

Belle Isle Senior Action - BISA

Charity number 701895

Annual Report and Financial Statements for the year ended 31 March 2024



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COMMUNITY ACCOUNTING
WEST YORKSHIRE

Belle Isle Senior Action - BISA

Annual Report and Financial Statements
for the year ended 31 March 2024

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Prepared by West Yorkshire Community Accountancy Service CIO

Belle Isle Senior Action - BISA

Trustees' report for the year ended 31 March 2024

Reference and administrative details of the charity, its trustees and advisors

The trustees during the financial year and up to and including the date the report was approved were:

Name	Position	Dates
David Geldard	Chair	
Margaret Brown	Secretary	
Michael Griffiths	Vice-Chair	
Rosalyn Whitfield	Vice-Chair	
Lynda Lock		
Christine Palfreyman		
Cllr Paul Truswell		Resigned 9 March 2023
Anthony Larvin		Resigned 9 May 2023
Patricia Gregg		Resigned 13 June 2023
Alan Jones		Resigned 9 April 2024

Charity number	701895	Registered in England and Wales
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Registered and principal address	Bankers
26a Broom Crescent	Unity Trust bank
Belle Isle	PO Box 7193
Leeds	Planetary Road
LS10 3JN	Willenhall. WV1 9DG

Independent examiner
Alan Dodd FCCA

West Yorkshire Community Accountancy Service CIO
Stringer House
34 Lupton Street
Leeds
LS10 2QW

Structure, governance and management
The charity is governed by a constitution adopted on 1 August 1989 as amended 2 June 1992 and 18 September 2019.

Method of recruitment and appointment of trustees
The trustees of the charity are appointed by the members at the AGM.

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Trustees' report (continued) for the year ended 31 March 2024

Objectives and activities

The charity's objects

The organisation is established for

- i) The relief of the aged in the Belle Isle neighbourhood of Leeds (the area of benefit) and in particular the relief of poverty and the protection of good health of the aged.
- ii) The advancement of education of the aged in the area of benefit in relation to financial, health, housing and welfare entitlements.
- iii) The advancement of the education of the public, and the promotion of research concerning the needs of the aged in relation to the provisions of fuel, heat and light, and the publication of the useful results of such research.

The charity's main activities

We are a small locally based charity working with older people living in a poor neighbourhood ward area – Belle Isle in Leeds. We were the first charity to be formed within a Leeds locality in 1986, specifically to support local older people, and are supported and officially recognised by Leeds City Council. We are part of the Network of locally based charities in all areas of Leeds known as the Neighbourhood Networks for Older People.

We support approximately 800 older people in our area to live independently in our community. We do this through the provision of a range of services, and the existence of our '59 Club', which is a Day Centre for older people to attend.

We provide a range of services both from our 59 Club and also from our office hub. These include: fully accessible transport for those who cannot use public transport. This transport on a daily basis consists of lifts from home to our Centre to attend activities and then return home. We also run day trips and outings with our fully accessible minibus, enabling those who could not otherwise get out and about to play an active part in the life of their community.

At our 59 Club we provide the following: Bingo, games and social activities; a Craft Group; Lunch Clubs etc.

From our office hub we provide a range of support services aimed at enabling older people to live independently in their community for as long as possible. These include: Outreach Worker home visits to assist with Needs Assessments, welfare benefit applications, help with letters and form filling; signposting to other agencies; a Home Care Service providing shopping, cleaning and cooking meals for disabled and isolated older people in their own homes, a Gardening Scheme; a Handyman Scheme to assist older people with minor repairs to their homes, installing smoke alarms, carbon monoxide alarms and Key Safes so that Care Workers can get in and out of isolated older people's homes safely without them having to answer the door. We also now provide two Digital Inclusion Classes to assist older people to get online. We provide them with computer tablets with sim cards that give them free data to access the internet, and teach them how to do this. We also provide home visits to isolated older people to teach them about information technology.

Public benefit statement

The Trustees confirm they have complied with their duty in section 17(5) of the 2011 Charities Act to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties.

We support older people over 60 years of age, living within a specific area of Leeds 10 – Belle Isle, with the advancement of education, relief of poverty, combat social isolation, and provide opportunities for volunteering. We do this through the following 'heads of charity' work we do: Winter Warmth; Safety & Security; Social Contact; Shelter; Health Promotion; Client Support Programme; Volunteering.

Belle Isle Senior Action - BISA

Trustees' report (continued) for the year ended 31 March 2024

Achievements and performance

The demand for our services has grown considerably after the Covid Pandemic. Our 59 Club is very well used. To help older people with the Energy Crisis, we have opened our 59 Club on Monday and Friday mornings as a "Warm & Welcome Centre." Older people can come in keep warm, and enjoy a free tea or coffee and a free bacon butty! This was made possible due to funding from Leeds Older People's Forum. There was also initially a high demand from older people to learn new digital skills and we started a computer tablet lending scheme, and employed a Digital Inclusion Worker, to run Digital Inclusion Classes, and to conduct Home Visits to those unable to attend the classes, through mobility issues and being housebound through long-term illness. As older people bought their tablets and completed their learning, the demand for the scheme diminished, and we were forced to bring our Digital Inclusion Worker's contract to an end on 31/03/24.

Financial review

The net expenditure for the year was £61,817, including net expenditure of £16,435 on unrestricted funds and net expenditure of £45,382 on restricted funds.

Reserves policy

The charity's free reserves, excluding fixed assets, at the year end were £161,546.

£30,000 has been designated by the trustees towards future replacement of the charity's minibus, leaving unrestricted general reserves of £131,546 at the balance sheet date.

BISA's reserves policy is to maintain a sufficient level of reserves to enable operating activities to be maintained (for a period of up to 1 year), taking account of potential risks and contingencies that may arise from time to time. The policy is reviewed annually by the Trustees.

In addition, amounts are set aside to meet financial risks associated with potential contingencies and uncertainties relating to the charity's operating activities. These include:

- the inherent credit and associated risks of placing client monies paid in advance of activities.

- the provision for an orderly winding-down of operations in the event of a significant adverse event that is outside the control of the charity;

- the funding of unforeseen major projects that have not been provided for in the normal financial planning process;

- and the setting aside of an appropriate sum for ensuring the continuation of regular activities of BISA

The unrestricted reserves of the charity are allocated to meet the above risks.

Approved by the board of trustees on 10/10/2024

David Geldard (Trustee)

Belle Isle Senior Action - BISA

Independent examiner's report to the trustees of Belle Isle Senior Action - BISA

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2024, which are set out on pages 6 to 14.

Responsibilities and basis of report

As the charity trustees 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 charity's accounts as carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the 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 charity as required by section 130 of the Charities Act;
- 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.

Alan Dodd FCCA

3/12/2024

West Yorkshire Community Accountancy Service CIO

Stringer House
34 Lupton Street
Leeds
LS10 2QW

Belle Isle Senior Action - BISA
Statement of Financial Activities
(including summary income and expenditure account)
for the year ended 31 March 2024

	Notes	2024 Unrestricted funds £	2024 Restricted funds £	2024 Total funds £	2023 Total funds £
Income from:					
Grants, legacies and donations	(2)	632	134,676	135,308	134,774
Income from services		27,868	-	27,868	34,590
Local fundraising		3,033	-	3,033	2,410
Other income		350	7,190	7,540	1,700
Total income		31,883	141,866	173,749	173,474
Expenditure on:					
Staff costs	(3)	446	153,055	153,501	142,510
Activities including gardening		1,336	705	2,041	1,817
Minibus		3,860	1,239	5,099	4,180
Volunteer expenses		699	29	728	16
Home safety and security		291	-	291	1,316
Winter warmth		-	405	405	979
Holidays, trips and events		4,022	12,381	16,403	11,356
Lunch club and hot meals		3,449	1,908	5,357	8,774
Repairs and renewals		2,029	644	2,673	1,033
Equipment		2,200	-	2,200	306
Accommodation and admin - 59 centre		1,956	4,917	6,873	10,219
Depreciation		4,557	-	4,557	6,447
Telephone, travel and training		2,295	3,389	5,684	7,129
Postage, stationery and advertising		1,591	-	1,591	911
Insurance		997	-	997	808
Accommodation and admin - office		3,829	5,948	9,777	12,090
HR Support		2,033	-	2,033	1,000
Professional fees		-	-	-	175
Bank charges		572	-	572	510
Affiliation and subs		722	-	722	1,258
AGM and governance		725	-	725	213
Independent examination		426	1,134	1,560	1,134
Payroll costs		-	1,494	1,494	1,278
Freelance costs		7,520	-	7,520	930
Fundraising costs		2,763	-	2,763	-
Total expenditure		48,318	187,248	235,566	216,389
Net income / (expenditure)		(16,435)	(45,382)	(61,817)	(42,915)
Fund balances brought forward		189,453	101,543	290,996	333,911
Fund balances carried forward	(4)	173,018	56,161	229,179	290,996

All incoming resources and resources expended derive from continuing activities.

Belle Isle Senior Action - BISA

Balance sheet

as at 31 March 2024

		2024	2024	2024	2023
		Unrestricted	Restricted	Total	Total
		£	£	£	£
Fixed assets					
Tangible assets	(5)	11,472	-	11,472	16,029
Total fixed assets		<u>11,472</u>	<u>-</u>	<u>11,472</u>	<u>16,029</u>
Current assets					
Debtors and prepayments	(6)	2,861	239	3,100	1,925
Cash at bank and in hand	(7)	171,258	55,922	227,180	278,855
Total current assets		<u>174,119</u>	<u>56,161</u>	<u>230,280</u>	<u>280,780</u>
Current liabilities:					
amounts falling due within one year					
Creditors and accruals	(8)	12,573	-	12,573	5,813
Total current liabilities		<u>12,573</u>	<u>-</u>	<u>12,573</u>	<u>5,813</u>
Net current assets / (liabilities)		<u>161,546</u>	<u>56,161</u>	<u>217,707</u>	<u>274,967</u>
Net assets		<u>173,018</u>	<u>56,161</u>	<u>229,179</u>	<u>290,996</u>
Funds					
Unrestricted funds					
General unrestricted funds		143,018	-	143,018	164,453
Designated funds	(9)	30,000	-	30,000	25,000
Unrestricted funds		<u>173,018</u>	<u>-</u>	<u>173,018</u>	<u>189,453</u>
Restricted funds		<u>-</u>	<u>56,161</u>	<u>56,161</u>	<u>101,543</u>
Total funds		<u>173,018</u>	<u>56,161</u>	<u>229,179</u>	<u>290,996</u>

The financial statements were approved by the board of trustees on 10/10/2024

David Geldard (Trustee)

Belle Isle Senior Action - BISA

Notes to the accounts

for the year ended 31 March 2024

1 Accounting policies

Basis of accounting

These accounts 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) (effective 1 January 2019) and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

There has been no change to the accounting policies since last year.

No changes have been made to the accounts for previous years.

Going concern

The trustees are satisfied that there are no material uncertainties about the charity's ability to continue.

Incoming resources

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources, if it is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

Grants and donations

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Where grants are related to performance and specific deliverables, they are accounted for as the charity earns the right to consideration by its performance.

Expenditure and liabilities

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

Taxation

As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Tangible fixed assets

Tangible fixed assets costing more than £500 are capitalised and included at cost including any incidental expenses of acquisition. Gifted assets are shown at the value to the charity on receipt. Depreciation is provided on all tangible fixed assets at rates calculated on a reducing balance basis as follows:

Office and other equipment: 33.33% per annum

Computer equipment: 33.33% per annum

Equipment held under finance leases: over the life of the lease

Belle Isle Senior Action - BISA

Notes to the accounts

for the year ended 31 March 2024

1 Accounting policies continued

Pensions

The charity operates a defined contribution scheme for the benefit of its employees. The costs of contributions are recognised in the year they are payable.

Fund accounting

Unrestricted 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 by the trustees for particular purposes.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

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

Leases

Rents under operating leases are charged on a straight line basis over the lease term or to an earlier date if the lease can be determined without financial penalty.

Belle Isle Senior Action - BISA

Notes to the accounts continued

for the year ended 31 March 2024

2 Grants and donations	2024	2024	2024	2023
	Unrestricted	Restricted	Total	Total
	funds	funds	funds	funds
	£	£	£	£
BITMO	-	6,417	6,417	6,000
Ciaran Bingham Foundation	-	1,200	1,200	-
Health for All	-	900	900	-
LCC Multiply	-	6,000	6,000	-
LCC salaries/overheads	-	117,272	117,272	117,272
Leeds Older People's Forum (LOPF)	-	1,148	1,148	1,500
Magic Little Grants	-	500	500	-
Windmill Community Transport	-	1,000	1,000	-
Bus Service Operators' grant	-	239	239	225
Sport England	-	-	-	1,460
Versus Arthritis	-	-	-	4,293
Warm Spaces	-	-	-	2,500
Other donations	632	-	632	1,524
	<u>632</u>	<u>134,676</u>	<u>135,308</u>	<u>134,774</u>

3 Staff costs and numbers	2024	2023
	£	£
Gross salaries	144,848	134,742
Social security costs	9,926	9,464
Employment allowance	(5,000)	(5,000)
Pensions	3,727	3,304
	<u>153,501</u>	<u>142,510</u>

The average number of employees during the year was 8, being an average of 5.3 full time equivalent (2023: 8.1, 5.3 FTE). There were no employees with emoluments above £60,000.

Defined contribution pension scheme	2024	2023
	£	£
Costs of the scheme to the charity for the year	3,727	3,304

Belle Isle Senior Action - BISA

Notes to the accounts continued

for the year ended 31 March 2024

4 Restricted funds	Balance b/f	Incoming	Outgoing	Transfers	Balance c/f
	£	£	£	£	£
Annual Holiday 2023	2,750	5,390	8,140	-	-
Annual Holiday 2024	-	1,800	1,800	-	-
BITMO - Digital Inclusion	-	6,267	6,267	-	-
Brighter Days	-	1,148	585	-	563
BSOG	-	239	239	-	-
Central heating fund	23,186	-	-	-	23,186
Ciaran Bingham Foundation	-	1,200	1,200	-	-
Coronation Event	-	150	150	-	-
Covid harm minimisation	204	-	204	-	-
LCC Salaries / Overheads	62,515	117,272	158,348	-	21,439
LCC Winter warmth	9,978	-	405	-	9,573
Magic Little Grants	-	500	500	-	-
Multiply Round 1	-	6,000	6,000	-	-
Versus Arthritis	791	-	791	-	-
Warm Places Project	619	-	119	-	500
Warm Places Project 2	1,500	-	1,500	-	-
Welcome Spaces (H4A)	-	900	-	-	900
Windmill Community Transport	-	1,000	1,000	-	-
	<u>101,543</u>	<u>141,866</u>	<u>187,248</u>	<u>-</u>	<u>56,161</u>

Fund name	Purpose of restriction
Annual Holiday 2023	Towards provision of transport for the charity's annual trip.
Annual Holiday 2024	Towards provision of transport for the charity's annual trip.
BITMO - Digital Inclusion	Joint funding agreement to employ a digital inclusion worker to develop a digital health hub model and to support people to access online services in their homes.
Brighter Days	Funding for free hot food and drinks for vulnerable and frail older people, and towards the transport costs of getting vulnerable older and disabled people to the 59 Club.
BSOG	Bus Service Operators' Grant.
Central heating fund	For central heating upgrades and repairs.
Ciaran Bingham Foundation	Funding for fully accessible transport for day trips out for the elderly.
Coronation Event	Towards the costs of a celebratory event.
Covid harm minimisation	Reaction to the Covid 19 pandemic.
LCC Salaries / Overheads	Neighbourhood Network Service grant - Funding for a service to enable older people to live independently and proactively participate within their own communities (where that is their choice) by providing services which reduce social isolation, provide opportunities for volunteering, act as a 'gateway' to advice/information /services, promote health and wellbeing and thus improve the quality of life for the individual, extended to 30 September 2025..
LCC Winter warmth	For winter warmth costs.
Magic Little Grants	Towards fuel costs of the minibus.
Multiply Round 1	To employ a digital inclusion worker to develop a digital health hub model and to support people to access online services in their homes.
Versus Arthritis	To deliver exercise classes for older people.

Belle Isle Senior Action - BISA

Notes to the accounts continued

for the year ended 31 March 2024

4 Restricted funds (continued)

Fund name	Purpose of restriction
Warm Places Project	To provide a warm and welcoming space for people to come at set times and have hot food and drink across winter.
Warm Places Project 2	To provide a warm and welcoming space for people to come at set times and have hot food and drink across winter.
Welcome Spaces (H4A)	To provide a warm and welcoming space for people to come at set times and have hot food and drink across winter.
Windmill Community Transport	Funding for accessible transport for day trips out for the elderly.

5 Tangible assets

	Other Equipment	Computer Equipment	Motor vehicles	Office equipment	Total
Cost	£	£	£	£	£
At 1 April 2023	1,116	7,288	29,750	5,706	43,860
Additions	-	-	-	-	-
At 31 March 2024	1,116	7,288	29,750	5,706	43,860
Depreciation					
At 1 April 2023	372	4,395	20,338	2,726	27,831
Charge for year	248	964	2,353	992	4,557
At 31 March 2024	620	5,359	22,691	3,718	32,388
Net book value					
At 31 March 2024	496	1,929	7,059	1,988	11,472
At 31 March 2023	744	2,893	9,412	2,980	16,029

6 Debtors and prepayments

	2024 £	2023 £
Amounts owed by subsidiary company	-	-
Prepayments	2,861	1,700
Accrued income	239	225
	<u>3,100</u>	<u>1,925</u>

7 Cash at bank and in hand

	2024 £	2023 £
Cash at bank	225,355	278,458
Cash in hand	1,825	397
	<u>227,180</u>	<u>278,855</u>

Belle Isle Senior Action - BISA

Notes to the accounts continued

for the year ended 31 March 2024

8 Creditors and accruals	2024	2023
	£	£
Creditors	2,550	2,338
Accruals	2,110	1,470
Other creditors	7,913	2,005
	<u>12,573</u>	<u>5,813</u>

9 Designated funds	Balance b/f	Incoming	Outgoing	Transfers	Balance c/f
	£	£	£	£	£
Minibus fund	25,000	-	-	5,000	30,000
	<u>25,000</u>	<u>-</u>	<u>-</u>	<u>5,000</u>	<u>30,000</u>

Fund name	Reason for designation
Minibus fund	To designate £5,000 per annum to accumulate funds to replace the minibus.

10 Related party transactions

Trustee expenses

No trustee received any expenses during this year or the previous year.

Trustee remuneration and benefits

No trustee received any remuneration or benefit during this or the previous year.

Remuneration and benefits received by key management personnel

The total employee benefits received by key management personnel were £42,353 (previous year: £43,038).

11 Operating leases

Expected future minimum lease payments over the remaining life of the lease, analysed into the period in which the commitment falls due:	2024	2023
	£	£
Within one year	1,008	1,008
In the second to fifth years inclusive	252	1,260
Over five years from the balance sheet date	-	-
	<u>1,260</u>	<u>2,268</u>

Belle Isle Senior Action - BISA

Statement of Financial Activities including comparatives for all funds (including summary income and expenditure account) for the year ended 31 March 2024

	2024 Unrestricted funds £	2023 Unrestricted funds £	2024 Restricted funds £	2023 Restricted funds £	2024 Total funds £	2023 Total funds £
Income						
Grants, legacies and donations	632	2,524	134,676	132,250	135,308	134,774
Income from services	27,868	24,920	-	9,670	27,868	34,590
Local fundraising	3,033	2,410	-	-	3,033	2,410
Other income	350	1,700	7,190	-	7,540	1,700
Total income	31,883	31,554	141,866	141,920	173,749	173,474
Expenditure						
Staff costs	446	6,001	153,055	136,509	153,501	142,510
Activities including gardening	1,336	132	705	1,685	2,041	1,817
Minibus	3,860	2,920	1,239	1,260	5,099	4,180
Volunteer expenses	699	16	29	-	728	16
Home safety and security	291	804	-	512	291	1,316
Winter warmth	-	-	405	979	405	979
Holidays, trips and events	4,022	3,130	12,381	8,226	16,403	11,356
Lunch club and hot meals	3,449	4,589	1,908	4,185	5,357	8,774
Repairs and renewals	2,029	-	644	1,033	2,673	1,033
Equipment	2,200	306	-	-	2,200	306
Accommodation and admin - 59 cent.	1,956	1,515	4,917	8,704	6,873	10,219
Depreciation	4,557	6,447	-	-	4,557	6,447
Telephone, travel and training	2,295	655	3,389	6,474	5,684	7,129
Postage, stationery and advertising	1,591	911	-	-	1,591	911
Insurance	997	808	-	-	997	808
Accommodation and admin - office	3,829	4,927	5,948	7,163	9,777	12,090
HR Support	2,033	-	-	1,000	2,033	1,000
Professional fees	-	-	-	175	-	175
Bank charges	572	510	-	-	572	510
Affiliation and subs	722	497	-	761	722	1,258
AGM and governance	725	213	-	-	725	213
Independent examination	426	1,134	1,134	-	1,560	1,134
Payroll costs	-	-	1,494	1,278	1,494	1,278
Freelance costs	7,520	930	-	-	7,520	930
Fundraising costs	2,763	-	-	-	2,763	-
Total expenditure	48,318	36,445	187,248	179,944	235,566	216,389
Net income / (expenditure)	(16,435)	(4,891)	(45,382)	(38,024)	(61,817)	(42,915)
Transfers between funds	-	1,116	-	(1,116)	-	-
Net movement in funds	(16,435)	(3,775)	(45,382)	(39,140)	(61,817)	(42,915)
Fund balances brought forward	189,453	193,228	101,543	140,683	290,996	333,911
Fund balances carried forward	173,018	189,453	56,161	101,543	229,179	290,996