Charity registration number: 1192208

LOUGHBOROUGH WELLBEING CENTRE CIO
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Loughborough Wellbeing Centre CIO
Contents

	Page
Reference and Administrative Details	1
Trustees' Report	2—4
Independent Examiner's Report	5
Statement of Financial Activities	6
Comparative Statement of Financial Activities	7
Statement of Financial Position	8
Notes to the Financial Statements	9—15

Loughborough Wellbeing Centre CIO
Reference and Administrative Details
For The Year Ended 31 December 2025

Trustees	T Walters - Chair B Drury (appointed 08/07/2025) P Atwal J Poland K Berry N Simpson
Charity Number	1192208
Principal Address	Ground Floor, Asha House 63 Woodgate Loughborough Leicestershire LE11 2TZ
Independent Examiner	Mahmood Reza FCCA I Hate Numbers FCCA 29-35 Forester Building St. Nicholas Place Leicester Leicestershire LE1 4LD

The trustees present their report and the financial statements for the year ended 31 December 2025.

Objectives and Activities

Aims and Objectives

The relief of persons in Leicestershire and its environs who are experiencing or have experienced mental health problems through the provision of in particular, but not exclusively, drop-in cafes in an effort to build self-esteem, independence and sense of well-being.
The strategies employed to achieve the charity's aims and objectives and our major activities to achieve them are as described in the Chair's report below. The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and Performance

Main Achievements

Achievements and performance during the year to further the charity's purposes for the public benefit are stated in the Chair's report below.

Our approach to fundraising activities
The charity has been successful in several grant funding applications and will continue to do this as the charity continues to grow in the next period. Fundraising activities including events, and through online funding opportunities will continue to be utilised to enable the charity to raise its own funds as part of the strive to become less grant funding dependant as part of our sustainability.

Chairs Report 2025

I am pleased to present the Chair's Report for 2025, a year marked by growth, resilience and continued commitment to the people and communities we serve through the Loughborough Wellbeing Centre. Above all, it was another year of teamwork, dedication and proof that a handful of talented and passionate people really can make positive change happen.

This year we were honoured to receive the Voluntary Action Leicestershire County Charity of the Year Award, a recognition that coincided with the tenth anniversary of our Wellbeing Cafes. What began in October 2015 as a small monthly gathering at the back of Loughborough Library has grown into a central part of our community offer. This award is a testament to the dedication of our staff, volunteers and trustees, whose hard work has shaped the organisation we are today.

We remain deeply grateful to our funders. The National Lottery Community Fund has awarded us a further four years of support, enabling us to strengthen and expand the services offered at the Wellbeing Centre. We also extend our sincere thanks to Richard Mackay for his continued generosity, which allows us to provide a wide range of sessions for our members. In addition, we are appreciative of the support from Parker Meggitt, whose contribution helps us meet essential running costs and, quite literally, keep the lights on.

Our Christmas activities were particularly successful this year. The Christmas Wreath Making Workshop raised valuable funds for the charity and has already been booked again due to popular demand. Our Café members also enjoyed a wonderful Christmas party, complete with a grazing buffet and live music from local musician Brendan Green.
Partnership working continues to be a cornerstone of our approach. We collaborate closely with both statutory services and voluntary and community sector organisations. It was with sadness that we learned of two local VCSE organisations ceasing to trade due to financial pressures, which affected the ADHD and Carers Support Groups. Thanks to a much-appreciated donation from Platform Housing, we were able to sustain both groups and ensure continuity of support until new organisations were able to take them forward.

We were delighted to expand our offer for children and young people. The Sensory Movement Space for children with learning disabilities has been extremely well received, leading to an additional weekly class to meet demand. Our partnership with the Leicestershire LGBTQ+ Centre has also flourished, with a fortnightly LGBTQ+ Youth Group proving popular and providing an important safe space for young people.

Our collaboration with Loughborough University continues to strengthen. A generous donation from a local business enabled us to deliver a weekly student evening wellbeing café, which has been warmly welcomed by students living off campus. We also worked closely with the International Students Team to host welcome evenings featuring pizzas, board games, Boccia, New Age Kurling and creative activities, helping new students feel connected and supported.

Demand for our services continues to grow, with new faces accessing the Centre each week. Many are referred by local NHS colleagues, including the Charnwood Community Mental Health Team, reflecting the increasing need for accessible, community based wellbeing support. Others just drop in to see what we offer and often end up joining an activity and coming back.

...CONTINUED

Chairs Report 2025 - continued

Our Veterans Wellbeing Hub also continues to expand, with more veterans and their families engaging with the team and benefiting from both practical support and the camaraderie of our weekly coffee morning. This is definitely an area of support we will look to continue to expand as too often our vulnerable veterans, Armed Forces Service personnel and their families are overlooked.

Finally, I would like to express my heartfelt thanks to our staff and volunteers. Their commitment, compassion and energy underpin everything we do. On behalf of the Board of Trustees, I extend our gratitude to each of you. We look forward to the year ahead with optimism and determination.

T Walters
Trustee

Financial Review

Financial Position

Income for the year was £236,895, made up of grants and donations which was 21% up from the previous year. After the payment of premises costs, employee costs and other costs there was £187,971 spent on charitable activities, and £23,064 on other expenditure.

There was a surplus of £25,860 for the year to 31-Dec-25. Funds brought from forward from Jan 25 were £100,929, total funds at year end to take forward were £126,789.

Reserves Policy

The Trustees review the charity's need for reserves regularly, in line with guidance issued by the Charity Commission. The charity's reserves comprise restricted funds to be used for specified purposes laid down by the donor, designated funds for specific purposes, and general reserves to provide working capital and to secure the continuity of the charity's activities in the future.

The trustees believe that an amount equal to 6 months of operating expenditure included in the 2025/26 operating plan would be appropriate.

Risk management

The trustees have a risk management strategy which comprises: an annual review of the principal risks and uncertainties that the charity faces; the establishment of policies, systems and procedures to mitigate those risks identified in the annual review; and the implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

The trustees believe that there are currently no significant risks without appropriate mitigation that warrant inclusion in the annual report.
A further review will be undertaken in 2025/26.

Structure, Governance and Management

Governing Document

Loughborough Wellbeing Centre is a Charitable Incorporated Organisation incorporated in England and Wales on 6 November 2020. The charity's governing document is its constitution which follows the Charity Commission guidelines for a Charitable Incorporated Organisation (Foundation Structure) who's only voting members are its trustees.

Trustees may be appointed to the Board at any time by the Trustees. In selecting individuals for appointment as Trustees, the Trustees must have regard to the skills, knowledge and experience needed for the effective administration of the CIO.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006.

The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities. The above report has been prepared in accordance with the provisions applicable to companies subject to the small companies regime as set out in Part 15 of the Companies Act 2006 and in accordance with the Charities SORP (FRS 102).

The trustees' report was approved by the board of trustees and signed on its behalf by:

T Walters

Trustee
28/09/2026

Loughborough Wellbeing Centre CIO
Independent Examiner's Report to the Trustees of Loughborough Wellbeing Centre CIO
For The Year Ended 31 December 2025

I report to the trustees on my examination of the accounts of Loughborough Wellbeing Centre CIO (the Trust) for the year ended 31 December 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 2011 Act and in carrying out my examination, I have followed 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 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 contents 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.

Mahmood Reza FCCA

28/09/2026
29-35 Forester Building
St. Nicholas Place
Leicester
Leicestershire
LE1 4LD

Loughborough Wellbeing Centre CIO
Statement of Financial Activities
For The Year Ended 31 December 2025

	Notes	Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
		£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	**3**	57,910	-	57,910	163,086
Other trading activities	**4**	27,138	-	27,138	31,171
Investments	**5**	173	-	173	200
Other	**6**	2,890	148,784	151,674	-
		88,111	148,784	236,895	194,457
EXPENDITURE ON:					
Raising funds	**8**	(18,645)	(3,506)	(22,151)	(15,401)
Charitable activities:	**8**				
Other		(2,939)	(364)	(3,303)	(1,582)
Shop and product sale		-	-	-	(3,726)
Premises costs		(280)	(39,117)	(39,397)	(32,976)
Salaries and Wages		(66,938)	(77,665)	(144,603)	(164,894)
Staff Welfare, events, training & travel		(747)	(1,704)	(2,451)	(1,435)
		(88,420)	(123,485)	(211,905)	(220,014)
NET INCOME/(EXPENDITURE)		(309)	25,299	24,990	(25,557)
NET MOVEMENT IN FUNDS		(309)	25,299	24,990	(25,557)
RECONCILIATION OF FUNDS:					
Total funds brought forward		20,012	80,917	100,929	126,486
TOTAL FUNDS CARRIED FORWARD	**18**	19,703	106,216	125,919	100,929

The notes on pages 9 to 15 form part of these financial statements.

Loughborough Wellbeing Centre CIO
Comparative Statement of Financial Activities
For The Year Ended 31 December 2025

	Notes	Unrestricted funds	Restricted funds	31 December 2024 Total funds
		£	£	£
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	**3**	40,211	122,875	163,086
Other trading activities	**4**	31,171	-	31,171
Investments	**5**	200	-	200
		71,582	122,875	194,457
EXPENDITURE ON:				
Raising funds	**8**	(14,232)	(1,169)	(15,401)
Charitable activities:	**8**			
Other		(1,006)	(576)	(1,582)
Shop and product sale		(3,583)	(143)	(3,726)
Premises costs		(3,229)	(29,747)	(32,976)
Salaries and Wages		(87,421)	(77,473)	(164,894)
Staff Welfare, events, training & travel		(397)	(1,038)	(1,435)
		(109,868)	(110,146)	(220,014)
NET EXPENDITURE		(38,286)	12,729	(25,557)
Transfers between funds	**18**	(1,754)	1,754	-
NET MOVEMENT IN FUNDS		(40,040)	14,483	(25,557)
RECONCILIATION OF FUNDS:				
Total funds brought forward		60,052	66,434	126,486
TOTAL FUNDS CARRIED FORWARD	**18**	20,012	80,917	100,929

The notes on pages 9 to 15 form part of these financial statements.

Loughborough Wellbeing Centre CIO
Statement of Financial Position
As At 31 December 2025

	Notes	Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
		£	£	£	£
FIXED ASSETS					
Tangible Assets	**13**	9,608	-	9,608	13,443
		9,608	-	9,608	13,443
CURRENT ASSETS					
Stocks	**14**	6,466	-	6,466	7,336
Debtors	**15**	4,521	-	4,521	2,411
Cash at bank and in hand		107,604	-	107,604	81,218
		118,591	-	118,591	90,965
Creditors: Amounts Falling Due Within One Year	**16**	(2,280)	-	(2,280)	(3,479)
NET CURRENT ASSETS (LIABILITIES)		116,311	-	116,311	87,486
TOTAL ASSETS LESS CURRENT LIABILITIES		125,919	-	125,919	100,929
NET ASSETS		125,919	-	125,919	100,929
FUNDS OF THE CHARITY					
Restricted Funds				106,216	80,917
Unrestricted Funds				19,703	20,012
TOTAL FUNDS	**18**			125,919	100,929

On behalf of the board

T Walters

Trustee
28/09/2026

The notes on pages 9 to 15 form part of these financial statements.

1. General Information

Loughborough Wellbeing Centre CIO is a charitable incorporated organisation registered with the Charity Commission, registered charity number 1192208. The principal address is Ground Floor, Asha House, 63 Woodgate, Loughborough, Leicestershire, LE11 2TZ.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements 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 charity is a Public Benefit Entity as defined by FRS 102.

2.2. Incoming Resources

Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.

2.3. Resources Expended

Where income has related expenditure the income and related expenditure is reported gross in the SoFA

2.4. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Plant & Machinery	25 % Reducing balance
Fixtures & Fittings	33 % Fixtures and fittings
Computer Equipment	25 % Reducing balance

2.5. Stocks and Work in Progress

Stocks and work in progress are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks.

Cost is determined using the first-in, first-out method. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

Work in progress is reflected in the accounts on a contract by contract basis by recording turnover and related costs as contract activity progresses.

At the end of each reporting period stocks are assessed for impairment. If an item of stock is impaired, the identified stock is reduced to its selling price less costs to complete and sell and an impairment charge is recognised in the statement of financial activities. Where a reversal of the impairment is required the impairment charge is reversed, up to the original impairment loss, and is recognised as a credit in the statement of financial activities.

2.6. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

3. Income from Donations and Legacies

	Unrestricted funds	Restricted funds	2025 Total funds
	£	£	£
Donations and gifts	57,910	-	57,910

	Unrestricted funds	Restricted funds	2024 Total funds
	£	£	£
Donations and gifts	40,211	122,875	163,086

4. **Income from Other Trading Activities**

	2025	31 December 2024
	Unrestricted funds	Unrestricted funds
	£	£
Shop income	-	4,429
Venue Hire	27,138	26,742
	27,138	31,171

5. **Investment Income**

	2025	2024
	Unrestricted funds	Unrestricted funds
	£	£
Interest on short-term deposits	173	200

6. **Other Income**

	Unrestricted funds	Restricted funds	2025 Total funds
	£	£	£
Other income	2,890	148,784	151,674

	Unrestricted funds	Restricted funds	2024 Total funds
	£	£	£
Other income	-	-	-

7. **Net Income/(Expenditure)**

The net income/(expenditure) is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets - owned	4,453	6,251

8. **Analysis of Expenditure**

	Activities undertaken directly	Support costs (see note 9)	2025 Total
	£	£	£
Raising funds	8,267	13,884	22,151
Other	417	2,886	3,303
Premises costs	-	39,397	39,397
Salaries and Wages	33,454	111,149	144,603
Staff Welfare, events, training & travel	-	2,451	2,451
	42,138	169,767	211,905

	Activities undertaken directly	Support costs (see note 9)	2024 Total
	£	£	£
Raising funds	-	15,401	15,401
Other	790	792	1,582
Shop and product sale	3,726	-	3,726
Premises costs	-	32,976	32,976
Salaries and Wages	164,894	-	164,894
Staff Welfare, events, training & travel	-	1,435	1,435
	169,410	50,604	220,014

9. **Support Costs**

	Raising funds	Other	Premises costs	Salaries and Wages	Staff Welfare, events, training & travel
	£	£	£	£	£
Employee costs	-	-	-	111,149	2,451
Premises expenses	4,401	-	39,397	-	-
General administration	4,970	2,886	-	-	-
Depreciation	4,453	-	-	-	-
Interest payable	60	-	-	-	-
	13,884	2,886	39,397	111,149	2,451

	2025 Total
	£
Employee costs	113,600
Premises expenses	43,798
General administration	7,856
Depreciation	4,453
Interest payable	60
	169,767

	Raising funds	Other	Premises costs	Staff Welfare, events, training & travel	2024 Total
	£	£	£	£	£
Employee costs	-	-	-	1,435	1,435
Premises expenses	4,481	-	32,976	-	37,457
General administration	4,609	792	-	-	5,401
Depreciation	6,251	-	-	-	6,251
Interest payable	60	-	-	-	60
	15,401	792	32,976	1,435	50,604

10. **Independent Examiner's Remuneration**

	2025	2024
	£	£
Independent examination of the financial statements	1,000	998
Other assurance services	-	781
	1,000	1,779

11. **Staff Costs**

Staff costs were as follows:

	2025	2024
	£	£
Wages and salaries	139,940	157,523
Social security costs	2,581	5,019
Other pension costs	2,082	2,352
	144,603	164,894

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

12. **Average Number of Employees**

Average number of employees during the year was: 3.5 FTE 4 (2024: 4)

13. **Tangible Assets**

	Plant & Machinery	Fixtures & Fittings	Computer Equipment	Total
	£	£	£	£
Cost				
As at 1 January 2025	3,269	28,503	1,127	32,899
Additions	-	618	-	618
As at 31 December 2025	3,269	29,121	1,127	33,517
Depreciation				
As at 1 January 2025	1,574	17,389	493	19,456
Provided during the period	424	3,871	158	4,453
As at 31 December 2025	1,998	21,260	651	23,909
Net Book Value				
As at 31 December 2025	1,271	7,861	476	9,608
As at 1 January 2025	1,695	11,114	634	13,443

14. **Stocks**

	2025	2024
	£	£
Stock	6,466	7,336

15. **Debtors**

	2025	2024
	£	£
Due within one year		
Trade debtors	1,759	-
Other debtors	2,762	2,411
	4,521	2,411

16. **Creditors: Amounts Falling Due Within One Year**

	2025	2024
	£	£
Other creditors	265	427
Taxation and social security	1,327	2,365
Accruals and deferred income	688	687
	2,280	3,479

17. **Pension Commitments**

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund.

During the year the charge to the statement of financial activities in respect of defined contribution schemes was £2,082 (2024: £2,352).

At the statement of financial position date contributions of £NIL were due to the fund and are included in creditors.

18. **Movement in Funds**

	As at 1 January 2025	Income	Expenditure	As at 31 December 2025
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	20,012	88,111	(88,420)	19,703
Restricted funds				
Tudor Trust	18,887	13,000	(13,284)	18,603
VPPP	22,467	-	-	22,467
Nationa lLottery	23,122	128,784	(100,639)	51,267
Active Together	3,554	-	-	3,554
Armed Forces CF	499	-	-	499
People Zones	4,308	-	(2,646)	1,662
Leics Partnership Trust	3,285	-	(1,385)	1,900
Charnwood - Mindful Mondays	-	4,000	(960)	3,040
Charnwood - Sileby	4,795	-	(3,011)	1,784
LLR Community Foundation	-	3,000	(1,560)	1,440
Total restricted funds	80,917	148,784	(123,485)	106,216
Total funds	100,929	236,895	(211,905)	125,919

	As at 1 January 2024	Income	Expenditure	Transfers	As at 31 December 2024
	£	£	£	£	£
Unrestricted funds					
General:					
General unrestricted fund	60,052	71,582	(109,868)	(1,754)	20,012
Restricted funds					
Tudor Trust	31,695	14	(12,822)	-	18,887
Charnwood	1,655	3,500	(360)	-	4,795
VPPP	17,691	5,379	(603)	-	22,467
Nationa lLottery	10,879	98,739	(86,496)	-	23,122
Active Together	3,054	500	-	-	3,554
Armed Forces CF	-	499	-	-	499
People Zones	-	9,264	(4,956)	-	4,308
Leics Partnership Trust	-	4,980	(1,695)	-	3,285

...CONTINUED

LCC Grant	-	-	(1,230)	1,230	-
Shire Grant	1,460	-	(1,984)	524	-
Total restricted funds	66,434	122,875	(110,146)	1,754	80,917
Total funds	126,486	194,457	(220,014)	-	100,929

19. **Transactions with Trustees**

During the year no expenses were reimbursed to the trustees or paid directly to third parties:

	2025	2024
	£	£

20. **Related Party Disclosures**