

# **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**

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**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**

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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**

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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

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### 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.

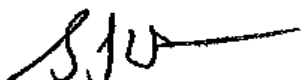
### Statement of Trustees' Responsibilities

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**

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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**

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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

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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**

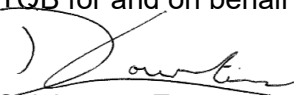
In the course of my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- 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

Winsley's House, High Street, Colchester, Essex

 Date 05/02/2026

# BEDFORD HOUSE COMMUNITY ASSOCIATION

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 AUGUST 2025

	Note	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	2024 Total funds £
<b>Incoming resources</b>					
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
<b>Total incoming resources</b>		<b>291,074</b>	<b>4,086</b>	<b>295,160</b>	<b>275,441</b>
<b>Resources expended</b>					
Charitable activities	4	289,579	4,086	293,665	265,965
Cost of generating funds	5	1,491	-	1,491	1,367
<b>Total resources expended</b>		<b>291,070</b>	<b>4,086</b>	<b>295,156</b>	<b>267,332</b>
<b>Net Income/(Expense)</b>		<b>4</b>	<b>-</b>	<b>4</b>	<b>8,109</b>
Transfer Between funds		-	-	-	-
<b>Net Income/(Expense) after transfers</b>		<b>4</b>	<b>-</b>	<b>4</b>	<b>8,109</b>
<b>As at 1 September 2024</b>		<b>70,925</b>	<b>-</b>	<b>70,925</b>	<b>62,816</b>
<b>As at 31 August 2025</b>		<b>70,929</b>	<b>-</b>	<b>70,929</b>	<b>70,925</b>

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


# BEDFORD HOUSE COMMUNITY ASSOCIATION

## BALANCE SHEET AS AT 31 AUGUST 2025

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

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### 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

<b>2. Donations and legacies</b>	<b>Unrestricted 2025</b>	<b>Restricted 2025</b>	<b>Total 2025</b>	<b>Total 2024</b>
	£	£	£	£
Donations and fundraising	13,155	1,123	14,278	6,507
Donated services	35,478	-	35,478	35,478
	<b>48,633</b>	<b>1,123</b>	<b>49,756</b>	<b>41,985</b>
<b>3. Income from charitable activities</b>				
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
	<b>237,580</b>	<b>2,963</b>	<b>240,543</b>	<b>227,489</b>
<b>4. Direct Charitable Expenditure</b>	<b>Unrestricted 2025</b>	<b>Restricted 2025</b>	<b>Total 2025</b>	<b>Total 2024</b>
<b>Cost of running classes</b>				
Tutor salaries and expenses	71,517	1,463	72,980	66,020
<b>Management and administration</b>				
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
	<b>289,579</b>	<b>4,086</b>	<b>293,665</b>	<b>265,965</b>

# BEDFORD HOUSE COMMUNITY ASSOCIATION

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

<b>5. Cost of generating funds</b>	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Advertising & fundraising	1,491	-	1,491	1,367
	<b>1,491</b>	<b>-</b>	<b>1,491</b>	<b>1,367</b>
<b>6. Debtors</b>			<b>2025</b>	<b>2024</b>
			<b>£</b>	<b>£</b>
Prepayments			2,238	805
Debtors			4,772	-
			<b>7,010</b>	<b>805</b>
<b>7. Creditors</b>			<b>2025</b>	<b>2024</b>
			<b>£</b>	<b>£</b>
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
			<b>68,609</b>	<b>60,783</b>
<b>8. Tangible fixed assets</b>	<b>Computer &amp; IT</b>	<b>Fixtures &amp; Fittings</b>	<b>Furniture &amp; Equipment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost</b>				
At 1 September 2024	7,237	4,000	7,203	18,440
Additions	-	-	-	-
At 31 August 2025	<b>7,237</b>	<b>4,000</b>	<b>7,203</b>	<b>18,440</b>
<b>Depreciation</b>				
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	<b>2,957</b>	<b>1,300</b>	<b>4,222</b>	<b>8,479</b>
<b>Net book values</b>				
At 31 August 2025	<b>4,280</b>	<b>2,700</b>	<b>2,981</b>	<b>9,961</b>
At 31 August 2024	<b>5,728</b>	<b>2,900</b>	<b>3,856</b>	<b>12,484</b>

# 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 £
<b>Other Income</b>		
Subscription fees and table money	2,155	2,155
<b>Total Income</b>	<u>2,155</u>	<u>2,155</u>
<b>Other Expenditure</b>		
Room and hall hire	478	478
Wine, food and refreshments	1,714	1,714
Miscellaneous	-	-
<b>Total Expenditure</b>	<u>2,192</u>	<u>2,192</u>
Total brought forward	<u>1,817</u>	<u>1,817</u>
<b>Total carried forward</b>	<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)
	<b>70,929</b>

### 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
<b>Unrestricted Funds</b>	70,925	291,074	(291,070)	70,929
<b>Restricted Funds</b>				
Essex County Council	-	2,963	(2,963)	-
Donations	-	1,123	(1,123)	-
<b>Total Funds</b>	<b>70,925</b>	<b>295,160</b>	<b>(295,156)</b>	<b>70,929</b>