

Belle Isle Senior Action - BISA

Charity number 701895

Annual Report and Financial Statements for the year ended 31 March 2025



Belle Isle Senior Action - BISA

Annual Report and Financial Statements
for the year ended 31 March 2025

Contents	Page
Trustees' report	2 to 4
Examiner's report	5
Statement of financial activities	6
Balance sheet	7
Notes to the accounts	8 to 13

Prepared by West Yorkshire Community Accountancy Service CIO

Belle Isle Senior Action - BISA

Trustees' report for the year ended 31 March 2025

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
Rosalyn Whitfield	Chair	
David Geldard	Vice Chair	
Margaret Brown	Secretary	
Christine Palfreyman	Trustee	
Lisa Starbrook	Co-opted	Appointed 13 February 2025
Ian Campbell-McLean	Co-opted; Treasurer	Appointed 13 February 2025
Emma Pogson-Golden	Ex-Officio	Appointed 13 February 2025
Alan Jones		Resigned 9 April 2024
Lynda Lock		Resigned 10 October 2024
Michael Griffiths		Resigned 28 August 2025
Charity number	701895	Registered in England and Wales

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.

Belle Isle Senior Action - BISA

Trustees' report (continued) for the year ended 31 March 2025

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 2025

Achievements and performance

The demand for our services has grown considerably. 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.

Financial review

The net expenditure for the year was £68,752, including net expenditure of £22,917 on unrestricted funds and net expenditure of £45,835 on restricted funds.

Reserves policy

The charity's free reserves, excluding fixed assets, at the year end were £141,864.

£30,000 has been designated by the trustees towards future replacement of the charity's minibus, leaving unrestricted general reserves of £111,864 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 13/1/2026

Rosalyn Whitfield (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 2025, which are set out on pages 6 to 13.

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

15/1/2026

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 2025

	Notes	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	2024 Total funds £
Income from:					
Grants, legacies and donations	(2)	411	119,949	120,360	135,308
Income from services		30,075	-	30,075	27,868
Local fundraising		3,667	-	3,667	3,033
Other income		79	10,820	10,899	7,540
Total income		34,232	130,769	165,001	173,749
Expenditure on:					
Staff costs	(3)	-	127,737	127,737	153,501
Activities including gardening		472	-	472	2,041
Minibus		3,616	577	4,193	5,099
Volunteer expenses		314	-	314	728
Home heating, safety and security		289	20,700	20,989	291
Winter warmth		-	1,979	1,979	405
Holidays, trips and events		3,956	12,820	16,776	16,403
Lunch club and hot meals		4,714	1,817	6,531	5,357
Repairs and renewals		2,692	-	2,692	2,673
Equipment		571	-	571	2,200
Accommodation and admin - 59 centre		6,384	3,220	9,604	6,873
Depreciation		3,235	-	3,235	4,557
Telephone, travel and training		3,695	1,455	5,150	5,684
Postage, stationery and advertising		3,633	-	3,633	1,591
Insurance		1,022	-	1,022	997
Accommodation and admin - office		10,616	4,736	15,352	9,777
HR Support		1,669	-	1,669	2,033
Bank charges		523	-	523	572
Affiliation and subs		571	270	841	722
AGM and governance		118	-	118	725
Independent examination		1,500	-	1,500	1,560
Payroll costs		-	1,293	1,293	1,494
Freelance costs		6,010	-	6,010	7,520
Fundraising costs		1,549	-	1,549	2,763
Total expenditure		57,149	176,604	233,753	235,566
Net income / (expenditure)		(22,917)	(45,835)	(68,752)	(61,817)
Fund balances brought forward		173,018	56,161	229,179	290,996
Fund balances carried forward	(4)	150,101	10,326	160,427	229,179

All incoming resources and resources expended derive from continuing activities.

Belle Isle Senior Action - BISA

Balance sheet

as at 31 March 2025

		2025	2025	2025	2024
		Unrestricted	Restricted	Total	Total
		£	£	£	£
Fixed assets					
Tangible assets	(5)	8,237	-	8,237	11,472
Total fixed assets		<u>8,237</u>	<u>-</u>	<u>8,237</u>	<u>11,472</u>
Current assets					
Debtors and prepayments	(6)	5,261	212	5,473	3,100
Cash at bank and in hand	(7)	158,520	10,114	168,634	227,180
Total current assets		<u>163,781</u>	<u>10,326</u>	<u>174,107</u>	<u>230,280</u>
Current liabilities:					
amounts falling due within one year					
Creditors and accruals	(8)	21,917	-	21,917	12,573
Total current liabilities		<u>21,917</u>	<u>-</u>	<u>21,917</u>	<u>12,573</u>
Net current assets / (liabilities)		<u>141,864</u>	<u>10,326</u>	<u>152,190</u>	<u>217,707</u>
Net assets		<u>150,101</u>	<u>10,326</u>	<u>160,427</u>	<u>229,179</u>
Funds					
Unrestricted funds					
General unrestricted funds		120,101	-	120,101	143,018
Designated funds	(9)	30,000	-	30,000	30,000
Unrestricted funds		<u>150,101</u>	<u>-</u>	<u>150,101</u>	<u>173,018</u>
Restricted funds		<u>-</u>	<u>10,326</u>	<u>10,326</u>	<u>56,161</u>
Total funds		<u>150,101</u>	<u>10,326</u>	<u>160,427</u>	<u>229,179</u>

The financial statements were approved by the board of trustees on 13/1/2026

Rosalyn Whitfield (Trustee)

Belle Isle Senior Action - BISA

Notes to the accounts

for the year ended 31 March 2025

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

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.

Belle Isle Senior Action - BISA

Notes to the accounts

for the year ended 31 March 2025

1 Accounting policies continued

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 2025

2 Grants and donations

	2025	2025	2025	2024
	Unrestricted	Restricted	Total	Total
	funds	funds	funds	funds
	£	£	£	£
Department for Transport	-	277	277	239
Health for All	-	146	146	900
Leeds City Council (salaries/overheads)	-	117,272	117,272	117,272
Voluntary Action Leeds	-	254	254	-
Windmill Community Transport	-	2,000	2,000	1,000
BITMO	-	-	-	6,417
Ciaran Bingham Foundation	-	-	-	1,200
Leeds City Council (Multiply)	-	-	-	6,000
Leeds Older People's Forum	-	-	-	1,148
Magic Little Grants	-	-	-	500
Other donations	411	-	411	632
	<u>411</u>	<u>119,949</u>	<u>120,360</u>	<u>135,308</u>

3 Staff costs and numbers

	2025	2024
	£	£
Gross salaries	121,519	144,848
Social security costs	8,122	9,926
Employment allowance	(5,000)	(5,000)
Pensions	3,096	3,727
	<u>127,737</u>	<u>153,501</u>

The average number of employees during the year was 7, being an average of 4.3 full time equivalent (2024: 8, 5.3 FTE). There were no employees with emoluments above £60,000.

Defined contribution pension scheme

	2025	2024
	£	£
Costs of the scheme to the charity for the year	3,096	3,727

4 Restricted funds

	Balance b/f	Incoming	Outgoing	Transfers	Balance c/f
	£	£	£	£	£
Annual Holiday 2024	-	9,220	9,220	-	-
Annual Holiday 2025	-	1,600	1,600	-	-
Brighter Days	563	-	563	-	-
Bus Service Operators' Grant	-	277	277	-	-
Central heating fund	23,186	-	20,700	-	2,486
LCC Salaries / Overheads	21,439	117,272	138,711	-	-
Winter Warmth	9,573	-	1,979	-	7,594
Warm Places 3	-	400	154	-	246
Warm Places Project	500	-	500	-	-
Welcome Spaces (H4A)	900	-	900	-	-
Windmill Community Transport	-	2,000	2,000	-	-
	<u>56,161</u>	<u>130,769</u>	<u>176,604</u>	<u>-</u>	<u>10,326</u>

Belle Isle Senior Action - BISA

Notes to the accounts continued

for the year ended 31 March 2025

4 Fund name	Purpose of restriction
Annual Holiday 2024	Towards provision of transport for the charity's annual trip.
Annual Holiday 2025	Towards provision of transport for the charity's annual trip.
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.
Bus Service Operators' Grant	Refund of fuel duty
Central heating fund	For central heating upgrades and repairs.
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.
Winter Warmth	For winter warmth costs.
Warm Places Project 3	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	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 2024	1,116	7,288	29,750	5,706	43,860
Additions	-	-	-	-	-
At 31 March 2025	1,116	7,288	29,750	5,706	43,860
Depreciation					
At 1 April 2024	620	5,359	22,691	3,718	32,388
Charge for year	165	643	1,765	662	3,235
At 31 March 2025	785	6,002	24,456	4,380	35,623
Net book value					
At 31 March 2025	331	1,286	5,294	1,326	8,237
At 31 March 2024	496	1,929	7,059	1,988	11,472

Belle Isle Senior Action - BISA

Notes to the accounts continued

for the year ended 31 March 2025

6 Debtors and prepayments	2025	2024
	£	£
Prepayments	4,146	2,861
Other debtors	1,115	-
Accrued income	212	239
	<u>5,473</u>	<u>3,100</u>

7 Cash at bank and in hand	2025	2024
	£	£
Cash at bank	166,041	225,355
Cash in hand	2,593	1,825
	<u>168,634</u>	<u>227,180</u>

8 Creditors and accruals	2025	2024
	£	£
Creditors	10,288	2,550
Accruals	2,477	2,110
Other creditors	9,152	7,913
	<u>21,917</u>	<u>12,573</u>

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

Fund name	Reason for designation
Minibus fund	To accumulate funds to replace the charity's 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 £36,419 (previous year: £42,353).

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:	2025	2024
	£	£
Within one year	972	1,008
In the second to fifth years inclusive	1,440	252
Over five years from the balance sheet date	-	-
	<u>2,412</u>	<u>1,260</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 2025

	2025 Unrestricted funds £	2024 Unrestricted funds £	2025 Restricted funds £	2024 Restricted funds £	2025 Total funds £	2024 Total funds £
Income						
Grants, legacies and donations	411	632	119,949	134,676	120,360	135,308
Income from services	30,075	27,868	-	-	30,075	27,868
Local fundraising	3,667	3,033	-	-	3,667	3,033
Other income	79	350	10,820	7,190	10,899	7,540
Total income	34,232	31,883	130,769	141,866	165,001	173,749
Expenditure						
Staff costs	-	446	127,737	153,055	127,737	153,501
Activities including gardening	472	1,336	-	705	472	2,041
Minibus	3,616	3,860	577	1,239	4,193	5,099
Volunteer expenses	314	699	-	29	314	728
Home heating, safety and security	289	291	20,700	-	20,989	291
Winter warmth	-	-	1,979	405	1,979	405
Holidays, trips and events	3,956	4,022	12,820	12,381	16,776	16,403
Lunch club and hot meals	4,714	3,449	1,817	1,908	6,531	5,357
Repairs and renewals	2,692	2,029	-	644	2,692	2,673
Equipment	571	2,200	-	-	571	2,200
Accommodation & admin - 59 centre	6,384	1,956	3,220	4,917	9,604	6,873
Depreciation	3,235	4,557	-	-	3,235	4,557
Telephone, travel and training	3,695	2,295	1,455	3,389	5,150	5,684
Postage, stationery and advertising	3,633	1,591	-	-	3,633	1,591
Insurance	1,022	997	-	-	1,022	997
Accommodation and admin - office	10,616	3,829	4,736	5,948	15,352	9,777
HR Support	1,669	2,033	-	-	1,669	2,033
Bank charges	523	572	-	-	523	572
Affiliation and subs	571	722	270	-	841	722
AGM and governance	118	725	-	-	118	725
Independent examination	1,500	426	-	1,134	1,500	1,560
Payroll costs	-	-	1,293	1,494	1,293	1,494
Freelance costs	6,010	7,520	-	-	6,010	7,520
Fundraising costs	1,549	2,763	-	-	1,549	2,763
Total expenditure	57,149	48,318	176,604	187,248	233,753	235,566
Net income / (expenditure)	(22,917)	(16,435)	(45,835)	(45,382)	(68,752)	(61,817)
Fund balances brought forward	173,018	189,453	56,161	101,543	229,179	290,996
Fund balances carried forward	150,101	173,018	10,326	56,161	160,427	229,179