

BLACKBURN RAGGED SCHOOL
STATEMENT OF ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025

Charity Commission Reference No. 216247

BLACKBURN RAGGED SCHOOL
Statement of Accounts – Year Ended 31 March 2025

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BLACKBURN RAGGED SCHOOL

Professional Advisors

Independent Examiner

Helen Binns FCA
Menzies LLP
The Beehive
Lions Drive
Shadsworth Business Park
Blackburn
BB1 2QS

Bankers

Lloyds TSB
Church Street
Blackburn

BLACKBURN RAGGED SCHOOL

Trustees' Report

The trustees of Blackburn Ragged School (Charity Commission Reference Number 216247) have pleasure in presenting their Report and Financial Statements for the year ended 31 March 2025.

Principal aims and objectives:

The Blackburn Ragged School was originally established under a trust deed dated 9 September 1895 to provide support for the needy children of the borough. On 8 August 2001 under an order from the Charity Commissioners for England and Wales, it was merged with Blackburn and District Crippled Children's Aid Society. The object of the combined charity is to further the religious and other charitable purposes of the United Reformed Church in Blackburn and the surrounding area.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the trust's aims and objectives and in considering its future activities.

The Charity's principal address is Kingsway, Greenhurst Place, Blackburn, BB2 1NA.

Main activities, achievements and financial performance:

The retirement of the Pastor during the period covered by these accounts allowed for a healthy balance as against previous years and the trustees aware of saving a salary have been exploring what additional support, they can give in various ways in accord with the principal aims and objectives. In furthering the religious and charitable purposes we are duty bound to pay our Ministry and Mission contribution to the United Reformed Church. Our second larger commitment is the hire charge for use of facilities at the Housing 21 Extra Care Sheltered Housing block where we have a designated space in which to worship and work from.

As in previous years we have offered both traditional and new expressions of worship and teaching appropriate for all ages in different settings. Support for such has varied but we continue to plan and offer what we can from a limited number of volunteers. Often these meetings and especially Messy Church have centred around the provision of craft activities and a meal.

Geographically placed in one of the top hundred local council wards for poverty and deprivation we are mindful of the difficulties that some people face in meeting household bills, so we've continued with a Warm and Welcome weekly meeting offering a warm, safe, and secure place to meet, socialise and enjoy some refreshment. This has continued to increase in numbers attending. Table games are central to what we offer. There are other events at festival times.

We are glad to support work with children and young people and families especially those who attend a weekly Carers and Toddler meeting and the Woodlands Scout Group who offer an interesting and challenging programme to young people aged from six to sixteen. The Scouts enjoyed a wonderful summer camp in Norway to which we financially contributed to lessen the burden on some parents who struggle to make ends meet.

Mindful of the aims of our founding fathers of the Blackburn Ragged School in being a place from which poor children and later adults too were supported in a variety of ways to ease poverty, we have also given donations to other charities undertaking those aims today. Namely Nightsafe, a young person's day and night centre and the Foodbank from where families and individuals can collect additional food. Also conscious of the amount of people who are homeless we have provided hand and feet warmers.

The main source of income to support this work comes from regular giving from our church attendees, an annual Christmas Market, and the monies released from accumulated funds from investments.

Reserves policy:

The charity holds reserves, largely represented by income generating investments, to provide a contribution towards the recurring annual charitable expenditure. The level of reserves is monitored and reviewed by the Trustees annually.

Custodian Trustee:

The United Reformed Church (North Western Province) Trust Limited is the custodian trustee of the charity.

Managing Trustees

The Elders for the time being, of the Blackburn Ragged School United Reformed Church, are the managing trustees. The following acted in that capacity during the period covered by the accounts:

Mr A Barnes
Mrs M Fish
Mrs C Kirkham
Mrs J Brown
Mrs M Molloy

Miss E Palin

Future trustees will be appointed by existing trustees.

BLACKBURN RAGGED SCHOOL

Trustees' Report

Address

Kingsway
Greenhurst Place
Blackburn
BB2 1NA

Approved by the trustees and signed on their behalf by:



Mrs C Kirkham



Mr A Barnes

Date:

14.12.25

14.12.25

BLACKBURN RAGGED SCHOOL

Independent Examiner's Report to the Trustees of Blackburn Ragged School

I report on the accounts of the charity for the year ended 31 March 2025, which are set out on pages 5 to 7.

Respective Responsibilities of the Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Charities Act) 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(b) of the Charities Act; and
- to state whether particular matters have come to my attention.

Basis of the Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by:

Helen Binns

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Helen Binns FCA

Menzies LLP
The Beehive
Lions Drive
Shadsworth Business Park
Blackburn
BB1 2QS

Date: 12-Jan-2026

BLACKBURN RAGGED SCHOOL

Receipts and Payments Account for the year ended 31 March 2025

	Unrestricted	<u>2025</u> Endowment funds	Total funds	<u>2024</u> Total funds
	£	£	£	£
Receipts				
Income from donations and legacies	11,322	-	11,322	13,718
Woodlands salary contribution	-	-	-	13,042
Income from investments	7,495	-	7,495	9,611
Receipts from sales of investments	20,000	-	20,000	-
Total receipts	<u>38,817</u>	<u>-</u>	<u>38,817</u>	<u>36,371</u>
Payments				
Charitable activities				
Salaries	(1,907)	-	(1,907)	(19,657)
Ministry and Mission Fund	(10,803)	-	(10,803)	(10,002)
Rental and Service Charge for Kingsway	(9,057)	-	(9,057)	(12,077)
Repairs and maintenance	-	-	-	(51)
Publications, stationery and postage	(1,374)	-	(1,374)	(680)
Insurance	(406)	-	(406)	(401)
Travelling and motor expenses	(16)	-	(16)	(180)
Sundries	(3,214)	-	(3,214)	(3,940)
Donations	(1,144)	-	(1,144)	(3,083)
Bank charges	15	-	15	(163)
Accountancy fees	(1,530)	-	(1,530)	(1,482)
Fixtures and fittings additions	(550)	-	(550)	-
Total Payments	<u>(29,986)</u>	<u>-</u>	<u>(29,986)</u>	<u>(51,716)</u>
Net receipts / (payments)	<u>8,831</u>	<u>-</u>	<u>8,831</u>	<u>(15,345)</u>
Reconciliation				
Cash funds brought forward	8,585	-	8,585	23,930
Cash funds carried forward	<u>17,416</u>	<u>-</u>	<u>17,416</u>	<u>8,585</u>

BLACKBURN RAGGED SCHOOL

Statement of Assets and Liabilities as at 31 March 2025

		2025			2024
	<i>Note</i>	Unrestricted £	Endowment £	Total £	Total
Fixed assets at cost					
Fixtures and Fittings	3	10,779	-	10,779	15,633
Investments	4	125,099	45,000	170,099	187,426
		135,878	45,000	180,878	203,059
Current assets					
Bank		17,416	-	17,416	8,585
		17,416	-	17,416	8,585
Net Current Assets		17,416	-	17,416	8,585
Net assets		153,294	45,000	198,294	211,644
The funds of the charity:					
Endowment		-	45,000	45,000	45,000
Unrestricted	6	153,294	-	153,294	166,644
		153,294	45,000	198,294	211,644

Approved by the trustees and signed on their behalf by:



Mrs C Kirkham



Mr A Barnes

Date:

14.12.25

14.12.25

BLACKBURN RAGGED SCHOOL**Notes to the Accounts for the Year Ended 31 March 2025****1 Basis of accounting**

The financial statements have been prepared in accordance with 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 the Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)) and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

2 Funds of the charity

Unrestricted funds represent the funds of Blackburn Ragged School that are not subject to any restrictions regarding their use and are available for application on the general purpose of the Blackburn Ragged School.

Endowment funds are in relation to permanent funds set aside, as a result of a sale of a manse in 1985. These funds are to be held permanently, to generate investment income for the day to day expenses.

3 Fixtures and Fittings

	Cost £
Cost as at 1 April 2024	15,633
Additions	550
Disposals	(5,404)
Cost as at 31 March 2025	<u>10,779</u>

4 Investments

	Cost £
<u>Castlefield Income units</u>	
Cost as at 1 April 2024	187,426
Disposals	(17,327)
Cost as at 31 March 2025	<u>170,099</u>

The market value of the investments as at 31 March 2025 was £190,864 (2024 - £216,756)

5 Endowment Funds

During previous periods the managing trustees decided to utilise the bank balance for day to day operations rather than realise income generating investments. Accordingly £45,000 of the investments have been designated as relating to the endowment fund in place of the consumed bank balance.

6 Unrestricted Funds

The trustees prepare a receipts and payments account showing the movement on cash funds. To further aid understanding of the financial position they also supply a statement of assets.

The movement on the unrestricted funds shown on the asset statement is-

	£
As at 1 April 2024	166,644
Net cash surplus from the receipts and payments account	8,831
Additions of fixtures and fittings at cost	550
Disposal of investments at cost	(17,327)
Disposal of fixtures and fittings at cost	(5,404)
As at 31 March 2025	<u>153,294</u>