

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

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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.

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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.

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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.

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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.P. 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 2024
	Unrestricted £	Restricted £	Total £	£
Receipts				
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>	<u>12292</u>	<u>194161</u>	<u>206453</u>	<u>184489</u>
Payments				
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>	<u>6968</u>	<u>178985</u>	<u>185953</u>	<u>176023</u>
<i>Surplus/(Deficit)</i>	5324	15176	20500	8466
Transfers between funds	(984)	984	0	
Cash funds at 1 April 2024	<u>67626</u>	<u>79922</u>	<u>147548</u>	
Cash funds at 31 March 2025	<u>71966</u>	<u>96082</u>	<u>168048</u>	

Borth Community Hub

Statement of Assets and Liabilities as at 31 March 2025

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

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

R P 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 £
Unrestricted funds					
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
	67626	12292	6968	-984	71966
Restricted funds					
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
Alick 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
	79922	194161	178985	984	96082

£984 was transferred from the General fund (unrestricted) to the Alick 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.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's
report on the accounts

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:

	Date:	11/12/25
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Name: Andy Moore

Address: Blaenpentre, Swyddffynnon, Ystrad Meurig, SY25 6AW