

# Borth Community Hub

England & Wales · Charity number 1179468

## Details

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**Other names** BORTH FAMILY CENTRE, Borth Family Centre

**Status** Registered

**Legal form** CIO

**Registered** 2018-08-06

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

## Contact

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**Address** Borth Community Hub  
Clarach Road  
Borth  
SY24 5LW

**Phone** 07896616857

**Email** [contact@borthfamilycentre.co.uk](mailto:contact@borthfamilycentre.co.uk)

## Activities

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**Objects:** TO ADVANCE EDUCATION AND PROTECT AND PRESERVE EMOTIONAL AND PSYCHOLOGICAL HEALTH BY THE PROVISION OF A FAMILY CENTRE FOR THE SUPPORT OF THOSE IN NEED OF SUCH FACILITIES.TO ESTABLISH THE FAMILY CENTRE AND TO MAINTAIN AND MANAGE THE SAME (WHETHER ALONE OR IN CO-OPERATION WITH ANY LOCAL AUTHORITY OR OTHER PERSON OR BODY) IN FURTHERANCE OF THESE OBJECTS.

**Activities:** Borth Community Hub provides activities that improve the health and wellbeing of children, young people, families, adults and older people, with a focus on those that are most vulnerable and disadvantaged in Borth and the surrounding area.

## Classification

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- **How:** Provides Services
- **What:** General Charitable Purposes, Disability, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, Other Defined Groups, The General Public/mankind

## Geography

- Ceredigion

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£206,453	£185,953	-	-
2024-03-31	£184,489	£176,023	-	-
2023-03-31	£204,667	£145,330	-	-
2022-03-31	£139,356	£154,225	-	-
2021-03-31	£137,971	£93,231	-	-

## Trustees

Name	Role	Appointed
<b>RAYMOND PAUL QUANT</b>	Chair	2018-08-06
Carol Jaqueline King Bainbridge		2020-12-10
Jackie Esther Bat-Isha		2022-07-20
MARGARET GRIFFITHS		2024-01-10
MARGARET HAYNES		2018-08-06
RONA THOMPSON DALTON		2018-08-06
SUSAN JANE DALTON		2024-02-26

**Borth Community Hub**

England & Wales - Charity number 1179468

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# Accounts

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**BORTH COMMUNITY HUB**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 MARCH 2025**

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charitable Incorporated Organisation (CIO)**

Charity number: 1179468

Company number: CE014815

**Registered Office**

Borth Community Hub  
Clarach Road  
Borth  
Ceredigion  
SY24 5LW

**Trustees**

Mrs Joy Cook  
Mrs Rona Dalton  
Mr Ray Quant  
Mr Hugh Hughes  
Mrs Margaret Haynes  
Ms Carol Bainbridge  
Ms Jacqui Bat Isha  
Mrs Margaret Griffiths  
Ms Sue Dalton

**Community Hub Manager**

Mrs Helen Williams

**Bankers**

**Unity Trust Bank PLC**  
**Four Brindley Place**  
**Birmingham**  
**B1 2JB**

**Barclays Bank Plc**  
**9 – 10 Guildhall Square**  
**Carmarthen**  
**Carmarthenshire**  
**SA31 1PW**

**Independent Examiner**

Mr Andy Moore

**BORTH COMMUNITY HUB**  
**REPORT OF THE TRUSTEES - continued**  
**FOR THE YEAR ENDED 31 MARCH 2024**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

Borth Community Hub is a charitable incorporated organisation (CIO registered number 1179468) governed by its constitution. It was registered as a CIO on 06.08.18. In January 2021 the CIO changed its name from Borth Family Centre to Borth Community Hub as this better reflects the wider work of the charity across the community.

The aims and objects of the charity are in Borth and surrounding districts in the North of Ceredigion.

**Appointment of Trustees**

Trustees are appointed as set out in the constitution of the charity. Professionals and service users within the community, who have a personal interest in the charity, are invited to join the management committee. Nomination forms are completed and applicants are voted onto the committee as appropriate. Committee members can also be co-opted when appropriate.

**Trustee Induction and Training**

As part of induction all trustees are DBS checked and shown the relevant documentation and policies and procedures regarding the running of the Community Hub.

**Organisation Structure**

Trustees are consulted on all aspects of accounting, policies and procedures and involved in the decision-making regarding the day-to-day running of the centre and funding applications and the long term vision for the centre. The Manager is responsible for keeping order of files, office work and over-seeing all other day-to-day activities at the centre as well as the management of staff and volunteers, accounts, funding applications, Health and Safety and strategic planning.

**Risk Management**

Borth Community Hub conducts risk assessments before undertaking any activities or events and ensures that appropriate DBS checks are undertaken for those working with children or vulnerable adults. Financial risks have been reviewed and procedures put in place accordingly. A reserves policy has been established in line with the identified risks.

**OBJECTIVES AND ACTIVITIES**

The objectives of the charity are all about prevention, early intervention, improving well being, resilience and reducing loneliness and isolation. We run a Family Centre, Youth Club, Men's Shed, Community Café and a variety of activities for older adults. These include Walking4Wellbeing, Dementia Friendly Group and Creative Get Together Support Group.

**BORTH COMMUNITY HUB**  
**REPORT OF THE TRUSTEES - continued**  
**FOR THE YEAR ENDED 31 MARCH 2024**

The constitution states the objective is –

To advance education and protect and preserve emotional and psychological health by the provision of a community hub { including a family centre ] for the support of those in need of such facilities .  
To establish the community hub and to maintain and manage the same { whether alone or in co operation with any local authority or other person or body} in furtherance of these objects.

The aims of the Community Hub are to reduce loneliness and isolation, foster a sense of belonging and provide support sessions and meaningful activities which have a positive impact on health and wellbeing. Provide a sign posting service for those who require additional support beyond the scope of Borth Community Hub.

The objectives for the next year are to continue to:-

- Provide activities and advice in a suitable way depending on the needs of the community.
- Enhance our support and wellbeing services through the development of activities at our Nature Hub at Ynyslas.
- Enhance the Youth Club focusing on young people's health and wellbeing.
- Develop support provided for 8 to 13 year olds through our Children in Need Grant.
- Increase and enhance our team of volunteers.
- Enhance our activities and services for older adults particularly reducing isolation and loneliness for those who find it difficult to access services and activities by themselves. .
- Continue to deliver and develop our Men's Shed Group.
- Continue to deliver our Community Café, Clothes Bank, Book Swop and our Warm Welcome Space under our Cost of Living project.

**Public Benefit**

The charity serves the public by providing a service -

- Cost of Living Support in the form of our Clothes Hub, Book Swop and Intergenerational Community Cafe.
- To young people aged 11 to 17 through Borth Youth Club and Borth Lego Club.
- To older adults through Borth Caring Community including our Dementia Friendly Group, Creative Get Together Older adult group and Walking4Wellbeing.
- To men through our Men's Shed group
- To the whole community through our weekly community café and our other Cost Of Living Project activities including our Warm Welcome Space.
- To families with children during school holidays.

The centre also works closely with other like-minded organisations and therefore is able to sign-post families and individuals of all ages in need of support to other professionals. By providing this service we preserve and protect health and relieve stress within family relationships and households.

**BORTH COMMUNITY HUB**  
**REPORT OF THE TRUSTEES - continued**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**ACHIEVEMENT AND PERFORMANCE**

This financial year Borth Community Hub received funding for a final year from a People and Places National Lottery Grant. This grant enabled us to run all our core services including Borth Family Centre, Borth Youth Club, Borth Men's Shed and activities for older adults.

A grant from the National Lottery Community Fund {Awards4All} enabled us to continue to employ a financial and admin support worker/ volunteer co-ordinator.

We received a small amount of funding from the Welsh Government via Ceredigion County Council from a variety of support funds. These included Direct Food Support Scheme, Discretionary Homeless Fund, Warm Spaces Grant and Food Poverty Fund. We used these funds to support the most vulnerable in this cost-of-living crisis and expanded our capacity in our Community Café and Warm Welcome Space.

We received a small amount of funding from Families First via Plant Dewi to deliver family support and family activities through our Family Centre work. We ran sessions for families with children aged 0 to 4 years throughout the year and increased the number of sessions throughout the summer by running outdoor play sessions on two days a week for families with children aged 0 to 11 years.

Several grants were awarded by CAVO. A Transport Grant to fund minibus hire and transport to enable many older adults to reach us after our bus service was significantly reduced to a two hourly service. Additional amounts of funding were also received for our participation in the Anchor Group in Ceredigion which is run by CAVO. We continued our work on achieving an Investing in Volunteers Award. CAVO funded support with this process.

The Potter Trust funded a weekly dementia Support group which focused on a wide range of creative activities for those with dementia and their carers. PAVS funded a range of support for Carers including wellbeing and creative activities through a Carers Innovation Grant.

The UK Prosperity Fund provided funding for a number of projects under the Multiply Project Scheme. These included –  
Families Count – Outdoor STEM focussed sessions throughout the summer holidays.  
Men's Shed Count – Carpentry and business skills upskilling project.  
New Parents Count – Breast Feeding Support Training.  
Borth Budget Busters – Hands on cookery upskilling and budgeting course.

In addition we received a British Science Week Grant for intergenerational science activity sessions and an Age Friendly Grant { Ceredigion County Council } to run taster pop up creative café sessions.

We received funding from a Cost of Living Lottery Grant which enabled us to employ a Cost of Living Co-ordinator to expand our Community Café, Warm Space Provision and our support.

Staff and volunteers received training on a wide range of subjects to ensure we are able to deliver a high standard of through age support. This training included First Aid , Mental Health First Aid, Breast Feeding Support training, Level 3 and Level 2 Food Safety and Allergy Awareness and Walk Leader Training.

The charity continued to be managed by a team of Trustees drawn from a wide range of professions and backgrounds. The charity employed a Community Hub Manager, two Family Support Workers, Youth Workers, a Men's Shed Co-ordinator, Ageing Well Co-ordinator, financial co-ordinator, communications co-ordinator, a Cost of Living Co-ordinator and a volunteer Co-ordinator.

**BORTH COMMUNITY HUB**  
**REPORT OF THE TRUSTEES - continued**  
**FOR THE YEAR ENDED 31 MARCH 2024**

**Volunteers**

We continued to expand our volunteer base building on our Walking4Wellbeing volunteer walk leaders, our MIDAS trained Minibus drivers, Community Café volunteers, Men's Shed, Older adult support , Youth Work and Family Centre volunteers.

**FINANCIAL REVIEW**

**Reserves Policy**

The trustees have reviewed the risks facing the organisation and have determined that reserves of £25k to be ring fenced for potential charity wind up costs. Trustees review the reserves level at least annually and whenever new services are introduced.

The trustees approved this report on .

It is signed on their behalf by –

*R. Quant 6/10/25*

**R. Quant**  
**Chair of Trustees**  
**Borth Community Hub**

## Borth Community Hub

### Receipts and Payments Account for the year ended 31 March 2025

	Year ended 31 March 2025			31 March
	Unrestricted £	Restricted £	Total £	2024 £
<b>Receipts</b>				
Donations and Gifts	11832	0	11832	10983
Grants receivable	0	194161	194161	180115
Grants repayable	0	0	0	(6659)
Other Income	460	0	460	50
<i>Total receipts</i>	12292	194161	206453	184489
<b>Payments</b>				
Staff costs	0	126498	126498	120754
Payroll costs	2109	0	2109	0
Training	0	1844	1844	1516
Travel and Meetings	0	3313	3313	2870
Other staff expenses	0	19	19	0
Fun day costs	105	0	105	1119
Lunch club	100	1877	1977	3335
Outreach	0	175	175	261
Resources	689	5353	6043	5599
Other costs of sessions and events	244	1514	1758	8630
Rent on leased premises	0	3000	3000	3000
Improvements to premises	0	0	0	1413
Building repairs and maintenance	2368	9152	11521	3362
Utilities	0	8500	8500	5510
Cleaning	0	512	512	0
Gardening	0	530	530	0
Professional fees	34	3801	3835	7532
Accountancy	0	3918	3918	0
Insurance	0	2540	2540	2435
Telephone	0	2134	2134	2158
Stationery, computer and internet	0	1154	1154	1875
Donation to Red Cross	0	0	0	3770
Interest payable	0	0	0	42
Subscriptions	27	1313	1341	0
Sundries	1290	1836	3126	842
<i>Total payments</i>	6968	178985	185953	176023
<i>Surplus/(Deficit)</i>	5324	15176	20500	8466
<b>Transfers between funds</b>	(984)	984	0	
<b>Cash funds at 1 April 2024</b>	67626	79922	147548	
<b>Cash funds at 31 March 2025</b>	71966	96082	168048	

## Borth Community Hub

### Statement of Assets and Liabilities as at 31 March 2025

	Unrestricted £	2025 Restricted £	Total £	2024 Total £
<b>Assets</b>				
Cash Funds	71966	96082	168048	147548
<b>Other monetary assets</b>				
Debtors	0	0	0	2001
<b>Fixed assets</b>				
Equipment (estimated market value)	16000	0	16000	16000
<b>Creditors</b>				
HMRC	(2,109)	0	(2,109)	(2,815)

The financial statements were approved by the trustees on  
and signed on their behalf by

*R. Quant 6/10/25*  
R. Quant  
Chair of trustees

## Borth Community Hub

### Notes to the Accounts For the year ended 31 March 2025

#### 1. Summary of funds

	Opening Balance 1/4/24 £	Receipts for the year 2024 £	Payments for the year 2024 £	Transfers £	Closing Balance 31/3/25 £
<b>Unrestricted funds</b>					
General funds	10149	0	0	-984	9165
Youth Emotional Health & Well Being	2000	0	0	0	2000
Youth Cymru Reach Out	564	0	0	0	564
Repairs and Improvements fund	15000	0	0	0	15000
Running Costs	38000	0	0	0	38000
Men's shed unrestricted	0	0	305	0	-305
Donations	0	6207	2109	0	4098
Unrestricted funds	1913	6085	4554	0	3444
	<b>67626</b>	<b>12292</b>	<b>6968</b>	<b>-984</b>	<b>71966</b>
<b>Restricted funds</b>					
Big Lottery	47911	57774	87777	0	17908
Youth, Emotional Health & Wellbeing	2407	0	0	0	2407
Lottery Top Up	310	0	108	0	202
Bevan	2139	0	2139	0	0
Mind Our Futures Consultation	2431	0	104	0	2327
Moondance	3464	20655	14811	0	9308
CAVO Anchor Group	1000	1500	0	0	2500
CAVO Transport Main	2617	2465	1362	0	3719
Cost of Living Lottery	15536	25647	23431	0	17752
Direct Food Support Scheme 2	2107	0	2107	0	0
Warm Hub Grant	0	1000	1000	0	0
Age Friendly Creative 25	0	461	461	0	0
Age Friendly Transport 25	0	500	500	0	0
Allick Potter Trust	0	316	1300	984	0
Borth Budget Busters	0	7771	7771	0	0
British Science 2024	0	500	276	0	224
CAVO Food Grant 2024	0	1026	1026	0	0
CAVO Food Grant 24b	0	2000	2000	0	0
CCC Healthy Pre School 2025	0	170	0	0	170
Carers Support Innovation Grant	0	4550	4077	0	473
Coleg Sir Gar	0	1209	1209	0	0
Cynal Cardi 2024	0	6070	6070	0	0
Families First 24 25	0	4250	4250	0	0
Families Count Multiply Project 2024	0	9917	9917	0	0
Men's Shed Count 2024 Project 2	0	1994	1994	0	0
Men's Shed & New Parents 2024 p1	0	1495	1495	0	0
Nat Lott Community Fund 2024	0	19623	0	0	19623
Nat Lott Redundancy Payment 24/25	0	19469	0	0	19469
CAVO	0	1000	1000	0	0
Flying Start	0	2500	2500	0	0
Summer Activities 24	0	300	300	0	0
	<b>79922</b>	<b>194161</b>	<b>178985</b>	<b>984</b>	<b>96082</b>

£984 was transferred from the General fund (unrestricted) to the Allick Potter Trust fund (restricted).

**Borth Community Hub**  
**Notes to the Accounts**  
**For the year ended 31 March 2025**

**2. Trustee expenses**

No remuneration was paid to the trustees, nor were any expenses reimbursed to them during the year to 31 March 2025 (2024: NIL).

**3. Financial commitments**

The charity has leased the premises of Borth Community Hub from Ceredigion County Council for a period of 25 years from 14 March 2018. As at 31 March 2025 the annual rent was £3,000 per year, subject to periodic rent reviews.

**4. Independent Examiners fees**

2025	2024
£	£
nil	3270

**5. Related party transactions**

There were no transactions between the charity and its trustees or other connected persons.

**6. Fund Accounting**

A review of spending for 23/24 by fund showed that funds allocated as spent against unrestricted funds in that year should have been allocated to Partnership Bwyd, Comic Relief and Potter trust. This amounts to £1,913 and changes the closing balances for these funds as at 31/3/24. Note 1. Summary of funds for 24/25 has been amended accordingly.

**7. CIO Guarantees and Secured Debts**

The trustees confirm, in accordance with the Charitable Incorporated Organisations (General) Regulations 2012, that at the year end the CIO did not have any outstanding guarantees to third parties nor any debts secured on assets of the CIO.



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Borth Community Hub

**On accounts for the period**

1/4/2024 to 31/3/2025

**Charity no  
(if any)**

1179468

I report to the trustees on my examination of the accounts of the above charity.

**Responsibilities and basis  
of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act. The accounts have been prepared on a Receipts and Payments basis in accordance with section 133 of the act.

**Independent examiner's  
statement**

I confirm that I have the requisite skills and experience to conduct the Independent Examination for this charity to the standards required as set out in Appendix 5 of CC32. Although retired from practice as an accountant and as a member of a listed professional accountancy body, I continue to conduct over 25 examinations on a voluntary basis every year. I also confirm that I am independent of the charity as set out in Direction 2 of CC32.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Signed:**

	<b>Date:</b>	11/12/25
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**Name:**

Andy Moore

**Address:**

Blaenpentre, Swyddffynnon, Ystrad Meurig, SY25 6AW

**Borth Community Hub**

England & Wales - Charity number 1179468

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# Accounts

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COMPANY REGISTRATION NUMBER: CE014815  
CHARITY REGISTRATION NUMBER: 1179468

**Borth Community Hub**  
**Company Limited by Guarantee**  
**Unaudited Financial Statements**  
**31 March 2024**

**PJE ACCOUNTANTS & ADVISORS**

Chartered accountants  
23 College Steet  
Lampeter  
SA48 7DY

**Borth Community Hub**  
**Company Limited by Guarantee**  
**Financial Statements**  
**Year ended 31 March 2024**

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# Borth Community Hub

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2024

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The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2024.

#### Reference and administrative details

<b>Registered charity name</b>	Borth Community Hub
<b>Charity registration number</b>	1179468
<b>Company registration number</b>	CE014815
<b>Principal office and registered office</b>	Borth Community Hub Clarach Road Borth Ceredigion SY24 5LW

#### The trustees

	Ms V. Joy Cook	
	Mr R Jones	(Resigned 1 January 2024)
	Mrs R T Dalton	
	Mr R Quant	
	Mr H Hughes	(Resigned 20 October 2023)
	Mrs M Haynes	
	Ms C Bainbridge	
	Ms J Bat Isha	
	Mrs M Griffiths	(Appointed 10 January 2024)
	Ms S J Dalton	(Appointed 26 February 2024)
<b>Independent examiner</b>	Mrs Catrin M Skelton FCCA 23 College Steet Lampeter SA48 7DY	

#### Structure, governance and management

Borth Community Hub is a charitable incorporated organisation (CIO registered number 1179468) governed by its constitution. It was registered as a CIO on 06.08.18. In January 2021 the CIO changed its name from Borth Family Centre to Borth Community Hub as this better reflects the wider work of the charity across the community.

The aims and objects of the charity are in Borth and surrounding districts in the North of Ceredigion.

# **Borth Community Hub**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Director's Report) *(continued)***

**Year ended 31 March 2024**

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#### **Structure, governance and management *(continued)***

##### **Appointment of Trustees**

Trustees are appointed as set out in the constitution of the charity. Professionals and service users within the community, who have a personal interest in the charity, are invited to join the management committee. Nomination forms are completed and applicants are voted onto the committee as appropriate. Committee members can also be co-opted when appropriate.

##### **Trustee Induction and Training**

As part of induction all trustees are DBS checked and shown the relevant documentation and policies and procedures regarding the running of the Community Hub.

##### **Organisation Structure**

Trustees are consulted on all aspects of accounting, policies and procedures and involved in the decision-making regarding the day-to-day running of the centre and funding applications and the long term vision for the centre. The Manager is responsible for keeping order of files, office work and overseeing all other day-to-day activities at the centre as well as the management of staff, accounts, funding applications and strategic planning.

##### **Risk Management**

Borth Community Hub conducts risk assessments before undertaking any activities or events and ensures that appropriate DBS checks are undertaken for those working with children or vulnerable adults. Financial risks have been reviewed and procedures put in place accordingly. A reserves policy has been established in line with the identified risks.

# **Borth Community Hub**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Director's Report) *(continued)***

#### **Year ended 31 March 2024**

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##### **Objectives and activities**

The objectives of the charity are all about prevention, early intervention, improving well being, resilience and reducing loneliness and isolation. We run a Family Centre, Youth Club , Men's Shed, Community Café and a variety of activities for older adults. These include Walking4Wellbeing, Dementia Friendly Group and Creative Get Together Group.

The constitution states the objective is –

To advance education and protect and preserve emotional and psychological health by the provision of a community hub (including a family centre) for the support of those in need of such facilities . To establish the community hub and to maintain and manage the same (whether alone or in co operation with any local authority or other person or body) in furtherance of these objects.

The aims of the Community Hub are to reduce loneliness and isolation, foster a sense of belonging and provide support sessions and meaningful activities which have a positive impact on health and wellbeing. Provide a sign posting service for those who require additional support beyond the scope of Borth Community Hub.

The objectives for the next year are to continue to:-

- provide activities and advice in a suitable way depending on the needs of the community.
- Enhance the Youth Club focusing on young people's health and wellbeing.
- Enhance our activities and services for older adults particularly reducing isolation and loneliness for those who find it difficult to access services and activities by themselves.
- Continue to deliver and develop our Men's Shed Group.
- Continue to deliver and develop our Family Centre sessions and services.
- Continue to deliver our Community Café, Clothes Bank, Book Swop and our Warm Welcome Space under our Cost of Living project.

# **Borth Community Hub**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Director's Report) *(continued)***

#### **Year ended 31 March 2024**

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#### **Objectives and activities *(continued)***

##### **Public Benefit**

The charity serves the public by providing a service -

- To families with children aged 0-4 years (0-11 during school holidays) through Borth Family Centre. This includes our Clothes Hub and Book Swop.
- To young people aged 11 to 17 through Borth Youth Club
- To older adults through Borth Caring Community including our Dementia Friendly Group, Creative Get Together Older adult group and Walking4Wellbeing.
- To men through our Men's Shed group
- To the whole community through our weekly community café and our other Cost Of Living Project activities including our Warm Welcome Space.

The centre also works closely with other like-minded organisations and therefore is able to sign-post families and individuals of all ages in need to other professionals. By providing this service we preserve and protect health and relieve stress within family relationships and households.

##### **Strategic report**

The following sections for achievements and performance and financial review form the strategic report of the charity.

# **Borth Community Hub**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Director's Report) *(continued)***

#### **Year ended 31 March 2024**

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##### **Achievements and performance**

This financial year Borth Community Hub received funding for a third year from a People and Places National Lottery 3 year Grant. This grant enabled us to run all our core services including Borth Family Centre, Borth Youth Club, Borth Men's Shed and activities for older adults.

A grant from Moondance enabled us to continue to employ a financial and admin support worker/volunteer co-ordinator.

We received a small amount of funding from the Welsh Government via Ceredigion County Council from a variety of support funds. These included Direct Food Support Scheme, Discretionary Homeless Fund and Food Poverty Fund. We used these funds to support the most vulnerable in this cost-of-living crisis and expanded our capacity in our Community Café and Warm Welcome Space.

We received funding from Families First via Plant Dewi to deliver family support and family activities through our Family Centre work. We ran sessions for families with children aged 0 to 4 years throughout the year and increased the number of sessions throughout the summer by running outdoor play sessions on two days a week for families with children aged 0 to 11 years. We also received funding from the Welsh Government Pathfinder project and were able to deliver parenting support courses and additional sessions for families.

Several grants were awarded by CAVO. A Caring Communities grant to fund minibus hire and transport to enable many older adults to reach us after our bus service was significantly reduced to a two hourly service. Additional amounts of funding were also received for Community First Aid and our participation in the Anchor Group in Ceredigion which is run by CAVO. We began work on achieving an Investing in Volunteers Award. CAVO funded support with this process.

We received funding from a Cost of Living Lottery Grant which enabled us to employ a Cost of Living Co-ordinator to expand our Community Café, Warm Space Provision and our support.

A Food Partnership Ceredigion grant enabled us to train two members of staff in Community Food and Nutrition Level 2 and to develop and deliver a programme of cookery courses to teach the basics of healthy affordable food. We were supported by the NHS Community Dietitian in this project who also trained staff in facilitation skills.

Staff and volunteers received training on a wide range of subjects to ensure we are able to deliver a high standard of through age support. This training included First Aid, Mental Health First Aid, Breast Feeding Support training, Family Links Parenting Support and Welcome to the World Training, Level 3 and Level 2 Food Safety and Allergy Awareness, Walk Leader and Lowland Walk Leader Training, GroBrain Baby and Toddler Training, Elklan Speech and Language Training and Modern Slavery.

The charity continued to be managed by a team of Trustees drawn from a wide range of professions and backgrounds. The charity employed a Family Centre Manager, a Family Support Worker, Youth Workers, a Men's Shed Co-ordinator, Play Workers, an admin and financial support worker, cleaner and a Cost of Living Co-ordinator.

# Borth Community Hub

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2024

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## Financial review

### Reserves Policy

The trustees have reviewed the risks facing the organisation and have determined that reserves of 3 months' running costs should be held in order to protect against the sudden/unexpected loss of funding or other unanticipated problems. This would equate to around £38,000. Reserves of £50,713 are held at present. The trustees have reduced the designated fund for the improvements to the insulation and heating of the building and the installation of more sustainable and affordable heating systems to to £15,000. The work is planned to take place over the next couple of years. Trustees review the reserves level at least annually and whenever new services are introduced.

The trustees' annual report and the strategic report were approved on 20 January 2025 and signed on behalf of the board of trustees by:



Mr R Quant  
Trustee

# **Borth Community Hub**

## **Company Limited by Guarantee**

### **Independent Examiner's Report to the Trustees of Borth Community Hub**

**Year ended 31 March 2024**

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I report to the trustees on my examination of the financial statements of Borth Community Hub ('the charity') for the year ended 31 March 2024.

#### **Responsibilities and basis of report**

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### **Independent examiner's statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*CM Skelton*

[CMSkelton \(Jan 16, 2025 09:33 GMT\)](#)

Mrs Catrin M Skelton FCCA  
Independent Examiner

23 College Steet  
Lampeter  
SA48 7DY

# Borth Community Hub

## Company Limited by Guarantee

### Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2024

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		2024	2023		
		Unrestricted	Restricted	Total funds	Total funds
	Note	funds	funds	£	£
		£	£		
<b>Income and endowments</b>					
Donations and legacies	5	11,094	173,345	184,439	204,237
Other income	6	50	—	50	430
<b>Total income</b>		<u>11,144</u>	<u>173,345</u>	<u>184,489</u>	<u>204,667</u>
<b>Expenditure</b>					
Expenditure on charitable activities	7,8	2,745	173,278	176,023	145,330
<b>Total expenditure</b>		<u>2,745</u>	<u>173,278</u>	<u>176,023</u>	<u>145,330</u>
<b>Net income and net movement in funds</b>		<u>8,399</u>	<u>67</u>	<u>8,466</u>	<u>59,337</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		57,314	81,768	139,082	79,745
<b>Total funds carried forward</b>		<u>65,713</u>	<u>81,835</u>	<u>147,548</u>	<u>139,082</u>

The statement of financial activities includes all gains and losses recognised in the year.  
All income and expenditure derive from continuing activities.

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The notes on pages 11 to 20 form part of these financial statements.

# Borth Community Hub

## Company Limited by Guarantee

### Statement of Financial Position

31 March 2024

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	Note	2024 £	2023 £
<b>Current assets</b>			
Cash at bank and in hand		147,548	139,082
<b>Net current assets</b>		147,548	139,082
<b>Total assets less current liabilities</b>		147,548	139,082
<b>Funds of the charity</b>			
Restricted funds		81,835	81,768
Unrestricted funds		65,713	57,314
<b>Total charity funds</b>	15	147,548	139,082

For the year ending 31 March 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 20 January 2025, and are signed on behalf of the board by:



Mr R Quant  
Trustee

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The notes on pages 11 to 20 form part of these financial statements.

**Borth Community Hub**  
**Company Limited by Guarantee**  
**Statement of Cash Flows**  
**Year ended 31 March 2024**

	<b>2024</b>	<b>2023</b>
	£	£
<b>Cash flows from operating activities</b>		
Net income	8,466	59,337
<i>Adjustments for:</i>		
Interest payable and similar charges	42	—
Cash generated from operations	<u>8,508</u>	<u>59,337</u>
Interest paid	<u>(42)</u>	<u>—</u>
Net cash from operating activities	<u>8,466</u>	<u>59,337</u>
<b>Net increase in cash and cash equivalents</b>	8,466	59,337
<b>Cash and cash equivalents at beginning of year</b>	<u>139,082</u>	<u>79,745</u>
<b>Cash and cash equivalents at end of year</b>	<u>147,548</u>	<u>139,082</u>

The notes on pages 11 to 20 form part of these financial statements.

# **Borth Community Hub**

## **Company Limited by Guarantee**

### **Notes to the Financial Statements**

**Year ended 31 March 2024**

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#### **1. General information**

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Borth Community Hub, Clarach Road, Borth, Ceredigion, SY24 5LW.

#### **2. Statement of compliance**

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

#### **3. Accounting policies**

##### **Basis of preparation**

The financial statements have been prepared on the receipts and payments basis.

##### **Going concern**

There are no material uncertainties about the charity's ability to continue.

##### **Judgements and key sources of estimation uncertainty**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

##### **Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

##### **Incoming resources**

All income is included in the statement of financial activities when income is received by the charity. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, the amount is received into the CIO funds.

- income from contracts for the supply of services is recognised with the receipt of funds for the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

# Borth Community Hub

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2024

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#### 3. Accounting policies *(continued)*

##### Resources expended

Expenditure is recognised on a cash basis. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods. call "FlushPolicyP"]- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

##### Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

##### Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

# Borth Community Hub

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

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#### 3. Accounting policies *(continued)*

##### Financial instruments *(continued)*

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

#### 4. Limited by guarantee

If the CIO is wound up, the members of the CIO have no liability to contribute to its assets and no personal responsibility for settling its debts and liabilities.

#### 5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
<b>Donations</b>			
Donations and gift	10,983	–	10,983
Donations to Red Cross Appeal	–	–	–
<b>Grants</b>			
Grants receivable	111	180,004	180,115
Grants repayable	–	(6,659)	(6,659)
	<u>11,094</u>	<u>173,345</u>	<u>184,439</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
<b>Donations</b>			
Donations and gift	8,957	–	8,957
Donations to Red Cross Appeal	–	641	641

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# Borth Community Hub

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2024

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##### 5. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
<b>Grants</b>			
Grants receivable	900	193,739	194,639
Grants repayable	—	—	—
	<u>9,857</u>	<u>194,380</u>	<u>204,237</u>

An amount of £6,659 have been repaid during the year due to underspend on the restricted project.

##### 6. Other income

	Unrestricted Funds £	<b>Total Funds 2024 £</b>	Unrestricted Funds £	Total Funds 2023 £
Center Hire	<u>50</u>	<u>50</u>	<u>430</u>	<u>430</u>

##### 7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	<b>Total Funds 2024 £</b>
Charitable Activity	2,739	167,930	170,669
Support costs	<u>6</u>	<u>5,348</u>	<u>5,354</u>
	<u>2,745</u>	<u>173,278</u>	<u>176,023</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Charitable Activity	1,734	142,459	144,193
Support costs	—	<u>1,137</u>	<u>1,137</u>
	<u>1,734</u>	<u>143,596</u>	<u>145,330</u>

##### 8. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	<b>Total funds 2024 £</b>	Total fund 2023 £
Charitable Activity	170,669	—	170,669	144,193
Governance costs	—	<u>5,354</u>	<u>5,354</u>	<u>1,137</u>
	<u>170,669</u>	<u>5,354</u>	<u>176,023</u>	<u>145,330</u>

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# Borth Community Hub

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

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#### 9. Analysis of support costs

	Analysis of support costs £	Total 2024 £	Total 2023 £
Governance costs	<u>5,354</u>	<u>5,354</u>	<u>1,137</u>

#### 10. Net income

Net income is stated after charging/(crediting):

	2024 £	2023 £
Operating lease rentals	<u>3,000</u>	<u>3,000</u>

#### 11. Independent examination fees

	2024 £	2023 £
Fees payable to the independent examiner for:		
Independent examination of the financial statements	2,070	1,254
Other financial services	<u>1,200</u>	<u>888</u>
	<u>3,270</u>	<u>2,142</u>

#### 12. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2024 £	2023 £
Wages and salaries	120,754	115,479
Other employee benefits	<u>–</u>	<u>85</u>
	<u>120,754</u>	<u>115,564</u>

The average head count of employees during the year was 13 (2023: 13). The average number of full-time equivalent employees during the year is analysed as follows:

	2024 No.	2023 No.
Number of staff	<u>13</u>	<u>13</u>

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

#### 13. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees during the year.

# Borth Community Hub

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2024

#### 14. Statement of assets and liabilities

	2024	2024	2024	2023
	£	£	£	£
Cash Funds	65,713	81,835	147,548	139,082
Debtors	2,001	–	2,001	305
Fixed Assets (estimated market value)	16,000	–	16,000	16,000
Creditors	(422)	(2,393)	(2,815)	(11,348)

#### 15. Analysis of charitable funds

##### Unrestricted funds

	At 1 April 2023	Income	Expenditure	Transfers	At 31 March 2024
	£	£	£	£	£
General funds	24,750	11,144	(2,745)	(23,000)	10,149
Youth, Emotional Health & Wellbeing	2,000	–	–	–	2,000
Youth Cymru Reachout	564	–	–	–	564
Repairs & Improvements Fund	30,000	–	–	(15,000)	15,000
Running Costs	–	–	–	38,000	38,000
	<u>57,314</u>	<u>11,144</u>	<u>(2,745)</u>	<u>–</u>	<u>65,713</u>

	At 1 April 2022	Income	Expenditure	Transfers	At 31 March 2023
	£	£	£	£	£
General funds	46,187	9,387	(834)	(29,990)	24,750
Youth, Emotional Health & Wellbeing	2,000	–	–	–	2,000
Youth Cymru Reachout	564	900	(900)	–	564
Repairs & Improvements Fund	–	–	–	30,000	30,000
Running Costs	–	–	–	–	–
	<u>48,751</u>	<u>10,287</u>	<u>(1,734)</u>	<u>10</u>	<u>57,314</u>

A transfer has been made to a ring fenced running cost fund in the unrestricted fund. The amount was agreed by the board during the year set at £38,000 to be reviewed annually. A transfer has been made reducing the building fund by £15,000, in light of the increase amount required towards the running costs fund, understanding of required repair and of the CIO financial position.

# Borth Community Hub

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2024

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#### 15. Analysis of charitable funds *(continued)*

##### Restricted funds

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
Big Lottery	44,466	115,022	(111,577)	–	47,911
Caring Communities Protect and Repair	–	–	–	–	–
Caring Communities Families First	–	5,700	(5,700)	–	–
Plant Dewi Families First Families First Youth Club Warm Welcome	–	–	–	–	–
Youth Emotional Health and Wellbeing	2,407	–	–	–	2,407
Friends in Need	–	–	–	–	–
Lottery Covid	2,181	–	(2,181)	–	–
CAVO Youth led grant	200	–	(200)	–	–
Dementia Friendly Group	207	–	(207)	–	–
Lottery top up	116	194	–	–	310
Summer of Fun	–	–	–	–	–
TAF Course	–	–	–	–	–
Ukrainian Community Cafe and Activities	–	–	–	–	–
Bevan	3,049	–	(910)	–	2,139
Borth Carnival	–	–	–	–	–
Cambrian Railways	877	–	(877)	–	–
CAVO Community First Aid Training	500	500	(1,000)	–	–
Ceredigion Household Support Funding	–	–	–	–	–
Comic Relief	5,923	–	(5,045)	–	878
Direct Support Grant	–	–	–	–	–
Discretionary Homeless Fund	–	943	(943)	–	–
Food Poverty	–	1,124	(1,124)	–	–
Mind Our Futures	–	–	–	–	–
Consultation	2,354	1,000	(923)	–	2,431
Moondance	18,129	–	(14,665)	–	3,464
Other	–	–	–	–	–
Pathfinder	–	2,500	(2,500)	–	–

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## Borth Community Hub

### Company Limited by Guarantee

#### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2024

##### 15. Analysis of charitable funds *(continued)*

Penparcau Community Hub	359	–	(359)	–	–
Potter Trust Awards 4 All	1,000	–	(97)	–	903
Warm Hub Grant	–	–	–	–	–
CAVO Anchor Group	–	1,000	–	–	1,000
CAVO Transport	–	1,000	(1,000)	–	–
CAVO Transport Main	–	7,403	(4,786)	–	2,617
Cost of Living lottery	–	29,052	(13,516)	–	15,536
Direct food support scheme 2	–	2,107	–	–	2,107
Families First summer activities	–	300	(300)	–	–
Mind Aber Cŵc	–	500	(500)	–	–
Partneriaeth Bwyd Ceredigion	–	5,000	(4,868)	–	132
	<u>81,768</u>	<u>173,345</u>	<u>(173,278)</u>	<u>–</u>	<u>81,835</u>

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
Big Lottery	14,136	112,606	(82,276)	–	44,466
Caring Communities Protect and Repair	–	8,860	(8,860)	–	–
Caring Communities	2,814	–	(2,814)	–	–
Families First	2,234	60	(2,294)	–	–
Plant Dewi Families First	–	4,250	(4,250)	–	–
Families First Youth Club Warm Welcome	–	858	(858)	–	–
Youth Emotional Health and Wellbeing	2,668	–	(261)	–	2,407
Friends in Need	10	–	–	(10)	–
Lottery Covid	2,181	–	–	–	2,181
CAVO Youth led grant	878	–	(678)	–	200
Dementia Friendly Group	207	–	–	–	207
Lottery top up	560	–	(444)	–	116
Summer of Fun	–	2,286	(2,286)	–	–
TAF Course	(262)	262	–	–	–
Ukrainian Community Cafe and Activities	–	1,032	(1,032)	–	–
Bevan	–	5,000	(1,951)	–	3,049

# Borth Community Hub

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

#### 15. Analysis of charitable funds *(continued)*

Borth Carnival	–	144	(144)	–	–
Cambrian Railways	–	1,400	(523)	–	877
CAVO Community First					
Aid Training	–	500	–	–	500
Ceredigion Household					
Support Funding	–	1,074	(1,074)	–	–
Comic Relief	878	9,932	(4,887)	–	5,923
Direct Support Grant	–	1,645	(1,645)	–	–
Discretionary Homeless					
Fund	–	1,875	(1,875)	–	–
Food Poverty	(14,610)	14,610	–	–	–
Mind Our Futures					
Consultation	–	3,000	(646)	–	2,354
Moondance	13,056	19,486	(14,413)	–	18,129
Other	1,128	641	(1,769)	–	–
Pathfinder	552	2,500	(3,052)	–	–
Penparcau Community					
Hub	–	359	–	–	359
Potter Trust	–	1,000	–	–	1,000
Awards 4 All	4,564	–	(4,564)	–	–
Warm Hub Grant	–	1,000	(1,000)	–	–
CAVO Anchor Group	–	–	–	–	–
CAVO Transport	–	–	–	–	–
CAVO Transport Main	–	–	–	–	–
Cost of Living lottery	–	–	–	–	–
Direct food support					
scheme 2	–	–	–	–	–
Families First summer					
activities	–	–	–	–	–
Mind Aber CtC	–	–	–	–	–
Partneriaeth Bwyd					
Ceredigion	–	–	–	–	–
	<u>30,994</u>	<u>194,380</u>	<u>(143,596)</u>	<u>(10)</u>	<u>81,768</u>

#### 16. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Current assets	<u>65,713</u>	<u>81,835</u>	<u>147,548</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Current assets	<u>57,314</u>	<u>81,768</u>	<u>139,082</u>

## Borth Community Hub

### Company Limited by Guarantee

#### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2024

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##### 17. Analysis of changes in net debt

	At 1 Apr 2023	Cash flows	At 31 Mar 2024
	£	£	£
Cash at bank and in hand	<u>139,082</u>	<u>8,466</u>	<u>147,548</u>

##### 18. Operating lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2024	2023
	£	£
Not later than 1 year	3,000	3,000
Later than 1 year and not later than 5 years	12,000	12,000
Later than 5 years	<u>42,000</u>	<u>45,000</u>
	<u>57,000</u>	<u>60,000</u>

The CIO has leased the premises of Borth Community Hub from Ceredigion COunty COuncil for a period of 25 years from 14 March 2018. As at 31 March 2024 the annual rent was £3,000 p.a, subject to periodic review.

**Borth Community Hub**  
**Company Limited by Guarantee**  
**Management Information**  
**Year ended 31 March 2024**

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The following pages do not form part of the financial statements.

# Borth Community Hub

## Company Limited by Guarantee

### Detailed Statement of Financial Activities

Year ended 31 March 2024

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	2024 £	2023 £
<b>Income and endowments</b>		
<b>Donations and legacies</b>		
Donations and gift	10,983	8,957
Donations to Red Cross Appeal	–	641
Grants receivable	180,115	194,639
Grants repayable	<u>(6,659)</u>	<u>–</u>
	<u>184,439</u>	<u>204,237</u>
<b>Other income</b>		
Center Hire	<u>50</u>	<u>430</u>
<b>Total income</b>	<u>184,489</u>	<u>204,667</u>
<b>Expenditure</b>		
<b>Expenditure on charitable activities</b>		
Wages and salaries	120,754	115,479
Other post-retirement benefits	–	85
Operating leases	3,000	3,000
Light and heat	5,510	4,331
Repairs and maintenance	3,362	953
Insurance	2,435	1,960
Other establishment	1,413	1,038
Other motor/travel costs	2,870	456
Legal and professional fees	7,532	1,137
Telephone	2,158	1,476
Other office costs	1,875	804
Other interest payable and similar charges	42	–
Training	1,516	1,047
Funday	1,119	1,119
Lunch Club	3,335	3,140
Outreach	261	261
Direct charitable activity 1 - Other costs of sessions & events	8,630	1,716
Direct charitable activity 1 - General Expenses	842	165
Direct charitable activity 1 - Resources	5,599	5,394
Direct charitable activity 1 - Donation to Red Cross	<u>3,770</u>	<u>1,769</u>
	<u>176,023</u>	<u>145,330</u>
<b>Total expenditure</b>	<u>176,023</u>	<u>145,330</u>
<b>Net income</b>	<u>8,466</u>	<u>59,337</u>

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# Borth Community Hub

## Company Limited by Guarantee

### Notes to the Detailed Statement of Financial Activities

Year ended 31 March 2024

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	2024	2023
	£	£
<b>Expenditure on charitable activities</b>		
<b>Charitable Activity</b>		
<b><i>Activities undertaken directly</i></b>		
Direct charitable activity 1 - wages/salaries	120,754	115,479
Direct charitable activity 1 - other employee benefits	–	85
Direct charitable activity 1 - operating leases	3,000	3,000
Direct charitable activity 1 - light & heat	5,510	4,331
Direct charitable activity 1 - repairs & maintenance	3,362	953
Direct charitable activity 1 - insurance	2,435	1,960
Direct charitable activity 1 - other establishment	1,413	1,038
Direct charitable activity 1 - other motor/travel costs	2,870	456
Advertising and Website	2,220	–
Direct charitable activity 1 - telephone	2,158	1,476
Direct charitable activity 1 - other office costs	1,875	804
Direct charitable activity 1 - Training	1,516	1,047
Direct charitable activity 1 - Fun day Costs	1,119	1,119
Direct charitable activity 1 - Lunch Club	3,335	3,140
Direct charitable activity 1 - Outreach	261	261
Direct charitable activity 1 - Other costs of sessions & events	8,630	1,716
Direct charitable activity 1 - General Expenses	842	165
Direct charitable activity 1 - Resources	5,599	5,394
Direct charitable activity 1 - Donation to Red Cross	3,770	1,769
	<u>170,669</u>	<u>144,193</u>
<b>Governance costs</b>		
Governance costs - accountancy fees	4,538	740
Governance costs - legal and other professional fees	774	397
Governance costs - other finance costs	42	–
	<u>5,354</u>	<u>1,137</u>
<b>Expenditure on charitable activities</b>	<u><u>176,023</u></u>	<u><u>145,330</u></u>

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**Borth Community Hub**

England & Wales - Charity number 1179468

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# Accounts

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**Charity number: 1179468**

**Company number: CE014815**

**Borth Community Hub**  
**Trustees' Report and Financial Statements**  
**for the year ended 31 March 2022**

## Borth Community Hub

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**BORTH COMMUNITY HUB**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 MARCH 2022**

The trustees present their report with the financial statements of the charity for the year ended 31 March 2022.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charitable Incorporated Organisation (CIO)**

Charity number: 1179468

Company number: CE014815

**Registered Office**

Borth Community Hub

Clarach Road

Borth

Ceredigion

SY24 5LW

**Trustees**

Mrs Joy Cook

Mr Roy Walford Jones

Mrs Rona Dalton

Mr Ray Quant

Mr Hugh Hughes

Mrs Margaret Haynes

Ms Carol Bainbridge

Ms Jackie Bat-Isha (appointed July 2022)

**Community Hub Manager**

Mrs Helen Williams

**Bankers**

Barclays Bank Plc

9 – 10 Guildhall Square

Carmarthen

Carmarthenshire

SA31 1PW

**Independent Examiner**

Mark Baker FCCA

Davies Lewis Baker Ltd

31 Bridge Street

Aberystwyth

SY23 1QB

**BORTH COMMUNITY HUB**  
**REPORT OF THE TRUSTEES - continued**  
**FOR THE YEAR ENDED 31 MARCH 2022**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

Borth Community Hub (formerly Borth Family Centre) is a charitable incorporated organisation (CIO registered number 1179468) governed by its constitution. It was registered as a CIO on 06.08.18. In January 2021 the CIO changed its name to Borth Community Hub as this better reflects the wider work of the charity across the community.

The aims and objects of the charity are in Borth and surrounding districts in the North of Ceredigion.

**Appointment of Trustees**

Trustees are appointed as set out in the constitution of the charity. Professionals and service users within the community, who have a personal interest in the charity, are invited to join the management committee. Nomination forms are completed and applicants are voted onto the committee as appropriate. Committee members can also be co-opted when appropriate.

**Trustee Induction and Training**

As part of induction all trustees are DBS checked and shown the relevant documentation regarding the running of the Community Hub.

**Organisation Structure**

Trustees are consulted on all aspects of accounting, policies and procedures and involved in the decision-making regarding the day-to-day running of the centre and funding applications and the long term vision for the centre. The Manager is responsible for keeping order of files, office work and over-seeing all other day-to-day activities at the centre as well as the management of staff, accounts, funding applications and strategic planning.

**Risk Management**

Borth Community Hub conducts risk assessments before undertaking any activities or events and ensures that appropriate DBS checks are undertaken for those working with children or vulnerable adults. Financial risks have been reviewed and procedures put in place accordingly. A reserves policy has been established in line with the identified risks.

**OBJECTIVES AND ACTIVITIES**

The object of the charity is about prevention and early intervention.  
The constitution states the objective is –

To advance education and protect and preserve emotional and psychological health by the provision of a community hub { including a family centre } for the support of those in need of such facilities. To establish the community hub and to maintain and manage the same { whether alone or in co-operation with any local authority or other person or body} in furtherance of these objects.

**BORTH COMMUNITY HUB**  
**REPORT OF THE TRUSTEES - continued**  
**FOR THE YEAR ENDED 31 MARCH 2022**

The aims of the Community Hub are to reduce loneliness and isolation, foster a sense of belonging and provide support sessions and meaningful activities which have a positive impact on health and wellbeing. The hub also provides a sign posting service for those who require additional support beyond the scope of Borth Community Hub.

The objectives for the next year are to continue to:-

- provide activities and advice in a suitable way depending on the needs of the community.
- Enhance the Youth Club focusing on young people's health and wellbeing.
- Enhance our activities and services for older adults particularly reducing isolation and loneliness for those who are physically unable to access the Hub and promoting health and wellbeing through a range of advice sessions and activities
- Continue to deliver and develop our Men's Shed Group
- Continue to deliver and develop our Family Centre sessions and services.
- Continue to deliver our Community Café and our Warm Welcome Space for as long as it is needed by the community.

**Public Benefit**

The charity serves the public by providing a service -

- to families with children aged 0-4 years (0-11 during school holidays) through Borth Family Centre activities.
- To young people aged 11 to 17 through Borth Youth Club
- To older adults through Borth Caring Community including our Dementia Friendly Group, Creative Older adult group and Walking4Wellbeing.
- To men through our Men's Shed group
- To the whole community through our weekly community café.

The centre also works closely with other like-minded organisations and therefore is able to sign-post families and individuals of all ages in need to other professionals. By providing this service we preserve and protect health and relieve stress within family relationships and households.

**BORTH COMMUNITY HUB**  
**REPORT OF THE TRUSTEES - continued**  
**FOR THE YEAR ENDED 31 MARCH 2022**

**ACHIEVEMENT AND PERFORMANCE**

This financial year Borth Community Hub received funding for a first full year from a People and Places National Lottery 3 year Grant.

An Awards4All Grant provided funds to continue with our additional support for older adults which we began during the pandemic. A grant from Moondance enabled us to recruit a financial and admin support worker/ volunteer co-ordinator for the first time.

We received funding from the Welsh Government as part of the Summer of Fun and Winter of Wellbeing projects. Funding was also received as part of the Welsh Government Pathfinder pilot project and from the W.G. Food Poverty Grant and from Young People Emotional Health and Wellbeing Grant.

Additional amounts of funding were also received from Families First, CAVO Small grants Recovery, CAVO Youth Led Grant and Cambrian Railways.

During this year we were able to undertake significant improvements to the Hub both inside and outside to improve accessibility reflecting the change from a Family Centre to a Community Hub. We were able to deliver additional services the need for which had come about as a result of the pandemic. Examples of this were our community Café came about to combat loneliness and isolation exacerbated by COVID restrictions and our Children's Clothes Bank.

We continued to deliver book and clothes bundles and food surplus as well as issuing Food Bank Vouchers. Older adults who were unable to access the Hub continued to receive Afternoon Tea at Home Cake Boxes.

Towards the end of the financial year we were allocated a Dolen Teifi Minibus in Borth. We also partnered with the Outdoor Partnership to provide activities for our Youth Club.

The charity continued to be managed by a team of Trustees drawn from a wide range of professions and backgrounds. The charity employed a Family Centre Manager, a Family Support Worker, Youth Workers, a Men's Shed Co-ordinator, Play Workers, an admin and financial support worker, cleaner and a Community Café leader and assistant.

**Volunteers**

We continued to expand our volunteer base building on our Walking4Wellbeing volunteer walk leaders and our MIDAS trained Minibus drivers.

**BORTH COMMUNITY HUB**  
**REPORT OF THE TRUSTEES - continued**  
**FOR THE YEAR ENDED 31 MARCH 2022**

**FINANCIAL REVIEW**

**Reserves Policy**

The trustees have reviewed the risks facing the organisation and have determined that reserves of between 3 – 6 months should be held in order to protect against the sudden/unexpected loss of funding or other unanticipated problems. This would equate to between £34,000 and £68,000. Reserves of £45,652 are held at present. Since the year end the trustees have designated £20,000 for the improvements to the insulation of the building and the insulation of more sustainable and affordable heating systems. The work is planned to take place over the next couple of years. Trustees review the reserves level at least annually and whenever new services are introduced.

The trustees approved this report on 9 January 2023. It is signed on their behalf by –

**R Quant**  
**Chair of Trustees**

## **Borth Community Hub**

### **Independent Examiner's Report to the Trustees of Borth Community Hub**

I report on the accounts of Borth Community Hub Charitable Incorporated Organisation (the charity) for the year ended 31 March 2022, which are set out on pages 8 to 10.

#### **Responsibilities and basis of report**

As the charity trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trustees' accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1) accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- 2) the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Mr Mark Baker FCCA BSc (Econ.)  
Davies Lewis Baker  
Chartered Certified Accountants  
31 Bridge Street, Aberystwyth, Ceredigion, SY23 1QB

Date: 26 January 2023

**Borth Community Hub**

**Receipts and Payments Account  
for the year ended 31 March 2022**

	year ended 31 March 2022			31 March
	Unrestricted £	Restricted £	Total £	2021 £
<b>Receipts</b>				
Donations and gifts	4,165	1,128	<b>5,293</b>	-
Grants	2,833	130,827	<b>133,660</b>	114,165
Covid support	-	-	-	23,000
Centre hire	330	-	<b>330</b>	100
Charitable activities	73	-	<b>73</b>	706
<i>Total receipts</i>	<b>7,401</b>	<b>131,955</b>	<b>139,356</b>	<b>137,971</b>
<b>Payments</b>				
Staff costs	36	105,772	<b>105,808</b>	57,251
Training	-	3,973	<b>3,973</b>	1,228
Travel and meetings	-	101	<b>101</b>	124
Other staff expenses	-	25	<b>25</b>	-
Creche and sundry sessions	-	520	<b>520</b>	3,347
Fun day costs	-	1,543	<b>1,543</b>	746
Lunch club	-	450	<b>450</b>	433
Outreach	-	175	<b>175</b>	421
Rent on leased premises	-	3,000	<b>3,000</b>	5,164
Hire of venue	-	773	<b>773</b>	350
Resources	-	5,546	<b>5,546</b>	8,802
Improvements to premises	-	16,283	<b>16,283</b>	-
Building repairs and maintenance	-	1,581	<b>1,581</b>	4,790
Utilities	-	2,065	<b>2,065</b>	2,429
Cleaning	-	170	<b>170</b>	123
Gardening	-	998	<b>998</b>	292
Professional fees	-	537	<b>537</b>	919
Accountancy	-	4,241	<b>4,241</b>	2,973
Insurance	-	1,563	<b>1,563</b>	1,111
Telephone	-	1,496	<b>1,496</b>	1,503
Stationery, computer and internet	-	2,133	<b>2,133</b>	1,213
General expenses	32	-	<b>32</b>	12
	68	152,945	<b>153,013</b>	93,231
Asset purchases - defibrillator	1,212	-	<b>1,212</b>	-
<i>Total payments</i>	<b>1,280</b>	<b>152,945</b>	<b>154,225</b>	<b>93,231</b>
<i>Net of receipts/payments</i>	6,121	( 20,990)	<b>( 14,869)</b>	44,740
<b>Cash funds at 1 April 2021</b>	<b>42,630</b>	<b>51,984</b>	<b>94,614</b>	<b>49,874</b>
<i>Cash funds at 31 March 2022</i>	<b>48,751</b>	<b>30,994</b>	<b>79,745</b>	<b>94,614</b>

**Borth Community Hub**  
**Statement of Assets and Liabilities**  
**as at 31 March 2022**

	<b>2022</b>	<b>2022</b>	<b>2022</b>	<b>2021</b>
	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Assets</b>				
Cash funds	48,751	30,994	<b>79,745</b>	<i>94,614</i>
<b>Other monetary assets</b>				
Debtors for hall hire	700	359	<b>1,059</b>	-
Grants receivable	-	14,872	<b>14,872</b>	-
<b>Fixed assets</b>				
Equipment (estimated market value)	15,000	-	<b>15,000</b>	<i>4,500</i>
<b>Liabilities</b>				
Creditors	-	(2,773)	<b>(2,773)</b>	<i>(10,731)</i>

The financial statements were approved by the trustees on 9 January 2023 and signed on their behalf by

**H Hughes**  
**Treasurer**

**Notes to the Accounts**  
**for the year ended 31 March 2022**

**1. Summary of funds**

	<b>Opening</b>	<b>Receipts for</b>	<b>Payments for</b>	<b>Closing</b>
	<b>Balance</b>	<b>the year</b>	<b>the year</b>	<b>Balance</b>
	<b>1.4.21</b>	<b>2022</b>	<b>2022</b>	<b>31.3.22</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>				
Youth, Emotional Health & Wellbeing	-	2,000	-	2,000
Youth Cymru Reachout	-	600	(36)	564
General fund	42,630	4,801	(1,244)	46,187
	<b>42,630</b>	<b>7,401</b>	<b>(1,280)</b>	<b>48,751</b>

**Borth Community Hub**  
**Notes to the Accounts**  
**for the year ended 31 March 2022**

**1. Summary of funds (continued)**

	<b>Opening Balance 1.4.21 £</b>	<b>Receipts for the year 2022 £</b>	<b>Payments for the year 2022 £</b>	<b>Closing Balance 31.3.22 £</b>
<b>Restricted funds</b>				
Big Lottery	40,909	55,982	(82,194)	14,697
Awards 4 All	-	9,976	(5,412)	4,564
Families First	3,528	4,000	(5,616)	1,912
Child development fund	-	5,828	(5,828)	-
Comic relief	878	-	-	878
Winter of wellbeing	-	2,030	(2,030)	-
Pathfinder	551	2,500	(2,500)	551
CCC additional funding	-	1,553	(1,553)	-
CAVO youth led grant	869	700	(691)	878
CAVO small grants	-	3,250	(3,250)	-
Dementia Friendly Group	207	-	-	207
Summer of fun	-	6,341	(6,341)	-
TAF course	-	-	(262)	(262)
Food Poverty	-	9,497	(24,107)	(14,610)
Moondance	-	18,368	(5,312)	13,056
Caring communities	2,814	-	-	2,814
Underspend 2022 CCC	-	322	-	322
Youth, Emotional Health & Wellbeing	-	10,000	(7,332)	2,668
Friend in Need	47	-	(37)	10
Lottery Covid	2,181	-	-	2,181
Cambrian Railways	-	480	(480)	-
Other	-	1,128	-	1,128
	<b>51,984</b>	<b>131,955</b>	<b>(152,945)</b>	<b>30,994</b>

Funds in deficit are on projects which receive grant funding in arrears of expenditure. The amount of the deficit represents expenditure not yet claimed or received from the grantor at the year end.

**2. Trustee expenses**

No remuneration was paid to the trustees, nor were any expenses reimbursed to them during the year to 31 March 2022 (2021: NIL).

**3. Financial commitments**

The charity has leased the premises of Borth Community Hub from Ceredigion County Council for a period of 25 years from 14 March 2018. As at 31 March 2022 the annual rent was £3,000 per year, subject to periodic rent reviews.

**Borth Community Hub**

England & Wales - Charity number 1179468

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# Accounts

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**Charity number: 1179468**

**Company number: CE014815**

**Borth Community Hub**  
**Trustees' Report and Financial Statements**  
**for the year ended 31 March 2021**

# Borth Community Hub

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**BORTH COMMUNITY HUB**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 MARCH 2021**

The trustees present their report with the financial statements of the charity for the year ended 31 March 2021.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charitable Incorporated Organisation (CIO)**

Charity number: 1179468

Company number: CE014815

**Registered Office**

Borth Community Hub

Clarach Road

Borth

Ceredigion

SY24 5LW

**Trustees**

Mrs Joy Cook

Mr Roy Walford Jones

Mrs Rona Dalton

Mr Ray Quant

Mr Hugh Hughes

Mrs Margaret Haynes

Rev Rebecca Evans – resigned 16 November 2020

Ms Carol Bainbridge – appointed 10 December 2020

**Community Hub Manager**

Mrs Helen Williams

**Bankers**

Barclays Bank Plc

9 – 10 Guildhall Square

Carmarthen

Carmarthenshire

SA31 1PW

**Independent Examiner**

Mark Baker FCCA

Davies Lewis Baker

31 Bridge Street

Aberystwyth

SY23 1QB

**BORTH COMMUNITY HUB**  
**REPORT OF THE TRUSTEES - continued**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

Borth Community Hub (formerly Borth Family Centre) is a charitable incorporated organisation (CIO registered number 1179468) governed by its constitution. It was registered as a CIO on 06.08.18. In January 2021 the CIO changed its name to Borth Community Hub as this better reflects the wider work of the charity across the community.

The aims and objects of the charity are in Borth and surrounding districts.

**Appointment of Trustees**

Trustees are appointed as set out in the constitution of the charity. Professionals and service users within the community, who have a personal interest in the charity, are invited to join the management committee. Nomination forms are completed and applicants are voted onto the committee as appropriate. Committee members can also be co-opted when appropriate.

**Trustee Induction and Training**

As part of induction all trustees are DBS checked and shown the relevant documentation regarding the running of the Community Hub.

**Organisation Structure**

Trustees are consulted on all aspects of accounting, policies and procedures and involved in the decision-making regarding the day-to-day running of the centre and funding applications and the long term vision for the centre. The Manager is responsible for keeping order of files, office work and over-seeing all other day-to-day activities at the centre as well as the management of staff, accounts, funding applications and strategic planning.

**Risk Management**

Borth Community Hub conducts risk assessments before undertaking any activities or events and ensures that appropriate DBS checks are undertaken for those working with children or vulnerable adults. Financial risks have been reviewed and procedures put in place accordingly. A reserves policy has been established in line with the identified risks.

**OBJECTIVES AND ACTIVITIES**

The object of the charity is about prevention and early intervention.

The constitution states the two objects as

- I. The preservation and protection of health and the relief of distress within family relationships by the provision of a resource and advice centre and by the education of the public in good parenting skills.
- II. The provision of facilities for recreation and other leisure time activities for and in the interests of social welfare with a view to improving conditions of life.

The charity works in partnership with parents and carers. It empowers them in order to better cope with family life and therefore gives their children and teenagers a better start in life.

**BORTH COMMUNITY HUB**  
**REPORT OF THE TRUSTEES - continued**  
**FOR THE YEAR ENDED 31 MARCH 2021**

The aims of the Community Hub are to ensure children and young people:-

- Have a flying start in life
- Have a range of education and learning opportunities
- Enjoy the best possible health, free from abuse
- Have access to play, leisure and cultural activities
- Are listened to and respected and have their identity recognised
- Have a safe home and community
- Are not disadvantaged by poverty

Older adults:-

- Have access to meaningful activities to enhance their quality of life, promote a sense of community and to promote good physical and mental health.

The objectives for the next year are to continue to:-

- provide activities and advice in a suitable way depending on the pandemic restrictions
- Enhance the Youth Club focusing on young people's health and wellbeing.
- Develop further outdoor sessions for all.
- Expand into a wider range of activities including a Men's Shed and a Dementia Friendly Group.

**Public Benefit**

The charity serves the public by providing a service to families with children aged 0-4 years (0-11 during school holidays) with free access to a wide variety of play activities, free accredited training/courses on parenting skills, free trips and outings, and an open door policy promoting equal opportunities for all families.

The centre also works closely with other like-minded organisations and therefore is able to sign-post families in need to other professionals. By providing this service we preserve and protect health and relieve stress within family relationships. Borth Community Hub also runs Borth Youth Club supporting health and wellbeing and Borth Caring Community supporting older adults including those with dementia.

**BORTH COMMUNITY HUB**  
**REPORT OF THE TRUSTEES - continued**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**ACHIEVEMENT AND PERFORMANCE**

This financial year Borth Community Hub received funding for a third year from a People and Places National Lottery Grant.

Additional amounts of funding were also received from Families First, CAVO COVID Recovery, Caring Communities Protect and Repair, Friend in Need, Healthy Pre Schools, National Lottery Covid recovery, CAVO Youth Led Grant. Donations were also received from WAG Period Poverty and Aber Food Surplus. We also received generous donations from members of the community towards book bundles and clothes bundles for children and Christmas Boxes for elderly members of our community.

During this year we had to quickly adapt to the changing restrictions as a result of the pandemic. We moved many of our existing groups on line into virtual WhatsApp and Zoom groups. We also delivered a wide range of resources, actif packs, art activity packs, planters and bird feeders to families and elderly people.

As restrictions allowed we started to run outdoor sessions for older adults, young people and families. These consisted of -

- family beach play, forest school sessions as well as walk and talk sessions for new parents.
- youth club beach and walk and talk sessions
- Get together group for older adults under the Hub shelter.

Whilst at the same time continuing with delivery packs and on line courses and groups.

The Community Hub's fundraising was curtailed for the most part due to the pandemic but we did receive some donations from individuals. These also included the donations of toys, craft materials, books and children's clothes.

The charity continued to be managed by a team of Trustees drawn from a wide range of professions and backgrounds. The charity employed a Community Hub Manager, two Family Support Workers as well as two Youth Workers.

**Volunteers**

We expanded our volunteer base building on the emergency evacuation volunteer wardens. Volunteers have been invaluable in delivering the weekly Aber Food Surplus packs as well as the monthly Afternoon Tea at Home and other activity packs. Young Volunteers signed up to Wales Volunteering received some of the first certificates in Ceredigion.

**BORTH COMMUNITY HUB**  
**REPORT OF THE TRUSTEES - continued**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**FINANCIAL REVIEW**

**Reserves Policy**

The trustees have reviewed the risks facing the organisation and have determined that reserves of between 3 – 6 months should be held in order to protect against the sudden/unexpected loss of funding or other unanticipated problems. This would equate to between £17,060 and £34,121. Reserves of £41,286 are held at present. Part of these reserves are to be designated for the renovation of the building, car park area and forecourt area. This work is planned to take place over the next couple of years. Trustees review the reserves level at least annually and whenever new services are introduced.

The trustees approved this report on 9<sup>th</sup> January 2022. It is signed on their behalf by –

**H Hughes**  
**Treasurer**

## **Borth Community Hub**

### **Independent Examiner's Report to the Trustees of Borth Community Hub**

I report on the accounts of Borth Community Hub Charitable Incorporated Organisation (the charity) for the year ended 31 March 2021, which are set out on pages 8 to 10.

#### **Responsibilities and basis of report**

As the charity trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trustees' accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1) accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- 2) the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Mr Mark Baker FCCA BSc (Econ.)  
Davies Lewis Baker, 31 Bridge Street  
Aberystwyth, Ceredigion, SY23 1QB

Date: 28<sup>th</sup> January 2022

**Borth Community Hub**

**Receipts and Payments Accounts  
for the year ended 31 March 2021**

	year ended 31 March 2021			31 March
	Unrestricted	Restricted	Total	2020
	£	£	£	£
<b>Receipts</b>				
Donations and gifts	-	-	-	3,683
Grants	373	113,792	<b>114,165</b>	97,004
Covid support	23,000	-	<b>23,000</b>	-
Centre hire	100	-	<b>100</b>	515
Charitable activities	233	473	<b>706</b>	290
<i>Total receipts</i>	<b>23,706</b>	<b>114,265</b>	<b>137,971</b>	<b>101,492</b>
<b>Payments</b>				
Staff costs	-	57,251	<b>57,251</b>	67,427
Training	-	1,228	<b>1,228</b>	397
Travel and meetings	-	124	<b>124</b>	833
Creche and sundry sessions	-	3,347	<b>3,347</b>	264
Fun day costs	67	679	<b>746</b>	494
Lunch club	-	433	<b>433</b>	1,398
Outreach	-	421	<b>421</b>	647
Rent on leased premises	-	5,164	<b>5,164</b>	2,106
Hire of venue	-	350	<b>350</b>	607
Resources	-	8,802	<b>8,802</b>	1,851
Equipment renewals and maintenance	-	-	-	79
Building repairs and maintenance	300	4,490	<b>4,790</b>	9,603
Utilities	-	2,429	<b>2,429</b>	2,504
Cleaning	-	123	<b>123</b>	284
Gardening	-	292	<b>292</b>	52
Professional fees	-	919	<b>919</b>	879
Accountancy	-	2,973	<b>2,973</b>	302
Insurance	-	1,111	<b>1,111</b>	1,139
Telephone	-	1,503	<b>1,503</b>	1,002
Stationery, computer and internet	-	1,213	<b>1,213</b>	120
General expenses	12	-	<b>12</b>	126
<i>Total payments</i>	379	92,852	<b>93,231</b>	92,114
<i>Net of receipts/payments</i>	23,327	21,413	<b>44,740</b>	9,378
<b>Cash funds at 1 April 2020</b>	19,303	30,571	<b>49,874</b>	40,496
<i>Cash funds at 31 March 2021</i>	42,630	51,984	<b>94,614</b>	49,874

**Borth Community Hub**  
**Statement of Assets and Liabilities**  
**as at 31 March 2021**

	<b>2021</b>	<b>2021</b>	<b>2021</b>	<b>2020</b>
	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Assets</b>				
Cash funds	42,630	51,984	<b>94,614</b>	49,874
<b>Other monetary assets</b>				
Debtors for hall hire	-	-	-	80
Grants receivable	-	-	-	2,365
<b>Fixed assets</b>				
Equipment (estimated market value)	4,500	-	<b>4,500</b>	3,500
<b>Liabilities</b>				
Creditors	-	(10,731)	<b>(10,731)</b>	(6,514)

The financial statements were approved by the trustees on 9<sup>th</sup> January 2022 and signed on their behalf by

**H Hughes**  
**Treasurer**

**Borth Community Hub**  
**Notes to the Accounts**  
**for the year ended 31 March 2021**

**1. Summary of funds**

	<b>Opening Balance 1.4.20 £</b>	<b>Receipts for the year 2021 £</b>	<b>Payments for the year 2021 £</b>	<b>Closing Balance 31.3.21 £</b>
<b>Restricted funds</b>				
Sport Wales	225	-	(225)	-
Big Lottery	24,278	83,755	(67,124)	40,909
Families First	3,257	4,538	(4,267)	3,528
Comic relief	878	-	-	878
Pathfinder	552	2,500	(2,501)	551
CAVO youth led grant	878	1,788	(1,797)	869
Dementia Friendly Group	207	-	-	207
Communities for work	(141)	141	-	-
Caring communities	-	7,519	(4,705)	2,814
Men's shed	437	-	(437)	-
Flying Start	-	6,699	(6,699)	-
Friend in Need	-	2,218	(2,171)	47
Lottery Covid	-	4,907	(2,726)	2,181
Other	-	200	(200)	-
	<b>30,571</b>	<b>114,265</b>	<b>(92,852)</b>	<b>51,984</b>

Funds in deficit are on projects which receive grant funding in arrears of expenditure. The amount of the deficit represents expenditure not yet claimed from the grantor.

**2. Trustee expenses**

No remuneration was paid to the trustees, nor were any expenses reimbursed to them during the year to 31 March 2021 (2020: NIL).

**3. Financial commitments**

The charity has leased the premises of Borth Community Hub from Ceredigion County Council for a period of 25 years from 14 March 2018. As at 31 March 2021 the annual rent was £3,000 per year, subject to periodic rent reviews.