trustees and examiner

The Charity's Trustees are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year (under section 144 (2) of the Charities Act 2011 (The Act) but that an independent examination is needed. The charities gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Association of Accounting Technicians.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention.

Basis of independent examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes considerations of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

I have 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.

David Courtier FMAAT AATQB for and on behalf of:

Community360 
Winsley's House, High Street, Colchester, Essex

Date 28/02/24

BEDFORD HOUSE COMMUNITY ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 AUGUST 2023

	Note	2023 Unrestricted funds £	2023 Restricted funds £	2023 Total funds £	2022 Total funds £
Incoming resources					
Donations and legacies	2	40,913	-	40,913	40,852
Income from charitable activities	3	218,393	4,000	222,393	220,983
Other income		3,912	-	3,912	3,520
Income from investments		839	-	839	31
Total incoming resources		264,057	4,000	268,057	265,386
Resources expended					
Charitable activities	4	268,922	4,000	272,922	247,815
Cost of generating funds	5	2,735	-	2,735	1,332
Total resources expended		271,657	4,000	275,657	249,147
Net Income/(Expense)		(7,600)	-	(7,600)	16,239
As at 1 September 2022		70,416	-	70,416	54,177
As at 31 August 2023		62,816	-	62,816	70,416

The notes on page 7 - 11 form part of these financial statements.


BEDFORD HOUSE COMMUNITY ASSOCIATION

BALANCE SHEET AS AT 31 AUGUST 2023

	Note	2023 £	2022 £
Tangible fixed assets	8	11,510	6,748
Current assets			
Cash at bank and in hand		102,200	129,599
Debtors	6	3,418	803
		<u>105,618</u>	<u>130,402</u>
Current Liabilities			
Creditors: Due within one year	7	54,312	66,734
Total current liabilities		<u>54,312</u>	<u>66,734</u>
Net current assets		<u>51,306</u>	<u>63,668</u>
Net assets		<u>62,816</u>	<u>70,416</u>
Unrestricted funds	11	62,816	70,416
Restricted funds		-	-
Total funds		<u>62,816</u>	<u>70,416</u>

These accounts have been approved by the Trustees on
and signed on their behalf:

Signed:


Sylvia Watson

Date:

30/01/2024

BEDFORD HOUSE COMMUNITY ASSOCIATION

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2023

1. Accounting policies

Basis of the preparation of the accounts

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement on Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Cash flow

The financial statements do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1 "Cash flow statements".

Incoming resources

All material incoming resources have been included on a receivable basis i.e. they are included if the date receivable falls within the period covered by these accounts.

Resources expended

These have been analysed using a natural classification.

Accounting period

The charity was incorporated on the 7th June 2018.

Tangible fixed assets for use by the Association and depreciation

Tangible fixed assets for use by the Association are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Furniture and Equipment	over 4 to 10 years, on a straight line basis.
Fixtures and Fittings	over 20 years on a straight line basis.

Going Concern

The trustees of the charity deem that there are sufficient funds available to continue operating on a going concern basis for the foreseeable future.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund.

BEDFORD HOUSE COMMUNITY ASSOCIATION

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31 AUGUST 2023

2. Donations and legacies	Unrestricted 2023	Restricted 2023	Total 2023	Total 2022
	£	£	£	£
Donations and fundraising	5,435	-	5,435	5,374
Donated services	35,478	-	35,478	35,478
	40,913	-	40,913	40,852
3. Income from charitable activities				
Class Income	157,287	-	157,287	153,769
Membership and affiliation fees	5,503	-	5,503	6,031
Room and hall hire	51,571	-	51,571	44,254
Canteen income	1,159	-	1,159	883
Winter Craft Fayre and Summer Exhibition	2,873	-	2,873	2,504
Grants	-	4,000	4,000	13,542
	218,393	4,000	222,393	220,983
4. Direct Charitable Expenditure				
	Unrestricted 2023	Restricted 2023	Total 2023	Total 2022
Cost of running classes				
Tutor salaries and expenses	66,949	900	67,849	65,778
Management and administration				
Cost of donated services	35,478	-	35,478	35,478
Office salaries	102,622	300	102,922	86,516
Recruitment and training	1,648	-	1,648	980
Insurance	4,815	-	4,815	4,636
Rates and water	1,208	-	1,208	1,113
Repairs and maintenance	8,337	-	8,337	5,976
Light and heat	7,193	-	7,193	7,869
Maintenance	1,635	-	1,635	-
Printing	2,275	-	2,275	1,546
Postage	-	-	-	55
Stationery	-	-	-	674
Telephone	513	-	513	632
Accountancy & professional fees	500	-	500	1,060
Consultancy fees	-	-	-	-
Canteen costs	1,022	300	1,322	986
Cleaning and waste disposal	14,486	-	14,486	12,040
IT & computer costs	10,948	-	10,948	-
Sundry expenses and consumables	1,450	2,500	3,950	6,471
Travel	30	-	30	-
Payroll costs	1,947	-	1,947	1,897
Equipment	1,737	-	1,737	9,143
Bank and credit card charges	3,192	-	3,192	4,115
Depreciation	937	-	937	850
	268,922	4,000	272,922	247,815

BEDFORD HOUSE COMMUNITY ASSOCIATION

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31 AUGUST 2023

5. Cost of generating funds	2023	2023	2023	2022
	£	£	£	£
Advertising & fundraising	2,735	-	2,735	1,332
	2,735	-	2,735	1,332
6. Debtors			2023	2022
			£	£
Prepayments			3,242	150
Debtors			176	653
			3,418	803
7. Creditors			2023	2022
			£	£
Accruals			1,960	5,890
Trade creditors			5,072	2,786
Other creditors			3,355	-
Tax and social security			1,651	1,776
Deferred income			38,644	54,126
Deposits held			3,630	2,156
			54,312	66,734
8. Tangible fixed assets	Computer & IT	Fixtures & Fittings	Furniture & Equipment	Total
	£	£	£	£
Cost				
At 1 September 2022	-	4,000	5,402	9,402
Additions	5,699	-	-	5,699
At 31 August 2023	5,699	4,000	5,402	15,101
Depreciation				
At 1 September 2022	-	700	1,954	2,654
Charge for the year	87	200	650	937
At 31 August 2023	87	900	2,604	3,591
Net book values				
At 31 August 2023	5,612	3,100	2,798	11,510
At 31 August 2022	-	3,300	3,448	6,748

BEDFORD HOUSE COMMUNITY ASSOCIATION

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31 AUGUST 2023

9. Staff Costs

No remuneration was paid to trustees in the year, nor were any trustees' expenses reimbursed. No trustee is reimbursed for any reason for such things as parking costs, train or bus fares, or stationery, nor are they paid by the Association directly.

Trustees always pay for any such expenses themselves for which the Association is extremely grateful.

	2023	2022
	£	£
Wages and salaries	168,007	149,176
National insurance	464	672
	<u>168,471</u>	<u>149,848</u>
Employee numbers are as follows:		
Tutor	21	21
Office and other administration	7	7
	<u>28</u>	<u>28</u>

Key Management Personnel

For 2023, a total of £33,726 was paid to key management personnel (2022 £26,204).

10. Other income and expenditure

Funds	Buckhurst Hill Wine Club	Total
	£	£
Other Income		
Subscription fees and table money	1,965	1,965
Total Income	<u>1,965</u>	<u>1,965</u>
Other Expenditure		
Room and hall hire	338	338
Wine, food and refreshments	1,401	1,401
Miscellaneous	36	36
Total Expenditure	<u>1,775</u>	<u>1,775</u>
Total brought forward	<u>1,422</u>	<u>1,422</u>
Total carried forward	<u>1,612</u>	<u>1,612</u>

Buckhurst Hill Wine Club is a member organisation and uses the Centre at reduced rates. The trustees of Bedford House Community Association have no control of income and expenditure.

BEDFORD HOUSE COMMUNITY ASSOCIATION

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31 AUGUST 2023

11. Analysis of net assets between funds	Unrestricted £
Fixed assets	11,510
Current assets (excluding cash)	3,418
Current assets - cash at bank	102,200
Current liabilities	(54,312)
	<u>62,816</u>

12. Financial commitments and contingencies

There were no commitments to capital expenditure as at 31 August 2023.

The Association has an operating lease in respect of its photocopier, with quarterly rental of £179.

The trustees consider that there are no material identifiable contingent liabilities that may impact upon the Association within the foreseeable future.

13. Donated services

The association has the use at a peppercorn rent of the premises at Bedford House under a lease granted by Essex County Council. In accordance with Statement of Recommended Practice "Accounting and Reporting by Charities" issued in 2005, the financial statements include the estimated value of this donated service under Income Resources, with an equivalent expense included under Resources Expended. The value has been estimated by the trustees by reference to prevailing commercial rental levels in the surrounding area.

14 Deposits held

As at the 31st August 2023, a total of £3,630 (2022: £2,156) was held for room hire deposits. This amount was made up of money held by the following:

Ichthus	£1,000 held	Trussel tutoring	£50 held
VRSTY	£572 held	Gong Bath	£81 held
Martial Warrior	£234 held	Shanti Healthcare	£224 held
Kidstop	£50 held	Krav Maga	£292 held
		Party Deposits	£1128 held

15. Fund analysis

	As at 1 September 2022	Incoming Resources	Resources Expended	As at 31 August 2023
Unrestricted Funds	70,416	264,057	(271,657)	62,816
Restricted Funds				
Active Essex	-	3,000	(3,000)	-
Essex Association - of Local Councils	-	1,000	(1,000)	-
Total Funds	<u>70,416</u>	<u>268,057</u>	<u>(275,657)</u>	<u>62,816</u>

BEDFORD HOUSE COMMUNITY ASSOCIATION

England & Wales - Charity number 1178692

Accounts

BEDFORD HOUSE COMMUNITY ASSOCIATION

Charity number 1178692

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST AUGUST 2022



BEDFORD HOUSE COMMUNITY ASSOCIATION

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BEDFORD HOUSE COMMUNITY ASSOCIATION

LEGAL AND ADMINISTRATION INFORMATION FOR THE YEAR ENDED 31 AUGUST 2022

Registration Number: 1178692

Trustees

Sylvia Watson Chair
Allan Mabert (appointed 22/10/2021)
Ann Haigh (deceased 17/10/2022)
David Jacob
Dr Bernard Mooney
Fiona Wheeler OBE
June Chapman
Olivia Lowe
Satwant Singh (appointed 20/01/2022)
Tony Oliva (resigned 21/04/2022)

Charity Offices:

Bedford House
4 Westbury Road
Buckhurst Hill
Essex
IG9 5NW

Bankers:

HSBC
193-195 High Road
Loughton
Essex, IG10 4LF

Independent Examiners:

Community360
Winsley's House
High Street
Colchester
CO1 1UG

BEDFORD HOUSE COMMUNITY ASSOCIATION

TRUSTEE ANNUAL REPORT FOR THE YEAR ENDED 31 AUGUST 2022

The trustees present their report together with the financial statements of the Association for the period ended 31 August 2022. The financial statements have been prepared in accordance with the accounting policies set out on page 8 and comply with the Association's Constitution and applicable law.

Bedford House Community Association-Charitable Incorporated Organisation

The charity was incorporated in June 2018 as a Charitable Incorporated Organisation to take over the operations of Buckhurst Hill Community Association which was formed in December 1946. Its members had decided to convert to a Charitable Incorporated Organisation and the new charity began trading from September 2018.

Management Structure

The Association is a Charitable Incorporated Organisation registered charity, number 1178692. The organisation and operation of the Association are primarily governed by its Constitution. The Association employs a Chief Executive Officer who is responsible for all operational activity and for reporting regularly to the Board of Trustees. There are also several subcommittees that report regularly on their area of work.

Board of Trustees

The Board of Trustees is responsible for directing the policy and general management of the affairs of the Association. The Board meets quarterly. The trustees named on page 1 have served throughout the period unless otherwise stated. Appointment of trustees to the Board is governed by the Constitution. The Board has the power to fill vacancies arising during the year up to a maximum of 12 trustees.

The Board of Trustees notes with sadness the passing of Ann Haigh. Her selfless contribution as a trustee was exemplary.

Unpaid Volunteers

All members of the Board provide their services and support on a voluntary unpaid basis. There are other regular unpaid volunteers involved who assist in the day-to-day management and activities of the Association and some who may also assist with fund raising, events and other activities of the Association.

Investment Powers

The constitution authorises the trustees to make and hold investments using the general funds of the Association.

Constitution, Objects and Policies

Bedford House Community Association is governed by its Constitution and its objects are to promote benefits to the people in and around Buckhurst Hill, regardless of sex, sexual orientation, race or political, religious or other opinions, by advancing education and providing facilities for recreation and leisure-time occupations with the aim of improving the quality of life for those people, and to establish and maintain a Community Centre in the furtherance of the above objectives.

BEDFORD HOUSE COMMUNITY ASSOCIATION

TRUSTEE ANNUAL REPORT FOR THE YEAR ENDED 31 AUGUST 2022

The Association carries out this obligation by providing facilities for education and recreation classes across a wide spectrum of activities including Arts and Crafts: Drawing and Painting, Calligraphy, Learning to Draw, Oil Painting, Printmaking, Ceramics, Watercolours, Needlework; Physical activity: Aerobics, Ballet, Guided forest walks, Keep Fit for the Over 60's, Pilates, yoga; Leisure: Art Appreciation. Particularly for older students, BHCA provides an invaluable opportunity for them to meet like-minded people and many comment that without BHCA, they would be isolated and cut off from society.

Funding

Essex County Council provides the premises at Bedford House at a peppercorn rent under a thirty-year lease dated December 1998.

All other funding is generated from the activities of the Association.

Donations

The trustees are grateful to the Association's members for all the donations received during the year.

Management Review

In the 2021/22 brochure the Association offered 35 courses plus 1-day workshops over 3 terms covering 39 weeks.

Almost 400 full members have attended our classes over the whole year. In addition, almost 100 day members attended one of our workshops, hired a space or attended taster sessions. The Association was able to hold its Summer Exhibition on 24 July 2021 and this was a great success followed by a well-attended Summer School in August. In October 2021 we launched the art exhibition of donated works by a local artist Vivian Bewick, one of the Bedford House founders, with a Private View. Bedford House had received a grant from EFDC to digitalise the artworks and to set up the exhibition. The art collection is available on our website.

Additionally, the Association has the following membership club:

- Buckhurst Hill Wine Club

The following organisations were also regular hirers of the Association's facilities:

Leigh Languages, National Childbirth Trust (NCT), Ichthus After School Club, Sing and Sign - Kidstop (baby and toddler classes), JH Aerobics, Happy Yoga, DD Ballet, Reddo Recruitment, DSD Krav Maga Essex, Lilly Learning Centre – Trussel Tutoring (tuition for primary school age children), Martial Warrior, and Jubilee College (Reflexology).

Staff

The trustees would like to thank all the staff and tutors for all their efforts to re-establish the Association's range of activities during a period of uncertainty following the Covid pandemic, and for their ongoing efforts to keep all our services running for both members and hirers.

Financial Review

The Association had an Unrestricted Surplus of £16,239 for the year (2021 loss £41,404). Unrestricted Reserves are £70,416 (2021 £54,177).

BEDFORD HOUSE COMMUNITY ASSOCIATION

TRUSTEE ANNUAL REPORT FOR THE YEAR ENDED 31 AUGUST 2022

The revenue from class fees and hirers has recovered with the re-introduction of activities following the cessation of Covid restrictions.

Due to the dedication of the trustees, the commitment of its staff, and the support of its students who are enthusiastic for the chance to learn new skills, the Association has overcome many obstacles over the years. The Association provides a valuable and high standard of educational service. It is the only one of its kind in the area and draws students from Buckhurst Hill and beyond. Although most students live within the authority of Epping Forest District Council and the London Borough of Redbridge, a substantial number come from surrounding districts in Essex and Greater London boroughs.

Public Benefit

The Association provides an opportunity for students/members to show their work at the annual Summer Exhibition to which entrance is free for all. The Exhibition is also an opportunity for prospective students to get a taste of the friendly atmosphere at Bedford House, and be inspired by the high standard of work produced here.

The Association is a charitable body committed to upholding the Objects of the Association. Fees for classes are kept as low as possible to remain within the reach of everyone in the neighbourhood and, being independent, the Association has been able to continue with many popular leisure and educational classes which are being phased out by local authorities. However, our Fees do not cover our full costs which are offset by donations, grants and income from Space Hire in order for the charity to be financially viable.

The Association aims to cover its annual running costs from grants, donations, membership and tuition fees and space hire although it is necessary to utilise our reserves for any deficit and for major items of repair to the Hall, for which it is responsible under the terms of the lease from the landlord, Essex County Council, and for replacement of equipment used by the classes. The Council is responsible for maintenance of Bedford House and to the Stables (the front part of the Hall).

The facilities are used regularly by 10+ outside organisations including Leigh Languages, National Childbirth Trust (NCT), Ichthus After School Club, Sing and Sign - Kidstop (baby and toddler classes), JH Aerobics, Happy Yoga, DD Ballet, Reddo Recruitment, DSD Krav Maga Essex, Lilly Learning Centre – Trussel Tutoring (tuition for primary school age children), Martial Warrior, and Jubilee College (Reflexology).

During term times Bedford House and Hall were used by almost 500 people per week. The policy of the Association is to continue to maintain and manage Bedford House and Hall, to organise educational and leisure-based courses at that location, and to enable the use of those facilities for other activities commensurate with its Objects.

Many of our members are seniors and the activities of the Association make a major contribution to reducing the impact of loneliness on elderly people and help with their mental and physical health especially following the Covid pandemic which impacted heavily upon this age group. The Association also worked with or supported other local groups including Buckhurst Hill Parish Council, Buckhurst Hill Residents Society, Buckhurst Hill Horticultural Society, Epping Forest District

BEDFORD HOUSE COMMUNITY ASSOCIATION

TRUSTEE ANNUAL REPORT FOR THE YEAR ENDED 31 AUGUST 2022

Risk Management

The trustees actively review on a regular basis the operational risks faced by the Association and believe that maintaining reserves in accordance with the reserves policy will, as far as the trustees can reasonably determine, ensure sufficient resources in the event of adverse conditions.

Future Developments

The trustees intend that the charity should continue to develop its programme of education and leisure courses, together with the provision of other facilities and activities for the benefit of the community.

Reserves Policy

It is the policy of the Association to try to maintain unrestricted funds at a level which equates to at least twelve months' unrestricted overhead expenditure, excluding donated services. The unrestricted reserves at the balance sheet date amounted to £70,416 (2021 £54,177) and the unrestricted annual overhead expenditure, excluding the charge for donated services is estimated to be £100,000 for the 12 months ended 31 August 2023.


The trustees aim to restore the level of the reserves to this level over the medium term.

Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the Association's incoming resources and resources expended during that year and of its state of affairs at the end of the year. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Association will continue in operation.

The trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Association and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the Association and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by  Trustees on 10th January 2023 and signed on their behalf by:

.....
Sylvia Watson, Chair of the Board of Trustees

BEDFORD HOUSE COMMUNITY ASSOCIATION

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 AUGUST 2022

I report on the accounts of Bedford House Community Association for the year ended 31 August 2022 which are set out on pages 7 to 13.

Respective responsibilities of trustees and examiner

The Charity's Trustees are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year (under section 144 (2) of the Charities Act 2011 (The Act) but that an independent examination is needed. The charities gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Association of Accounting Technicians.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention.

Basis of independent examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes considerations of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.


Independent examiner's statement

In the course of my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

I have 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.

Shelley-Marie Rudling FMAAT MIP AATQE for and on behalf of:
Community360



Date 23rd January 2023

Winsley's House, High Street, Colchester, Essex

BEDFORD HOUSE COMMUNITY ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 AUGUST 2022

	Note	2022 Unrestricted funds £	2022 Restricted funds £	2022 Total funds £	2021 Total funds £
Incoming resources					
Donations and legacies	2	40,852	-	40,852	75,171
Income from charitable activities	3	210,108	10,875	220,983	104,542
Other income		3,520	-	3,520	1,648
Income from investments		31	-	31	8
Total incoming resources		254,511	10,875	265,386	181,369
Resources expended					
Charitable activities	4	236,940	10,875	247,815	222,233
Cost of generating funds	5	1,332	-	1,332	540
Total resources expended		238,272	10,875	249,147	222,773
Net Income/(Expense)		16,239	-	16,239	(41,404)
As at 1 September 2021		54,177	-	54,177	95,581
As at 31 August 2022		70,416	-	70,416	54,177


The notes on page 9 - 13 form part of these financial statements.

BEDFORD HOUSE COMMUNITY ASSOCIATION

BALANCE SHEET AS AT 31 AUGUST 2022

	Note	2022 £	2021 £
Tangible fixed assets	8	6,748	7,598
Current assets			
Cash at bank and in hand		129,599	106,860
Debtors	6	803	1,008
		<u>130,402</u>	<u>107,868</u>
Current Liabilities			
Creditors: Due within one year	7	66,734	61,289
Total current liabilities		<u>66,734</u>	<u>61,289</u>
Net current assets		<u>63,668</u>	<u>46,579</u>
Net assets		<u>70,416</u>	<u>54,177</u>
Unrestricted funds	11	70,416	54,177
Restricted funds		-	-
Total funds		<u>70,416</u>	<u>54,177</u>

These accounts have been approved by the Trustees on
and signed on their behalf:

Signed: 
Sylvia Watson

Date: 10 January

BEDFORD HOUSE COMMUNITY ASSOCIATION

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2022

1. Accounting policies

Basis of the preparation of the accounts

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement on Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Cash flow

The financial statements do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1 "Cash flow statements".

Incoming resources

All material incoming resources have been included on a receivable basis i.e. they are included if the date receivable falls within the period covered by these accounts.

Resources expended

These have been analysed using a natural classification.

Accounting period

The charity was incorporated on the 7th June 2018.

Tangible fixed assets for use by the Association and depreciation

Tangible fixed assets for use by the Association are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Furniture and Equipment	over 4 to 10 years, on a straight line basis.
Fixtures and Fittings	over 20 years on a straight line basis.

Going Concern

The trustees of the charity deem that there are sufficient funds available to continue operating on a going concern basis for the foreseeable future

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund.

BEDFORD HOUSE COMMUNITY ASSOCIATION

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31 AUGUST 2022

2. Donations and legacies	Unrestricted 2022	Restricted 2022	Total 2022	Total 2021
	£	£	£	£
Donations and fundraising	5,374	-	5,374	2,489
Government grants	-	-	-	37,204
Donated services	35,478	-	35,478	35,478
	40,852	-	40,852	75,171
3. Income from charitable activities				
Class Income	153,769	-	153,769	89,303
Membership and affiliation fees	6,031	-	6,031	3,809
Room and hall hire	44,254	-	44,254	10,168
Canteen income	883	-	883	-
Winter Craft Fayre and Summer Exhibition	2,504	-	2,504	951
Grants	2,667	10,875	13,542	311
	210,108	10,875	220,983	104,542
4. Direct Charitable Expenditure				
	Unrestricted 2022	Restricted 2022	Total 2022	Total 2021
Cost of running classes				
Tutor salaries and expenses	65,778	-	65,778	57,962
Management and administration				
Cost of donated services	35,478	-	35,478	35,478
Office salaries	83,191	3,325	86,516	77,787
Recruitment and training	980	-	980	-
Insurance	4,636	-	4,636	3,759
Rates and water	1,113	-	1,113	324
Repairs and maintenance	5,976	-	5,976	4,865
Light and heat	7,869	-	7,869	6,314
Printing	1,546	-	1,546	1,521
Postage	55	-	55	29
Stationery	674	-	674	194
Telephone	632	-	632	845
Accountancy & professional fees	1,060	-	1,060	250
Consultancy fees	-	-	-	-
Canteen costs	986	-	986	-
Cleaning and waste disposal	12,040	-	12,040	16,299
Sundry expenses and consumables	5,553	918	6,471	4,163
Payroll costs	1,897	-	1,897	2,429
Equipment	2,511	6,632	9,143	7,776
Bank and credit card charges	4,115	-	4,115	1,188
Depreciation	850	-	850	1,050
	236,940	10,875	247,815	222,233

BEDFORD HOUSE COMMUNITY ASSOCIATION

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31 AUGUST 2022

5. Cost of generating funds	2022	2022	2022	2021
	£	£	£	£
Advertising & fundraising	1,332	-	1,332	540
	1,332	-	1,332	540
6. Debtors			2022	2021
			£	£
Prepayments			150	932
Debtors			653	76
			803	1,008
7. Creditors			2022	2021
			£	£
Accruals			5,890	2,506
Trade creditors			2,786	2,153
Tax and social security			1,776	2,074
Deferred income			54,126	53,356
Deposits held			2,156	1,200
			66,734	61,289
8. Tangible fixed assets		Fixtures & Fittings	Furniture & Equipment	Total
		£	£	£
Cost				
At 1 September 2021		4,000	5,402	9,402
Additions		-	-	-
At 31 August 2022		4,000	5,402	9,402
Depreciation				
At 1 September 2021		500	1,304	1,804
Charge for the year		200	650	850
At 31 August 2022		700	1,954	2,654
Net book values				
At 31 August 2022		3,300	3,448	6,748
At 31 August 2021		3,500	4,098	7,598

BEDFORD HOUSE COMMUNITY ASSOCIATION

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31 AUGUST 2022

9. Staff Costs

No remuneration was paid to trustees in the year, nor were any trustees' expenses reimbursed. No trustee is reimbursed for any reason for such things as parking costs, train or bus fares, or stationery, nor are they paid by the Association directly.

Trustees always pay for any such expenses themselves for which the Association is extremely grateful.

	2022	2021
	£	£
Wages and salaries	149,176	135,749
National insurance	672	-
	<u>149,848</u>	<u>135,749</u>
Employee numbers are as follows:		
Tutor	21	23
Office and other administration	7	6
	<u>28</u>	<u>29</u>

Key Management Personnel

For 2022, a total of £26,204 was paid to key management personnel (2021 £21,011.74).

10. Other income and expenditure

Funds	Buckhurst Hill Wine Club	Total
	£	£
Other Income		
Subscription fees and table money	1,305	1,305
Total Income	<u>1,305</u>	<u>1,305</u>
Other Expenditure		
Room and hall hire	320	320
Wine, food and refreshments	1,160	1,160
Payment to Bedford House	-	-
Total Expenditure	<u>1,480</u>	<u>1,480</u>
Total brought forward	<u>1,191</u>	<u>1,191</u>
Total carried forward	<u>1,016</u>	<u>1,016</u>

Buckhurst Hill Wine Club is a member organisation and uses the Centre at reduced rates. The trustees of Bedford House Community Association have no control of income and expenditure.

BEDFORD HOUSE COMMUNITY ASSOCIATION

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31 AUGUST 2022

11. Analysis of net assets between funds	Unrestricted £
Fixed assets	6,748
Current assets (excluding cash)	803
Current assets - cash at bank	129,599
Current liabilities	(66,734)
	<u>70,416</u>

12. Financial commitments and contingencies

There were no commitments to capital expenditure as at 31 August 2022

The Association has an operating lease in respect of its photocopier, with quarterly rental of £178.74.

The trustees consider that there are no material identifiable contingent liabilities that may impact upon the Association within the foreseeable future.

13. Donated services

The association has the use at a peppercorn rent of the premises at Bedford House under a lease granted by Essex County Council. In accordance with Statement of Recommended Practice "Accounting and Reporting by Charities" issued in 2005, the financial statements include the estimated value of this donated service under Income Resources, with an equivalent expense included under Resources Expended. The value has been estimated by the trustees by reference to prevailing commercial rental levels in the surrounding area.

14 Deposits held

As at the 31st August 2022, a total of £2,156 (2021: £1,200) was held for room hire deposits. This amount was made up of money held by the following:

Ichthus	£1,000 held	Trussel tutoring	£50 held
VRSTY	£572 held	Smiley minds	£50 held
Martial Warrior	£234 held	Reflexology	£50 held
Kidstop	£50 held	Krave Maga	£50 held
		Party Deposits	£100 held

15. Fund analysis

	As at 1 September 2021	Incoming Resources	Resources Expended	As at 31 August 2022
Unrestricted Funds	54,177	254,511	(238,272)	70,416
Restricted Funds				
Bewick Funds	-	4,367	(4,367)	-
IT Project	-	6,508	(6,508)	-
Total Funds	<u>54,177</u>	<u>265,386</u>	<u>(249,147)</u>	<u>70,416</u>

BEDFORD HOUSE COMMUNITY ASSOCIATION

England & Wales - Charity number 1178692

Accounts

BEDFORD HOUSE COMMUNITY ASSOCIATION

Charity number 1178692

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST AUGUST 2021



BEDFORD HOUSE COMMUNITY ASSOCIATION

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BEDFORD HOUSE COMMUNITY ASSOCIATION

LEGAL AND ADMINISTRATION INFORMATION FOR THE YEAR ENDED 31 AUGUST 2021

Registration Number: 1178692

Trustees

Tony Oliva	Chair
Sylvia Watson	Deputy Chair
Julie Chapman	Appointed 12 October 2020
Ann Haigh	
David Jacob	
Olivia Lowe	
Dr Bernard Mooney	
Fiona Wheeler OBE	

Shan Ali	Resigned 6 November 2020
Christopher Bennett	Resigned 9 December 2020
Miriam Murphy	Resigned 30 June 2021
Victoria King MA FRSA	Resigned 2 August 2021

Charity Offices:

Bedford House
4 Westbury Road
Buckhurst Hill
Essex
IG9 5NW

Bankers:

HSBC
193-195 High Road
Loughton
Essex, IG10 4LF

Independent Examiners:

Community360
Winsley's House
High Street
Colchester
CO1 1UG

BEDFORD HOUSE COMMUNITY ASSOCIATION

TRUSTEE ANNUAL REPORT FOR THE YEAR ENDED 31 AUGUST 2021

The Trustees present their report together with the financial statements of the Association for the period ended 31 August 2021. The financial statements have been prepared in accordance with the accounting policies set out on page 9 and comply with the Association's Constitution and applicable law.

Bedford House Community Association-Charitable Incorporated Organisation

The charity was incorporated in June 2018 as a Charitable Incorporated Organisation to take over the operations of Buckhurst Hill Community Association which was formed in December 1946. Its members had decided to convert to a Charitable Incorporated Organisation and the new charity began trading from September 2018.

Management Structure

The Association is a Charitable Incorporated Organisation registered charity, number 1178692. The organisation and operation of the Association are primarily governed by its Constitution. The Association employs a Centre Manager who is responsible for all operational activity and for reporting regularly to the Board of Trustees. There are also a number of subcommittees that also report regularly on their area or work.

Board of Trustees

The Board of Trustees is responsible for directing the policy and general management of the affairs of the Association. The Board meets bi-monthly.

The members named on page 1 have served throughout the period unless otherwise stated. Appointment of members to the Board is governed by the Constitution. The Board has the power to fill vacancies arising during the year up to a maximum of 12 trustees.

Unpaid Volunteers

All members of the Board provide their services and support on a voluntary unpaid basis. There are other regular unpaid volunteers involved who assist in the day to day management and activities of the Association and some who may also assist with fund raising, events and other activities of the Association.

Investment Powers

The constitution authorises the trustees to make and hold investments using the general funds of the Association.

Constitution, Objects and Policies

Bedford House Community Association is governed by its Constitution and its objects are to promote benefits to the people in and around Buckhurst Hill, regardless of sex, sexual orientation, race or political, religious or other opinions, by advancing education and providing facilities for recreation and leisure-time occupations with the aim of improving the quality of life for those people, and to establish and maintain a Community Centre in the furtherance of the above objectives.

BEDFORD HOUSE COMMUNITY ASSOCIATION

TRUSTEE ANNUAL REPORT FOR THE YEAR ENDED 31 AUGUST 2021

The Association carries out this obligation by providing facilities for education and recreation classes across a wide spectrum of activities including art, handicrafts, yoga and Keep Fit for the Over 60's. Particularly for older students, BHCA provides an invaluable opportunity for them to meet like-minded people and many comment that without BHCA, they would be isolated and cut off from society.

Funding

Essex County Council provides the premises at Bedford House at a peppercorn rent under a thirty year lease dated December 1998.

All other funding is generated from the activities of the Association.

Donations

The trustees are grateful to the Association's members for all the donations received during the year and also for the many class fee refunds that were waived when the Association had to close during the lockdowns.

Management Review

In the 2020/21 brochure the Association offered 35 courses plus 1-day workshops over 3 terms covering 37 weeks. COVID 19 required the Association to close down frequently with the loss of activities and income. This was mitigated at times with the launch for the first time of on line courses.

During closure most of the staff were furloughed, leaving just a small skeleton team to look after the building and the office.

Almost 400 members have attended our classes over the whole year.

The Association was able to hold its Summer Exhibition on 24 July 2021 and this was a great success followed by a well-attended Summer School in August.

Additionally, the Association has the following membership club:

- Buckhurst Hill Wine Club

The following organisations were also regular hirers of the Association's facilities:

Leigh Languages, National Childbirth Trust (NCT), Ichthus After School Club, Sing and Sign (baby and toddler classes), JH Aerobics, Happy Yoga, DD Ballet, Reddo Recruitment, Smiley Minds and DSD Kravmaga Essex.

Staff

The Trustees would like to thank all the staff and tutors for all their efforts during a very challenging time during the pandemic and their ongoing efforts to keep all our services running for both members and hirers.

BEDFORD HOUSE COMMUNITY ASSOCIATION

TRUSTEE ANNUAL REPORT FOR THE YEAR ENDED 31 AUGUST 2021

Financial Review

The Association suffered an Unrestricted Loss of £41,404 for the year (2020 loss of £9,162). Unrestricted Reserves are £54,177, (2020 £95,581).

Total Unrestricted Income for the year was £181,057 (2020 £196,582).

The revenue from class fees and hirers was reduced by the loss of activities during lockdowns but this was partially offset by COVID government grants. However the Association's costs have risen with the need to become a COVID 19 compliant location.

Due to the dedication of the trustees, the commitment of its staff, and the support of its students who are enthusiastic for the chance to learn new skills, the Association has overcome many obstacles over the years. The Association provides a valuable and high standard of educational service. It is the only one of its kind in the area and draws students from Buckhurst Hill and beyond. Although the majority of students live within the authority of Epping Forest District Council and the London Borough of Redbridge, a substantial number come from areas in surrounding boroughs in Essex and Greater London.

Public Benefit

The Association provides an opportunity for students/members to show their work at the annual Summer Exhibition to which entrance is free for all. The Exhibition is also an opportunity for prospective students to get a taste of the friendly atmosphere at Bedford House, and be inspired by the high standard of work produced here.

The Association is a charitable body committed to upholding the Objects of the Association. Fees for classes are kept as low as possible in order to remain within the reach of everyone in the neighbourhood and, being independent, the Association has been able to continue with many popular leisure and educational classes which are being phased out by local authorities. However our Fees do not cover our full costs which are offset by donations, grants and income from Space Hire in order for the charity to be financially viable.

The Association aims to cover its annual running costs from grants, donations, membership and tuition fees and space hire although it is necessary to utilise our reserves for any deficit and for major items of repair to the Hall, for which it is responsible under the terms of the lease from the landlords Essex County Council, and for replacement of equipment used by the classes. The Council is responsible for maintenance of Bedford House and to the Stables (the front part of the Hall

The facilities are used by outside organisations including Leigh Languages, NCT and two musical groups of classes for babies and young children. During term times Bedford House and Hall were used by almost 500 people per week. The policy of the Association is to continue to maintain and manage Bedford House and Hall, to organise educational and leisure-based courses at that location, and to enable the use of those facilities for other activities commensurate with its Objects.

BEDFORD HOUSE COMMUNITY ASSOCIATION

TRUSTEE ANNUAL REPORT FOR THE YEAR ENDED 31 AUGUST 2021

Many of our members are seniors and the activities of the Association make a major contribution to reducing the impact of loneliness on elderly people and also help with their mental and physical health especially in recent times when Covid has impacted heavily upon this age group.

The Association also worked with other local groups including Buckhurst Hill Parish Council, Buckhurst Hill Residents Society, Buckhurst Hill Horticultural Society, Epping Forest District Museum and St James' United Reformed Church.

Risk Management

The Trustees actively review on a regular basis the operational risks which the Association faces, and believe that maintaining reserves in accordance with the reserves policy will, as far as the Trustees can reasonably determine, ensure sufficient resources in the event of adverse conditions.

Future Developments

The Trustees intend that the charity should continue to develop its programme of education and leisure courses, together with the provision of other facilities and activities for the benefit of the community.

Reserves Policy

It is the policy of the Association to try to maintain unrestricted funds at a level which equates to at least twelve months' unrestricted overhead expenditure, excluding donated services. The unrestricted reserves at the balance sheet date amounted to £54,177 (2020 £95,581) and the unrestricted annual overhead expenditure, excluding the charge for donated services is estimated to be £100,000 for the 12 months ended 31 August 2022.

The trustees aim to restore the level of the reserves to this level over the medium term once the COVID 19 situation allows.

Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the Association's incoming resources and resources expended during that year and of its state of affairs at the end of the year. In preparing those financial statements the trustees are required to:

BEDFORD HOUSE COMMUNITY ASSOCIATION

TRUSTEE ANNUAL REPORT FOR THE YEAR ENDED 31 AUGUST 2021

- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Association will continue in operation.

The trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Association and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the Association and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 30th November 2021 and signed on their behalf by:


.....

Tony Oliva, Chair of the Board of Trustees

BEDFORD HOUSE COMMUNITY ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 AUGUST 2021

	Note	2021 Unrestricted funds £	2021 Restricted funds £	2021 Total funds £	2020 Total funds £
Incoming resources					
Donations and legacies	2	75,171	-	75,171	77,631
Income from charitable activities	3	104,231	311	104,542	118,706
Other income		1,648	-	1,648	35
Income from investments		8	-	8	210
Total incoming resources		181,058	311	181,369	196,582
Resources expended					
Charitable activities	4	221,922	311	222,233	205,329
Cost of generating funds	5	540	-	540	415
Total resources expended		222,462	311	222,773	205,744
Net Income/(Expense)		(41,404)	-	(41,404)	(9,162)
As at 1 September 2020		95,581	-	95,581	104,743
As at 31 August 2021		54,177	-	54,177	95,581

The notes on page 9 - 13 form part of these financial statements.

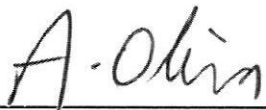
BEDFORD HOUSE COMMUNITY ASSOCIATION

BALANCE SHEET AS AT 31 AUGUST 2021

	Note	2021 £	2020 £
Tangible fixed assets	8	7,598	8,647
Current assets			
Cash at bank and in hand		106,860	121,993
Debtors	6	1,008	1,511
		<u>107,868</u>	<u>123,504</u>
Current Liabilities			
Creditors: Due within one year	7	61,289	36,571
Total current liabilities		<u>61,289</u>	<u>36,571</u>
Net current assets		<u>46,579</u>	<u>86,934</u>
Net assets		<u>54,177</u>	<u>95,581</u>
Unrestricted funds	11	54,177	95,581
Total funds		<u>54,177</u>	<u>95,581</u>

These accounts have been approved by the Trustees on
and signed on their behalf:

Signed:



Tony Oliva

Date: 30th November 2021

BEDFORD HOUSE COMMUNITY ASSOCIATION

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2021

1. Accounting Policies

Basis of the preparation of the accounts

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement on Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Cash Flow

The financial statements do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1 "Cash flow statements".

Incoming resources

All material incoming resources have been included on a receivable basis i.e. they are included if the date receivable falls within the period covered by these accounts.

Resources expended

These have been analysed using a natural classification.

Accounting Period

The charity was incorporated on the 7th June 2018.

Tangible fixed assets for use by the Association and depreciation

Tangible fixed assets for use by the Association are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Furniture and Equipment	over 4 to 10 years, on a straight line basis.
Fixtures and Fittings	over 20 years on a straight line basis.

2. Donations and legacies

	Unrestricted	Restricted	Total	Total
	2021	2021	2021	2020
	£	£	£	£
Donations and fundraising	2,489	-	2,489	6,869
Government grants	37,204	-	37,204	35,284
Donated services	35,478	-	35,478	35,478
	<u>75,171</u>	<u>-</u>	<u>75,171</u>	<u>77,631</u>

3. Income from charitable activities

Class Income	89,303	-	89,303	88,242
Membership and affiliation fees	3,809	-	3,809	2,599
Room and hall hire	10,168	-	10,168	25,191
Canteen income	-	-	-	1,160
Winter Craft Fayre and Summer Exhibition	951	-	951	1,514
Grants	-	311	311	-
	<u>104,231</u>	<u>311</u>	<u>104,542</u>	<u>118,706</u>

BEDFORD HOUSE COMMUNITY ASSOCIATION

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31 AUGUST 2021

4. Direct Charitable Expenditure	Unrestricted 2021	Restricted 2021	Total 2021	Total 2020
Cost of running classes				
Tutor salaries and expenses	57,962		57,962	62,799
Management and administration				
Cost of donated services	35,478	-	35,478	35,478
Office salaries	77,787	-	77,787	65,834
Insurance	3,759	-	3,759	2,890
Rates and water	324	-	324	641
Repairs and maintenance	4,865	-	4,865	6,374
Light and heat	6,314	-	6,314	4,923
Printing	1,521	-	1,521	1,300
Postage	29	-	29	186
Stationery	194	-	194	849
Telephone	845	-	845	852
Accountancy & professional fees	250	-	250	541
Consultancy fees	-	-	-	6,490
Canteen costs	-	-	-	190
Cleaning and waste disposal	16,299	-	16,299	3,283
Sundry expenses and consumables	3,852	311	4,163	1,775
Payroll costs	2,429	-	2,429	2,175
Equipment	7,776	-	7,776	7,583
Bank charges	1,188	-	1,188	712
Depreciation	1,050	-	1,050	454
	221,922	311	222,233	205,329
5. Cost of generating funds				
	2021	2021	2021	2020
	£	£	£	£
Advertising & fundraising	540	-	540	415
	540	-	540	415
6. Debtors				
			2021	2020
			£	£
Prepayments			932	70
Debtors			76	1,441
			1,008	1,511
7. Creditors				
			2021	2020
			£	£
Accruals			2,506	9,898
Trade creditors			2,153	14
Tax and social security			2,074	674
Deferred income			53,356	24,935
Deposits held			1,200	1,050
			61,289	36,571

BEDFORD HOUSE COMMUNITY ASSOCIATION

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31 AUGUST 2021

8. Tangible fixed assets

	Fixtures & Fittings £	Furniture & Equipment £	Total £
Cost			
At 1 September 2020	4,000	5,402	9,402
Additions	-	-	-
At 31 August 2021	<u>4,000</u>	<u>5,402</u>	<u>9,402</u>
Depreciation			
At 1 September 2020	100	654	754
Charge for the year	400	650	1,050
At 31 August 2021	<u>500</u>	<u>1,304</u>	<u>1,804</u>
Net book values			
At 31 August 2021	<u>3,500</u>	<u>4,098</u>	<u>7,598</u>
At 31 August 2020	<u>3,900</u>	<u>4,747</u>	<u>8,647</u>

Fixtures and fittings additions are a donation from the Bewick family of paintings by Vivian Bewick and the cost is based upon the valuation at the time of donation.

9. Staff Costs

No remuneration was paid to trustees in the year, nor were any trustees' expenses reimbursed. No trustee is reimbursed for any reason for such things as parking costs, train or bus fares, or stationery, nor are they paid by the Association directly. Trustees always pay for any such expenses themselves for which the Association is extremely grateful.

	2021 £	2020 £
Wages and salaries	135,749	129,861
National insurance	-	-
	<u>135,749</u>	<u>129,861</u>
Employee numbers are as follows:		
Tutor	23	26
Office and other administration	6	5
	<u>29</u>	<u>31</u>

Key Management Personnel

For 2021, a total of £21,011.74 was paid to key management personnel (2020 £24,175).

BEDFORD HOUSE COMMUNITY ASSOCIATION

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31 AUGUST 2021

10. Other income and expenditure	Buckhurst Hill Wine Club £	Bedford House Bridge Club £	Total £
Funds			
Other Income			
Subscription fees and table money	-	-	-
Total Income	<u>-</u>	<u>-</u>	<u>-</u>
Other Expenditure			
Room and hall hire	-	-	-
Wine, food and refreshments	-	-	-
Payment to Bedford House	-	117	117
Total Expenditure	<u>-</u>	<u>117</u>	<u>117</u>
Total brought forward	<u>1,191</u>	<u>117</u>	<u>1,308</u>
Total carried forward	<u>1,191</u>	<u>-</u>	<u>1,191</u>

Buckhurst Hill Wine Club is a member organisation and uses the Centre at reduced rates. Bedford House Bridge Club closed during the year. In the event of closure any moneys left will be donated to Bedford House Community Association. The trustees of Bedford House Community Association have no control of income and expenditure.

During the year the Wine club did not meet due to Covid restrictions but it has now resumed its normal activities.

11. Analysis of net assets between funds	Unrestricted £
Fixed assets	7,598
Current assets (excluding cash)	1,008
Current assets - cash at bank	106,860
Current liabilities	61,289
	<u>54,177</u>

12. Financial commitments and contingencies

There were no commitments to capital expenditure as at 31 August 2021.

The Association has an operating lease in respect of its photocopier, with quarterly rental of £178.74.

The trustees consider that there are no material identifiable contingent liabilities that may impact upon the Association within the foreseeable future.

BEDFORD HOUSE COMMUNITY ASSOCIATION

NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31 AUGUST 2021

13. Donated services

The association has the use at a peppercorn rent of the premises at Bedford House under a lease granted by Essex County Council. In accordance with Statement of Recommended Practice "Accounting and Reporting by Charities" issued in 2005, the financial statements include the estimated value of this donated service under Income Resources, with an equivalent expense included under Resources Expended. The value has been estimated by the trustees by reference to prevailing commercial rental levels in the surrounding area.

14 Deposits Held

As at the 31st August 2021, a total of £1,200 (2020: £1,050) was held for room hire deposits. This amount was made up of money held by the following:

ASC	£1,000 held
Kids Stop	£50 held
Smiley Minds	£50 held
Party deposits	£100 held

15. Fund Analysis

	As at 1 September 2020	Incoming Resources	Resources Expended	As at 31 August 2021
Unrestricted Funds	95,581	181,058	(222,462)	54,177
Restricted Funds				
Bewick Funds	-	311	(311)	-
Total Funds	<u>95,581</u>	<u>181,369</u>	<u>(222,773)</u>	<u>54,177</u>

BEDFORD HOUSE COMMUNITY ASSOCIATION

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31ST AUGUST 2021

I report on the accounts of Bedford House Community Association for the year ended 31 August 2021 which are set out on pages 7 to 13.

Respective responsibilities of trustees and examiner

The Charity's Trustees are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year (under section 144 (2) of the Charities Act 2011 (The Act) but that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention.

Basis of independent examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes considerations of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

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

I have 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.

Shelley-Marie Rudling FMAAT AATQB for and on behalf of:
Community360

Winsley's House, High Street, Colchester, Essex



Date 2nd December
2021