

Cumberland Occupational and Social Centre
Charitable Incorporated Organisation (CIO)

Trustees' report and Financial Statements
for the year ending 31 March 2025

Registered Charity No: 1198584

robinson+co
Chartered Accountants

Cumberland Occupational and Social Centre

Financial Statements

for the year ending 31 March 2025

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Cumberland Occupational and Social Centre (COSC)**Legal and administrative information**

Charity number	1198584
Registered office	Market Square Cleator Moor CA25 5AP
Trustees	P Wright A Bennett S Atcha S Bland
Bank	NatWest Bank 31 Pow Street Workington CA14 3WY
Accountants	robinson+co Oxford Chambers New Oxford Street Workington CA14 2LR
Solicitors	Milburn's 21-23 Oxford Street Workington CA14 2AL

Cumberland Occupational and Social Centre (COSC)

Report of the trustees For the year ending 31 March 2025

Objectives and activities

Aims

Our constitution identifies that we exist for the relief of physically disabled persons (including other disabilities which cause some degree of physical problems) by provision of facilities in the interests of social welfare, education, recreation and leisure occupations with the object of improving their conditions of life. Above and beyond this constitutional commitment we aim to build confidence and utilise member's abilities to the maximum by engaging them in interesting, enjoyable and sometimes taxing activities. We aim to **"see the person, not their disability"**.

Activities towards Aims

Our Typical activities during normal times include:

- Social – trips out, parties, galas, games, music, exhibitions of Members work, visits from external groups, sales to external customers
- Educational - classes, computer use, Social media & security, photography, presentations from other organisations
- Occupational - sewing, weaving, painting, exercise sessions, running raffles and collections and other events, sometimes for fundraisings.

We aim to provide new and innovative activities to provide variety over time and keep up with current issues and technology.

Covid restrictions

There are no longer any Covid restrictions in place unless a staff member or one of our members notifies of a positive Covid test, at this point they are advised to not attend the centre until returning a negative test.

Possessions

Possessions at each centre comprises of leisure, recreational and educational aids as well as conventional furniture and storage. We have computers so that members can keep up with the digital age and use them as an eye on the world through the internet. Facebook pages are the main way that we communicate over the internet and raise funds.

Staffing

A mix of paid staff, volunteers, trainees, and members themselves typically run a variety of activities. The organisation's "Management Committee" is a mix of volunteers and members from both Cleator Moor and Cockermouth centre to ensure that member's views are well represented.

We have volunteers and sometimes trainees on secondment who, with the permanent staff, provide the care required. Our Centre Manager has NVQ 4, Registered Managers Certificate & Diploma level 5 for Adult & Children Services. All staff and some Volunteers & Members complete On Line courses for the activities they get involved in. All staff and volunteers are DBS checked and trained in mandatory training applicable to their role.

Public benefit

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities. They are satisfied that their activities over the period accord with the aims and objectives and provide the appropriate public benefit.

Cumberland Occupational and Social Centre (COSC)

Trustees Annual Report for the year ended 31 March 2025 (continued)

Achievements and performance

Finances

The organisation experienced deficit during the financial year due to:

- Previous support grants no longer being available
- General inflation and the cost-of-living crisis
- Two full time staff sickness, 6 weeks sick pay equating to over £4,257.19
- Paying 4 staff their remaining annual leave to cover the sickness absence equating to £2,467.00

Every effort is being made to advertise our services mainly using social media as this has been proven to be our most successful member recruitment method.

Premises and possessions

Activities appropriate to our aims are centred on the leased premises below as well as visits or trips to places of interest:

1. The Bunker, The Square, Cleator Moor - which forms a basement to Cleator Moor Town Hall. A major grant to Cleator Moor Council will require us to move and be housed in a new premises in the Town. This project is progressing at good pace and will see us move early 2026.
2. Cockermouth Centre which is now a leased premises Unit 2B Lakeland Business Park. Following discussions between the committee, centre manager and senior admin, COSC will close the Cockermouth centre when the new Cleator Moor centre is available and will consolidate within the one premises.

Both centres are disabled accessible.

Financial review

Payment for places

Our current contract with Social Services (nominally for 5 years) commenced April 2025, this replaced our previous contract which came into place in 2017 and had an uplift of 15% per place due to additional costs. The current contract also includes an annual uplift, 70% of which is the % increase in National Living Wage and the other 30% by Consumer Price Index. Our contract submission was based on 5% sickness. Most of our Members are placed with us through this contract. There are, however, some Members who pay privately or are paid for through the NHS and high needs study programme funded through Education. The referral contracts with the Social Services Department continue to be our principal source of income.

Charity Shop

This year the decision was taken to close the charity shop. This proposal was brought forward by the senior admin who also managed the charity shop and was contracted to 1 working day per week to manage the shop and the volunteers within. Although the shop has been generating highly valuable revenue for COSC, the senior admin explained to the committee that this is due to her working well above and beyond her contractual hours to manage the shop. In truth, the committee was not aware and did not appreciate that Judith was working well outside of her contractual hours to keep the shop running. All parties present discussed the possibilities of continuing with the shop; however, this would have required a paid member of COSC staff be to be employed to manage the shop in the hours that Judith was doing so out of her own goodwill. With a growing challenge to procure items for the charity shop, increasing rental fees and utilities, and the acknowledgment that Judith was severely overburdened and could not continue as she was, the committee supported the proposal from the senior admin and centre manager to close the charity shop.

The charity shop formally ceased trading 28th February 2025.

Cumberland Occupational and Social Centre (COSC)

Trustees Annual Report for the year ended 31 March 2025 (continued)

Grants

Grants are sought wherever they can be to pay for services, capital items or outings etc. which enhance the activities we are able to offer.

Donations

On occasion either organisations or people grateful for the service we provide make donations which further assist in financing the variety of activities we can offer.

Year End Accounts

As we continue to become more widely known – a progressive process – we receive more gift funding from local organisations, and we have been especially gratified to receive grants to help our organisation.

Our total funds for Cumberland Occupational and Social Centre (Cleator Moor & Cockermouth) stood at £395,789.50 on 31st March 2025. This consists of:

- Current Account: £42,615.42
- Reserve account: £ 353,174.08

Reserves Policy

The policy of the charity is to maintain free unrestricted reserves to such a level as will enable the organisation to meet on-going costs for approximately one year, should all income sources cease.

Structure, governance and management

Governing document

Copeland Occupational and Social Centre (COSC) was registered as a Charitable Incorporated Organisation (CIO), registered charity number 11985874, on 11 April 2022. The assets, liabilities and undertakings of the unincorporated charity Copeland Occupational Social Centre (Charity number 517654) were transferred to the CIO on 1 May 2022, with the CIO then becoming operational from 1 May 2022. The CIO changed names in February 2024 to Cumberland Occupational and Social Centre.

Recruitment and appointment of Management Committee

The Charity Trustees are known as members of the Management Committee under the constitution of the charity. The management committee is re-elected annually at the Annual General Meeting.

The management committee is made up of volunteers and members, who are encouraged to offer themselves for election; therefore the management committee has a sound understanding of the charity's aims and objectives prior to appointment.

Organisational structure

The General Management Committee shall consist of the officers of the Organisation and between four and ten elected representatives of the membership, made up of not less than three full members, not less than one associate member and not more than six group members.

The duty of the General Management Committee shall be to carry out the objects and policy of the Organisation and to provide for the administration, management, and control of the affairs and property of the Organisation and report to the general meeting or meetings of the organisation.

Key management personnel remuneration

The Trustees carry out their duties on a voluntary basis and receive no financial reward for their time or efforts. No trustee remuneration was paid in the year.

Cumberland Occupational and Social Centre (COSC)**Trustees Annual Report for the year ended 31 March 2025 (continued)*****Risk Management***

The trustees have examined the immediate major strategic, business and operational risks, which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen risks.

We continue to open our doors to a wider spectrum of people. We also make ourselves known as an 'Activity Centre' through articles on our activities in the local press, advertising space, pamphlets and posters and Facebook.

Statement of trustees' responsibilities

The trustees are responsible for preparing the trustee's annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial period which give a true and fair view of charity's financial activities during the period and of its financial position at the end of the period. In preparing financial statements giving a true and fair view, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

On behalf of the board



Mr A Bennett
Trustee

16 October 2025

**Independent examiner's report to the trustees on the unaudited financial statements for
Cumberland Occupational and Social Centre**

I report on the accounts of the Charity for the year ended 31 March 2025, which are set out on pages 7 to 13.

Respective responsibilities of trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts. The trustees consider that the audit requirement of section 144 of the Charities Act 2011 (the Charities Act) does not apply and that an independent examination is needed. It is my responsibility to examine the accounts under section 145 of the Charities Act, to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Charities Act, and to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (i) which gives me reasonable cause to believe that in any material respect the requirements:
 - To keep proper accounting records in accordance with section 130 of the Act; and
 - To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Acthave not been met; or
- (ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

P Ellwood

P E ELLWOOD FCA

**Independent examiner
robinson + co
Oxford Chambers
New Oxford Street
Workington
CA14 2LR**

16 October 2025

Statement of Financial Activities for the year ended 31 March 2025

(Including Income and Expenditure Account)

Income & Expenditure	Notes	Unrestricted Funds		Restricted Funds		2025 Total £	Period ended	Period ended	Period ended
		Copeland £	Allerdale £	Copeland £	Allerdale £		31/03/24 Unrestricted	31/03/24 Restricted	31/03/24 Total £
Income:									
Income from generated funds									
Donations and legacies									
Donations and collections		3,880.65	30.00	-	-	3,910.65	2,033.20		2,033.20
Grants		-	-	500.00	500.00	1,000.00		14,479.21	14,479.21
Income from other trading activities									
Fundraising, raffles and tombolas		659.07	730.00	-	-	1,389.07	2,326.90	-	2,326.90
Shop sales		-	14,812.76			14,812.76	17,439.85	-	17,439.85
Refreshments		7,616.00	5,623.70			13,239.70	19,232.20	-	19,232.20
Members Savings				-	-	-	1,900.00	-	1,900.00
Miscellaneous income		1,665.68	1,981.50	-	-	3,647.18	1,122.40	-	1,122.40
Investment Income									
Interest on deposit accounts		4,675.66	-	-	-	4,675.66	3,374.01	-	3,374.01
Other incoming resources									
Transfer from unincorporated charity						-	-	-	-
Income from Charitable activities									
Social services contract		182,191.55	94,301.85	-	-	276,493.40	283,749.75	-	283,749.75
Private care and direct payments		3,660.55	23,038.20	-	-	26,698.75	29,074.00	-	29,074.00
Transport		-	-			-			
Total Income		204,349.16	140,518.01	500.00	500.00	345,867.17	360,252.31	14,479.21	374,731.52
Expenditure									
Expenditure on raising funds									
Fundraising trading costs									
Christmas party and social outings		2,859.70	2,139.20	-	-	4,998.90	4,492.03	-	4,492.03
Fundraising		223.00	-	-	-	223.00	287.95	-	287.95
Shop expenses		-	6,246.65			6,246.65	6,672.37	-	6,672.37
Refreshments		2,631.89	2,339.69	500.00	500.00	5,971.58	8,762.54		8,762.54
Charitable activities									
Care staff salaries and NI	3	143,923.54	104,487.94			248,411.48	221,506.67		221,506.67
Care staff and volunteer training		3,860.62	2,883.25	-	-	6,743.87	3,048.90	-	3,048.90
Miscellaneous care expenditure		137.50	137.50	-	-	275.00	134.40	-	134.40
Premises:									
Rent		4,540.32	33,638.52	-	-	38,178.84	39,607.47	-	39,607.47
Insurances		2,124.28	2,223.53	-	-	4,347.81	4,782.78	-	4,782.78
Decorating and upkeep		4,384.34	3,029.29	1,200.00		8,613.63	5,909.04	1,127.99	7,037.03
Power and water		9,395.88	14,397.95	-	-	23,793.83	24,811.85		24,811.85
Occupational facilities		3,505.53	273.72	3,912.89	3,855.96	11,548.10	6,987.25	1,265.00	8,252.25
Office costs		662.63	64.59			727.22	1,619.62	-	1,619.62
Photocopier, telephone & IT		2,171.45	2,574.85	-	-	4,746.30	4,836.28	-	4,836.28
Furniture and equipment		698.39	938.16			1,636.55	1,901.08		1,901.08
Sundry expenses		1,239.40	-	-	-	1,239.40	782.00	-	782.00
Bank charges		458.74	18.65			477.39	473.93	-	473.93
Depreciation of furniture and equipment		571.15	281.75	606.40	134.79	1,594.09	788.94		788.94
Independent examiners fees		948.00	948.00			1,896.00	1,752.00	-	1,752.00
Fareshare		-	1,115.65	-	-	1,115.65	-	-	-
Expenditure		184,831.36	177,738.89	6,219.29	4,490.75	373,280.29	339,157.10	2,392.99	341,550.09
Net Income/(Expenditure) for the Period		19,517.80	(37,220.88)	(5,719.29)	(3,990.75)	(27,413.12)	21,095.21	12,086.22	33,181.43
Transfers between funds									
Fund balances brought forward		364,659.31	45,310.78	17,069.22	4,530.00	431,569.31	388,874.88	9,513.00	398,387.88
Fund balances carried forward		384,177.11	8,089.90	11,349.93	539.25	404,156.19	409,970.09	21,599.22	431,569.31

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

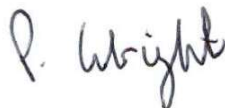
Cumberland Occupational and Social Centre

Balance Sheet as at 31 March 2025

	Notes	Copeland £	Allerdale £	2025 Total £	2024 Total £
Fixed Assets					
Furniture & Equipment	5	3,449.61	956.97	4,406.58	1,974.75
		<u>3,449.61</u>	<u>956.97</u>	<u>4,406.58</u>	<u>1,974.75</u>
Current Assets					
Debtors & Prepayments	6	5,100.34	4,626.10	9,726.44	24,591.23
Cash at bank and in hand					
Cash at bank		336,973.57	57,839.98	394,813.55	408,312.21
Cash in Hand		630.66	345.29	975.95	1,852.28
		<u>342,704.57</u>	<u>62,811.37</u>	<u>405,515.94</u>	<u>434,755.72</u>
Creditors: due within one year					
Creditors & Accruals	7	(3,270.23)	(2,496.10)	(5,766.33)	(5,161.16)
		<u>339,434.34</u>	<u>60,315.27</u>	<u>399,749.61</u>	<u>429,594.56</u>
Net current assets					
		<u>339,434.34</u>	<u>60,315.27</u>	<u>399,749.61</u>	<u>429,594.56</u>
Net assets	10	<u>£ 342,883.95</u>	<u>£ 61,272.24</u>	<u>£ 404,156.19</u>	<u>£ 431,569.31</u>
Represented by:					
Unrestricted Income Funds:					
General Purposes / Capital Replacements		384,177.11	8,089.90	392,267.01	409,970.09
Restricted Income Funds:					
Restricted Funds		11,349.93	539.25	11,889.18	21,599.22
		<u>£ 395,527.04</u>	<u>£ 8,629.15</u>	<u>£ 404,156.19</u>	<u>£ 431,569.31</u>

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

Mr P Wright
Trustee
16 October 2025



The notes on pages 9 to 13 form part of these accounts.

Cumberland Occupational and Social Centre

Notes on Financial Statements

31 March 2025

1 General information

The charity is a registered charity in England and Wales and is a Charitable Incorporated Organisation. The address of the principle office is The Bunker, Cleator Moor Square, Cleator Moor, Cumbria, CA25 5AP.

2 Accounting policies**Basis of preparation**

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011. The charity constitutes a public benefit entity as defined by FRS 102.

The financial statements have been produced to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Disclosure exemptions

The charity has taken advantage of the exemption in FRS 102 Update Bulletin 1 from the requirement to produce a cashflow statement because it is a small charity.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires the trustees 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.

Significant judgements

The judgements (apart from those involving estimations) that the trustees have made in the process of applying the entity's accounting policies and that have the most significant effect on the amounts recognised in the financial statements are as follows:

Impairment of tangible fixed assets

The charity is required to review fixed assets for impairment. The trustees make judgements about the condition of assets and review their estimated lives.

Notes on Financial Statements

31 March 2025

Judgements and key sources of estimation uncertainty (continued)*Key source of estimation uncertainty*

Accounting estimates and assumptions are made concerning the future and, by their nature, will rarely equal the related actual outcome. The key assumptions and other sources of estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next financial year are as follows:

The useful economic life of each category of fixed asset is assessed when acquired by the Charity. A degree of estimation uncertainty is occasionally used in assessing the useful economic life of assets.

Fund Accounting

General funds are available for use at the discretion of the trustees in furtherance of the general objectives of the Charity. Designated funds are unrestricted funds earmarked for a particular project.

Restricted funds are funds subject to specific restrictive conditions imposed by the funders.

All income and expenditure is shown in the Statement of Financial Activities.

Resources Arising*Income*

All incoming resources are included in the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources Expended*Expenditure*

The cost headings comprise expenditure, including staff costs, directly attributable to the activity. Where costs cannot be directly attributed they have been allocated to activities on a basis consistent with use of the resources.

Central overheads are allocated on the basis of their use with the aim of ensuring that those costs remaining within administration relate to the management of the Charity's assets, organisational administration and compliance with constitutional and statutory requirements.

Tangible Fixed Assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Fixtures and Fittings	20% Straight Line
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Basic financial instruments

Basic financial instruments are recognised at amortised cost.

Cumberland Occupational and Social Centre

Notes on Financial Statements

31 March 2025

3 Staff costs

The costs incurred were as follows:

	2025	2024
	£	£
Wages and salaries	234,201	210,886
Social security	14,210	10,621
	<u>248,411</u>	<u>221,507</u>

The average monthly numbers of employees during the period was 12 (2024 - 11).

No employee earned £60,000 pa or more.

The Trustees neither received nor waived any emoluments during the period.

During the year £nil out of pocket expenses were reimbursed to trustees.

4 Net Income for the period

This is stated after charging

	2025	2024
	£	£
Depreciation of Tangible Fixed Assets (Note 5)	1,594	789
Staff Costs (Note 3)	248,411	221,507
Independent Examiners Fee	<u>1,896</u>	<u>1,752</u>

Cumberland Occupational and Social Centre

Notes on Financial Statements

31 March 2025

5 Tangible fixed assets

	Furniture & Equipment £	Total £
Cost		
1 st April 2024	128,452	128,452
Additions	4,026	4,026
Disposals	-	-
31 st March 2025	<u>132,478</u>	<u>132,478</u>
Depreciation		
1 st April 2024	126,477	126,477
Charge for the period	1,594	1,594
Depreciation on disposals	-	-
31 st March 2025	<u>128,071</u>	<u>128,071</u>
Net book amount		
31 st March 2025	<u>4,407</u>	<u>4,407</u>
31 st March 2023	<u>1,975</u>	<u>1,975</u>

6 Debtors

	2025 £	2024 £
Trade debtors - day care	6,466	22,233
Other debtors	-	-
Prepayments and accrued income	<u>3,260</u>	<u>2,358</u>
	<u>9,726</u>	<u>24,591</u>

7 Creditors

	2025 £	2024 £
Trade creditors	150	349
Taxation and social security costs	2,578	2,049
Other creditors	1,142	1,011
Accruals and deferred income	<u>1,896</u>	<u>1,752</u>
	<u>5,766</u>	<u>5,161</u>

Cumberland Occupational and Social Centre

Notes on Financial Statements

31 March 2025

8 Other financial commitments

At 31 March 2025, the Charity had total commitments under non-cancellable operating leases over the remaining life of those leases of £33,435 (2024 - £60,183).

9 Related party transactions

The aggregate value of unconditional donations made by trustees and other related parties in the period was Enil (2024 - nil).

10 Statement of Funds

	Balance 31 March 2024 £	Income £	Expenditure £	Transfers £	Balance 31 March 2025 £
Unrestricted Funds	409,970	344,867	(362,570)	-	392,267
<u>Restricted funds</u>					
Morrisons grant	8,385	-	(1,200)	-	7,185
Sellafield - Sport Grant	8,855	-	(7,490)	-	1,365
Classes - Relaxation etc	2,359	-	(620)	-	1,739
Cumbria CF	2,000	-	(400)	-	1,600
Tesco	-	1,000	(1,000)	-	-
	<u>431,569</u>	<u>345,867</u>	<u>(373,280)</u>	<u>-</u>	<u>404,156</u>

The Charity's unrestricted funds can be used, with the approval of the Trustees to fund any expenditure which falls within the Charity's general aims and objectives.

Income shown as restricted funds is raised and given for specific purposes and projects. The conditions governing the income or grants restrict these funds.

11 Analysis of net assets by fund

	Unrestricted Funds £	Restricted Funds £	Total 31/03/2025 £
Fixed Assets	1,442	2,965	4,407
Current Assets	396,592	8,924	405,516
Current Liabilities	(5,766)	-	(5,766)
	<u>392,267</u>	<u>11,889</u>	<u>404,156</u>