**REGISTERED COMPANY NUMBER: 07874435 (England and Wales)**
**REGISTERED CHARITY NUMBER: 1143346**

# Report of the Trustees and

# Unaudited Financial Statements

# for the Year Ended 31st December 2025

# for

# Abbey Ward Community Association Limited

Cooper Paul
Abacus House
14-18 Forest Road
Loughton
Essex
IG10 1DX

# Abbey Ward Community Association Limited

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# Report of the Trustees
# for the Year Ended 31st December 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st December 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).

## Objectives and activities

## Objectives and activities

The Charity's Constitution was adopted on 30th March 1998 as amended on 1st October 2008.
The objects of the association are to:
" promote the benefit of the inhabitants of Abbey Ward & Haris lane and the neighbourhood together defined by Abbey Ward (hereinafter called the area of benefit) without distinction of sex, sexual orientation, nationality, age, disability, race or of political, religious or other opinions, by associating together the said inhabitants and the statutory authorities, voluntary and other organisations in a common effort to advance education and to provide facilities in the interests of social welfare for recreation and leisure-time occupation with the object of improving the conditions of life for the said inhabitants;
" establish, or secure the establishment, of a community centre hereinafter called the centre and to maintain and manage the same whether alone or in co-operation with any local authority or other person or body in furtherance of these objects; and
" promote such other charitable purposes as may from time to time be determined. the association shall be non-party in politics and non-sectarian in religion.

In furtherance of this objective, the Trustees have complied with the duty in section 4 of the Charities Act 2006 to have due regard to the Charity Commission's published guidance concerning the operation of the Public Benefit requirement under the Act.

## Achievements and performance

### Charitable activities

Abbey Ward Community Association wants to see all members of the community accessing leisure activities within easy reach of their homes at low or no cost to help them socialise and keep healthy.

They also want to provide food banks help for people in need.

Abbey Ward Community Association want a high standard venue with all documents policies up to date. A good place to attend for prayer in many religious groups. The centre aims to offer space for all community voluntary groups in order to run activities, meetings and functions for the neighbourhood. These groups are to be welcoming to all members of the community.

We like to be able to have a safe place for young people and vulnerable adults.

Continue to provide Pre School and early learning for young children.

They have many voluntary helpers who still enjoy working in the centre.

## Financial review

### Financial position

Net incoming resources for the year were £6,034 (2024 : £8,024) thus at the end of this year, the charity had net assets of £32,188 (2024 : £26,154).

## Report of the Trustees
## for the Year Ended 31st December 2025

### Financial review
### Investment policy and objectives
The trustees' investment powers are governed by the Constitution, which permits the Charity's funds to be applied at the absolute discretion of the trustees. As at the date of the balance sheet there were no restricted funds held by the Charity.

### Reserves policy
It is the policy of the Charity to maintain unrestricted funds, which are the free reserves of the Charity, at a level which at least equates to approximately six months unrestricted expenditure. This provides sufficient funds to cover management and administration and support costs and to respond to emergency applications for grants, if necessary. Unrestricted funds were maintained at this level throughout the year. As our building and its equipment age, the costs of maintenance are increasing.

### Going concern
At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

### Structure, governance and management
### Governing document
The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

### Induction and training of new trustees
New Trustees are inducted into the workings of the Association and given the Charity Commission leaflets CC3 and CC3(a), Responsibility of Charity Trustees, the latest accounts which have been subject to an independent examination and up to date management figures.

### Risk management
The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees have examined the 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 these risks.

### Reference and administrative details
### Registered Company number
07874435 (England and Wales)

### Registered Charity number
1143346

### Registered office
Cowbridge Lane
Barking
Essex
IG11 8LQ

## Report of the Trustees
## for the Year Ended 31st December 2025

**Trustees**
K Peters
M Farooqui
Rev A Manford (resigned 14/7/2026)
Ms D M Martinez
Mrs L Strange

**Company Secretary**
K Peters

**Independent Examiner**
Andrew Gibson
Cooper Paul
Abacus House
14-18 Forest Road
Loughton
Essex
IG10 1DX

**Bankers**
HSBC UK
118 High Street North
London
E6 2HX

Approved by order of the board of trustees on 6th September 2026 and signed on its behalf by:

K Peters - Trustee

**Independent examiner's report to the trustees of Abbey Ward Community Association Limited ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st December 2025.

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.

Andrew Gibson
The Institute of Chartered Accountants in England and Wales

Cooper Paul
Abacus House
14-18 Forest Road
Loughton
Essex
IG10 1DX

6th September 2026

## Abbey Ward Community Association Limited

### Statement of Financial Activities
### for the Year Ended 31st December 2025

| | Notes | Unrestricted fund £ | Restricted fund £ | 2025 Total funds £ | 2024 Total funds £ |
|---|---|---|---|---|---|
| **Income and endowments from** | | | | | |
| Other trading activities | 2 | 51,274 | - | 51,274 | 46,334 |
| Other income | | - | - | - | 9,726 |
| **Total** | | 51,274 | - | 51,274 | 56,060 |
| **Expenditure on** | | | | | |
| Raising funds | 3 | 45,240 | - | 45,240 | 45,398 |
| Other | | - | - | - | 2,638 |
| **Total** | | 45,240 | - | 45,240 | 48,036 |
| **NET INCOME** | | 6,034 | - | 6,034 | 8,024 |
| **Reconciliation of funds** | | | | | |
| Total funds brought forward | | 26,154 | - | 26,154 | 18,130 |
| **Total funds carried forward** | | 32,188 | - | 32,188 | 26,154 |

The notes form part of these financial statements

## Balance Sheet
## 31st December 2025

| | Notes | Unrestricted fund £ | Restricted fund £ | 2025 Total funds £ | 2024 Total funds £ |
|---|---|---|---|---|---|
| **Fixed assets** | | | | | |
| Tangible assets | 7 | 8,648 | - | 8,648 | 9,180 |
| **Current assets** | | | | | |
| Debtors | 8 | 216 | - | 216 | 527 |
| Cash at bank and in hand | | 25,924 | - | 25,924 | 18,847 |
| | | 26,140 | - | 26,140 | 19,374 |
| **Creditors** | | | | | |
| Amounts falling due within one year | 9 | (2,600) | - | (2,600) | (2,400) |
| **Net current assets** | | 23,540 | - | 23,540 | 16,974 |
| **Total assets less current liabilities** | | 32,188 | - | 32,188 | 26,154 |
| **NET ASSETS** | | 32,188 | - | 32,188 | 26,154 |
| **Funds** | 10 | | | | |
| Unrestricted funds | | | | 32,188 | 26,154 |
| **Total funds** | | | | 32,188 | 26,154 |

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st December 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st December 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

## Balance Sheet - continued
## 31st December 2025

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 6th September 2026 and were signed on its behalf by:

K Peters - Trustee

M Farooqui - Trustee

D M Martinez - Trustee

The notes form part of these financial statements

## Notes to the Financial Statements for the Year Ended 31st December 2025

### 1. Accounting policies

**Basis of preparing the financial statements**
The financial statements of the charitable company, 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 Companies Act 2006. 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.

| | |
|---|---|
| Improvements to property | - in accordance with the property |
| Fixtures and fittings | - 33% on cost |

**Taxation**
The charity is exempt from corporation 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. Other trading activities

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Hall rental income | 51,274 | 45,101 |
| Summer club income | - | 1,233 |
| | 51,274 | 46,334 |

## 3. Raising funds

### Raising donations and legacies

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Rates and water | 2,236 | 3,403 |
| Insurance | 2,847 | 1,840 |
| Light and heat | 6,827 | 5,136 |
| Telephone | 894 | 939 |
| Postage and stationery | 179 | 309 |
| Sundries | 385 | - |
| Repairs and maintenance | 1,127 | 4,240 |
| Cleaning | 602 | - |
| Training | - | 359 |
| Motor vehicle expenses | - | 374 |
| Donations | - | 200 |
| Licences | - | 77 |
| Storage hire | - | 541 |
| Professional fee | - | 319 |
| General maintenance | 19,010 | 19,850 |
| Crafts | - | 300 |
| Depreciation | 532 | 532 |
| | 34,639 | 38,419 |

## 4. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Examiner remuneration | 1,300 | 1,200 |
| Accountancy | 1,468 | 1,356 |
| Depreciation - owned assets | 532 | 532 |
| Hire of plant and machinery | 551 | - |

## 5. Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31st December 2025 nor for the year ended 31st December 2024.

**Trustees' expenses**

For the year ended 31st December a total of £155 was paid to Trustees as reimbursement for Abbey Ward Community Association expenses.

## 6. Comparatives for the statement of financial activities

| | Unrestricted fund £ | Restricted fund £ | Total funds £ |
|---|---|---|---|
| **Income and endowments from** | | | |
| Other trading activities | 46,334 | - | 46,334 |
| Other income | 9,726 | - | 9,726 |
| **Total** | 56,060 | - | 56,060 |
| **Expenditure on** | | | |
| Raising funds | 45,398 | - | 45,398 |
| Other | 2,638 | - | 2,638 |
| **Total** | 48,036 | - | 48,036 |
| **NET INCOME** | 8,024 | - | 8,024 |
| **Reconciliation of funds** | | | |
| Total funds brought forward | 18,130 | - | 18,130 |
| **Total funds carried forward** | 26,154 | - | 26,154 |

## 7. Tangible fixed assets

| | Improvements to property £ | Fixtures and fittings £ | Computer equipment £ | Totals £ |
|---|---|---|---|---|
| **Cost** | | | | |
| At 1st January 2025 and 31st December 2025 | 14,359 | 977 | 3,143 | 18,479 |
| **Depreciation** | | | | |
| At 1st January 2025 | 5,179 | 977 | 3,143 | 9,299 |
| Charge for year | 532 | - | - | 532 |
| At 31st December 2025 | 5,711 | 977 | 3,143 | 9,831 |
| **Net book value** | | | | |
| At 31st December 2025 | 8,648 | - | - | 8,648 |
| At 31st December 2024 | 9,180 | - | - | 9,180 |

## 8. Debtors: amounts falling due within one year

| | 2025 £ | 2024 £ |
|---|---|---|
| Prepayments | 216 | 527 |

## 9. Creditors: amounts falling due within one year

| | 2025 £ | 2024 £ |
|---|---|---|
| Accrued expenses | 2,600 | 2,400 |

## 10. Movement in funds

| | At 1/1/25 £ | Net movement in funds £ | At 31/12/25 £ |
|---|---|---|---|
| **Unrestricted funds** | | | |
| General fund | 26,154 | 6,034 | 32,188 |
| **TOTAL FUNDS** | 26,154 | 6,034 | 32,188 |

## 10. 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 | 51,274 | (45,240) | 6,034 |
| **TOTAL FUNDS** | 51,274 | (45,240) | 6,034 |

**Comparatives for movement in funds**

| | At 1/1/24 £ | Net movement in funds £ | At 31/12/24 £ |
|---|---|---|---|
| **Unrestricted fund** | 18,130 | 8,024 | 26,154 |
| **TOTAL FUNDS** | 18,130 | 8,024 | 26,154 |

Comparative net movement in funds included in the above are as follows:

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---|---|---|---|
| **Unrestricted fund** | 56,060 | (48,036) | 8,024 |
| **TOTAL FUNDS** | 56,060 | (48,036) | 8,024 |

A current year 12 months and prior year 12 months combined position is as follows:

| | At 1/1/24 £ | Net movement in funds £ | At 31/12/25 £ |
|---|---|---|---|
| **Unrestricted fund** | 18,130 | 14,058 | 32,188 |
| **TOTAL FUNDS** | 18,130 | 14,058 | 32,188 |

## 10. Movement in funds - continued

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

| | Incoming resources | Resources expended | Movement in funds |
|---|---|---|---|
| | £ | £ | £ |
| **Unrestricted fund** | 107,334 | (93,276) | 14,058 |
| **TOTAL FUNDS** | 107,334 | (93,276) | 14,058 |

## 11. Related party disclosures

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