

REGISTERED CHARITY NUMBER: 1210837

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST OCTOBER 2025
FOR
CALDER COMMUNITY CARES**

Cresswells
12 Market Street
Hebden Bridge
West Yorkshire
HX7 6AD

CALDER COMMUNITY CARES

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST OCTOBER 2025**

	Page
Report of the Trustees	1 to 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the Financial Statements	8 to 10
Detailed Statement of Financial Activities	11
In Memoriam	12

CALDER COMMUNITY CARES

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST OCTOBER 2025

The trustees present their report with the financial statements of the charity for the year ended 31st October 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: 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) (effective 1 January 2019).

From its formation in March 2020 through November 2024, Calder Community Cares operated as an unincorporated association. After navigating the challenges of Covid 19 (in response to which the organisation was founded), the Trustees aspired to gain Charitable status to enable them to advance their aims of preventing or relieving poverty in the Upper Calder Valley and the surrounding Calderdale areas.

With the assistance of Saffron Wylde, Adele Hannah, and Voluntary & Community, our application for Charitable status was accepted on 6th November 2024.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Charity was established with a clear and urgent mission: to help alleviate the impact of poverty within the Borough of Calderdale. Our primary focus is providing immediate, dignified relief to individuals and families facing financial crisis.

Core Activities

During our first year of registration, our work has centred on four primary pillars:

Emergency Support & Voucher Scheme

We provide shopping vouchers to ensure that those in immediate need can access food, clothing, and essential household items.

In our first year as a registered charity we received 189 referrals for emergency vouchers from a variety of referral agencies as well as direct enquiries - this included statutory agencies as well as community organisations.

Groups receiving support from the charity included 56 families with children, 13 elderly clients, 75 individuals in financial distress and 45 lone parents which included 210 children supported. Some beneficiaries, due to ongoing circumstances, received support more than once. We hope to expand this service in future years.

Reasons for referral included living in ongoing poverty, domestic violence, disability and mental health issues.

One-off grants

We also supported a number of local community groups working with clients in poverty based or working in Calderdale, some of whom have signposted beneficiaries to our voucher scheme as well as receiving financial support or support in kind.

The Saffron Wylde Bursary Fund

Established in memory of Saffron Wylde, this fund supports grassroots community activities that align with our mission of kindness and local empowerment.

Sustainable Funding

The relaunch of our dedicated charity shop, which serves as both a revenue stream and a community hub.

Public benefit

The Trustees have referred to the Charity Commission's guidance on public benefit. By working closely with local agencies and community groups, we ensure our support reaches those who are most vulnerable, providing a vital safety net in a challenging economic climate.

CALDER COMMUNITY CARES

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST OCTOBER 2025

ACHIEVEMENTS AND PERFORMANCE

Expanding the Voucher Scheme

Our first year has been defined by the successful expansion of our referral network. We have solidified partnerships with local agencies, ensuring that our shopping vouchers are distributed efficiently and reach those who truly need them. By empowering beneficiaries to shop for their own needs, we maintain their dignity while providing essential relief.

The Saffron Wylde Bursary Fund

Saffron Wylde was instrumental in the birth of this charity, and her untimely passing left a void in our hearts. To honour her legacy of service, we established a bursary fund to support local groups.

Inaugural Grant

We are proud to announce that the first annual bursary was awarded to Kidsfest in Todmorden.

Impact

This grant helped fund a day of joy, providing activities and support for local families. It allowed children to engage in fun, high-quality activities regardless of their financial background, perfectly reflecting Saffron's spirit.

Small Community Grant Scheme

This is still in its initial stage of implementation and provides local groups combatting poverty with access to small grants when required to support their work.

Establishing the Charity Shop

A significant milestone this year was the organisation and reopening of our charity shop. This venture has been twofold in its success.

1. It provides a reliable income stream to fund our voucher programme and small grants scheme.
2. It acts as a visible presence in the borough, allowing us to engage with donors and volunteers directly.

Organisational Growth

As a newly registered entity, we spent considerable time building a robust infrastructure. This included implementing safeguarding policies, financial oversight, and support systems for our team. We have moved from a small start-up phase to an organised, professional charity capable of sustained growth.

FINANCIAL REVIEW

Financial position

In this first year, our financial priority was to balance immediate service delivery with the "start-up" costs of the charity shop

Reserves policy

The Trustees aim to build up and maintain a reserve equivalent to a minimum of three months of core operating costs to ensure the continuity of the voucher scheme during fluctuations in shop income

CALDER COMMUNITY CARES

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST OCTOBER 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Team

Our progress this year would have been impossible without the dedication of our small but mighty team.

Trustees

Jae Campbell, Chair (2024 to present), Janet Lymer (2024 to present), Susan Williams (2024 to present), Caroline Beardsmore (2026 to present).

Staff

We extend our deepest thanks to Lorraine, Olga, and Larysa. Their hard work in managing the day-to-day operations and the shop has been the backbone of our success. Thanks also to Alona for providing holiday cover to our shop staff.

Adele at Business Resilience Support

We thank Adele for her tireless support in helping to make sure the charity is run efficiently and the team at Cresswells Accountants Ltd for their accountancy support.

Volunteers

Our small but dedicated team of volunteers have provided the people-hours and heart necessary to keep our doors open and our voucher scheme moving.

Looking Ahead: The Future

While our first year has been a period of immense challenge and grief following the loss of Saffron, it has also been a year of incredible foundation-building.

Our goals for the coming year include:

1. Increasing the value and frequency of our grants.
2. Expanding our volunteer recruitment to reduce the pressure on our core staff.
3. Strengthening our relationships with Calderdale-based referral organisations and other agencies to streamline the referral process.

We remain dedicated to building an enduring charity-one rooted in support, kindness, and help for every resident of Calderdale in need.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1210837

Principal address

Calder Community Cares
Kindness Shop Unit 2
Butlers Wharf, New Road
Hebden Bridge
West Yorkshire
HX7 8AF

Trustees

Mrs J Lymer
Mr J Campbell (appointed 1.11.24)
Mrs S Williams (appointed 1.11.24)
Mrs C Beardsmore (appointed 1.1.26)

Independent Examiner

Cresswells
12 Market Street
Hebden Bridge
West Yorkshire
HX7 6AD

CALDER COMMUNITY CARES

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST OCTOBER 2025**

Approved by order of the board of trustees on30/7/26..... and signed on its behalf
by:

.....
Mr J Campbell

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CALDER COMMUNITY CARES

Independent examiner's report to the trustees of Calder Community Cares

I report to the charity trustees on my examination of the accounts of Calder Community Cares (the Trust) for the year ended 31st October 2025.

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').

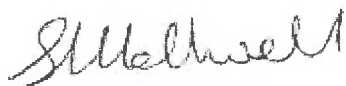
I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

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 Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have 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.



Sarah Helliwell ACA FCCA FMAAT

Cresswells
12 Market Street
Hebden Bridge
West Yorkshire
HX7 6AD

Date: 30/07/2026

CALDER COMMUNITY CARES

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST OCTOBER 2025

	Notes	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies		<u>119,161</u>	<u>22,416</u>	<u>141,577</u>
EXPENDITURE ON				
Charitable activities				
General		93,247	-	93,247
Vouchers Scheme		5,910	-	5,910
Kidfest		944	-	944
Chatty Crochet		250	-	250
Healthy Holidays		2,373	-	2,373
Lionesses of the Valley		680	-	680
Co-op		-	9,705	9,705
HBCA Meadow Bottom		-	83	83
Calderdale Active		-	300	300
Total		<u>103,404</u>	<u>10,088</u>	<u>113,492</u>
NET INCOME		15,757	12,328	28,085
Transfers between funds	6	<u>644</u>	<u>(644)</u>	<u>-</u>
Net movement in funds		<u>16,401</u>	<u>11,684</u>	<u>28,085</u>
TOTAL FUNDS CARRIED FORWARD		<u>16,401</u>	<u>11,684</u>	<u>28,085</u>

The notes form part of these financial statements

CALDER COMMUNITY CARES**BALANCE SHEET
31ST OCTOBER 2025**

	Notes	Unrestricted funds £	Restricted funds £	Total funds £
FIXED ASSETS				
Tangible assets	3	701	-	701
CURRENT ASSETS				
Debtors	4	8,601	-	8,601
Cash at bank and in hand		<u>12,237</u>	<u>11,684</u>	<u>23,921</u>
		20,838	11,684	32,522
CREDITORS				
Amounts falling due within one year	5	(5,138)	-	(5,138)
NET CURRENT ASSETS		<u>15,700</u>	<u>11,684</u>	<u>27,384</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>16,401</u>	<u>11,684</u>	<u>28,085</u>
NET ASSETS		<u>16,401</u>	<u>11,684</u>	<u>28,085</u>
FUNDS	6			
Unrestricted funds				16,401
Restricted funds				<u>11,684</u>
TOTAL FUNDS				<u>28,085</u>

The financial statements were approved by the Board of Trustees and authorised for issue on
.....30/7/26..... and were signed on its behalf by:

.....
Mr J Campbell

The notes form part of these financial statements

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST OCTOBER 2025**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: 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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

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% on reducing balance
Computer equipment	- over 3 years

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

2. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st October 2025.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31st October 2025.

CALDER COMMUNITY CARES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST OCTOBER 2025

3. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
Additions	<u>561</u>	<u>379</u>	<u>940</u>
DEPRECIATION			
Charge for year	<u>113</u>	<u>126</u>	<u>239</u>
NET BOOK VALUE			
At 31st October 2025	<u>448</u>	<u>253</u>	<u>701</u>

4. DEBTORS

	£
Amounts falling due within one year: Prepayments and accrued income	<u>3,676</u>
Amounts falling due after more than one year: Other debtors	<u>4,925</u>
Aggregate amounts	<u>8,601</u>

5. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	£
Trade creditors	2,134
Other creditors	<u>3,004</u>
	<u>5,138</u>

6. MOVEMENT IN FUNDS

	Net movement in funds £	Transfers between funds £	At 31.10.25 £
Unrestricted funds			
General fund	12,462	-	12,462
Donations	3,834	-	3,834
KIDFEST	105	-	105
Lionesses of the Valley	<u>(644)</u>	<u>644</u>	<u>-</u>
	15,757	644	16,401
Restricted funds			
Co-op	4,509	-	4,509
Calderdale Active	644	(644)	-
CMBC Grant	1,351	-	1,351
Ziffit	1,932	-	1,932
Foodbank	600	-	600
Colltex	3,066	-	3,066
Ukraine	<u>226</u>	<u>-</u>	<u>226</u>
	<u>12,328</u>	<u>(644)</u>	<u>11,684</u>
TOTAL FUNDS	<u>28,085</u>	<u>-</u>	<u>28,085</u>

CALDER COMMUNITY CARES**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST OCTOBER 2025****6. MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	112,236	(99,774)	12,462
Donations	3,834	-	3,834
KIDFEST	1,049	(944)	105
Lionesses of the Valley	-	(644)	(644)
Healthy Holidays	<u>2,042</u>	<u>(2,042)</u>	<u>-</u>
	119,161	(103,404)	15,757
Restricted funds			
Co-op	14,214	(9,705)	4,509
HBCA	83	(83)	-
Calderdale Active	944	(300)	644
CMBC Grant	1,351	-	1,351
Ziffit	1,932	-	1,932
Foodbank	600	-	600
Colltex	3,066	-	3,066
Ukraine	<u>226</u>	<u>-</u>	<u>226</u>
	<u>22,416</u>	<u>(10,088)</u>	<u>12,328</u>
TOTAL FUNDS	<u>141,577</u>	<u>(113,492)</u>	<u>28,085</u>

7. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st October 2025.

CALDER COMMUNITY CARES**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST OCTOBER 2025**

£

INCOME AND ENDOWMENTS**Donations and legacies**

Gifts	84,378
Donations	47,885
Grants	<u>9,314</u>

141,577**Total incoming resources**

141,577

EXPENDITURE**Charitable activities**

Wages	51,748
Social security	3,647
Other operating leases	13,500
Rates and water	561
Insurance	801
Telephone	374
Postage and stationery	678
Advertising	265
Sundries	434
Repairs and maintenance	722
Cleaning	1,141
Computer repairs & maintenance	4,164
Room hire	1,781
House essentials & appliances	320
Subscriptions	1,909
Employee & volunteer expenses	9,581
Event costs	5,866
Bank charges	1,701
Depreciation of tangible fixed assets	<u>239</u>

99,432

Support costs**Finance**

Interest payable	19
------------------	----

Governance costs

Accountancy and legal fees	<u>14,041</u>
----------------------------	---------------

Total resources expended113,492**Net income**28,085

In Memoriam

Mr Andrew Hinton

Reflecting on the work of our former Financial Director Mr Andrew Hinton (deceased) reminds me of how we first met when the pandemic struck and how, as a retired cost accountant, he staunchly supported us by introducing the WYCAS accounting system and the tireless work he did when we transferred our accounts to the Xero system etc.

He always pretended to be a taciturn 'grump' but in reality was a tireless supporter of all the work we did with CCC and an enormous help setting up our accounting systems for both Calder Community Cares and then our shop Calder Community Kindness.

He will always be sorely missed, but we are so proud to attach his name to the vitally important work of our much needed Crisis Voucher Scheme and to the small grant scheme for local organisations supporting food poverty in our area.

Rest in Peace Andy, you will always be remembered as a gentle giant of a man who will always be respected by trustees present and past.

Saffron Wylde

Saffron Wylde was a formidable lady who ran a local micro-company and had extensive experience supporting organisations to move from a 'disrupted state' across public, private and charity sectors.

As a Chartered Management Consultant, Saffron freely gave her time to CCC to guide the Trustees through the Charity Commission registration process, advising on an appropriate structure, as well as governance and procedural matters.

She was a genuinely fantastic lady who just wanted to do what she could to make things that little brighter for everyone. She will be missed.