REGISTERED CHARITY NUMBER: 1197291

Report of the Trustees and

Unaudited Financial Statements
for the Year Ended 31st December 2025

for

Fairford and Lechlade Areas Working for Wellbeing

T D McPartlan ACA
2 The Hornbeams
Hatherop
Cirencester
Gloucestershire
GL7 3NA

Fairford and Lechlade Areas Working for Well Being

Contents of the Financial Statements for the Year Ended 31st December 2025

	Page
Report of the Trustees	1 to 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the Financial Statements	8 to 14
Detailed Statement of Financial Activities	15 to 16

Fairford and Lechlade Areas Working for Wellbeing

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

The trustees 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).

DONORS

The trustees would like to take this opportunity to express their sincere thanks to all our donors, without whom it would not be possible to provide our continued services for the benefit of our local community. We must make a special mention of the charity of Sir Richard Whittington who have continually funded and supported us through the Mercers Company since our inception.

OBJECTIVES AND ACTIVITIES

Objectives and Aims

The Charity has been established for such charitable purposes of the preservation and protection of the good health of the people in the rural communities of Fairford, Lechlade and the surrounding area by promoting and supporting community health and wellbeing activities. To promote social inclusion by preventing people in the area becoming socially excluded; relieving the needs of those people who are socially excluded and assisting them to integrate into society. Socially excluded for this purpose meaning excluded from society, or parts of society, as a result of one or more of the following factors: financial hardship, youth or old age, ill health (physical or mental), disability, digital exclusion or physical isolation arising from living in a rural area at a a distance from services and facilities and with poor transport facilities.

Public Benefit

The trustees have regard to the Charity Commission's public benefit guidance in exercising its powers and duties. All activities, whose performance is detailed below, are focused on providing health and wellbeing support to the local community.

Volunteers

We now have 51 volunteers to help run our activities.

ACHIEVEMENT AND PERFORMANCE

Charitable Activities

Talking Cafes: Weekly events where people socialize, access signposting and support services and, periodically, listen to guest speakers from organizations such as Age UK, Warm and Well, and Citizens Advice.

Warm Room: Aimed at reducing the impact of fuel poverty, loneliness and social isolation, the events take place during the colder months. They offer a warm environment for people to visit to enjoy hot drinks, periodic community meals, socialise, take part on light activities and obtain information on the local services available.

Digital Support: Weekly one to one sessions designed to build IT knowledge and build confidence in the use of the attendees computers, tablets and phones. Aimed at the non technical who currently face digital barriers.

Senior yoga: Weekly classes for the over sixty-fives who want to enjoy the benefits of yoga in a way that is safe, accessible and tailored to their needs.

Peer movement: Weekly classes for people over sixty-five who want to stay active and have fun in a relaxed social environment.

ACHIEVEMENT AND PERFORMANCE (Continued)

Charitable Activities

Wellbeing walks: Gentle twenty minute walks held twice a month, focusing on social connection rather than fitness or exercise.

Transport poverty: Providing trips for shopping, boat rides and theatre trips for those with limited options.

Craft and Chat: Monthly events where people come together to learn a new craft in a relaxed social setting.

Knit and Natter : A monthly group for skilled crafters where they share projects and exchange ideas.

Family Hub: A stay and play session for families with babies and toddlers offering for them to play whilst their parents and carers socialize with their peers.

First Steps: Running throughout term time and offering a balanced mix of activities, this event is aimed at families with pre-school children. An occasional special guest comes along to provide valuable advice and support.

Youth events: Both fun and structured activities which take place during school holidays.

Home help: Our volunteer visit, by request, to help people with mobility issues with dog walking and gardening.

Sign posting: Identification and the provision of contact details for the relevant organisations to local people who are not aware of the services available.

FINANCIAL REVIEW

Financial Position

Total income for the period was £80,515 (2024: £69,928). The primary source of funding during the period were grants, donations fund raising events. Total expenditure was £66,700 (2024: £64,841) primarily spent on direct charitable activities and supporting our three employees to deliver core services

Reserves Policy

The Reserves policy is to protect the charity's core activities against unforeseen fluctuations in income. The target is hold 6 months of essential operating costs in unrestricted reserves (£33,350). At the year end unrestricted reserves are above this target, standing at £47,483.

Risk Management

Trustees have a duty to identify and regularly review all risks to which the charity is exposed

Principal Risks and Mitigations

1. Income Sustainability: Risk: the charity is vulnerable to fluctuations in funding levels. Mitigation: the board is actively working to diversify income sources from new donors and local businesses
2. Staff retention: Risk: Operational team of three. Mitigation: The board maintain individual roles and responsibility, provides continual line management support and reviews market salary levels to ensure staff retention.
3. Financial and Regulatory Compliance: Risk: adherence to Charity Commission and Financial regulation. Mitigation: Operation and Financial reviews are done monthly

Fairford and Lechlade Areas Working for Wellbeing

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The organisation is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission on 23rd December 2021 and is governed by its constitution. It is a Foundation model CIO, as its only members are its Trustees

Recruitment and Appointment of Trustees

The Board of Trustees manages the charity. All new trustees are recruited through public advertisements and or professional networking to ensure a diverse and skilled board. Potential candidates undergo a formal interview process with existing trustees to assess their suitability and commitment. Successful candidates are then appointed by a resolution of the board, in accordance with the constitution

Organisational Structure and Decision Making

The Board Of Trustees meets monthly to set the strategic direction of the charity, review progress, performance and financial position. To ensure efficient operations the trustees delegate day to day management to the charity's three paid employees. These staff members handle routine administration and project delivery, operating within agreed budgets and the monthly reporting framework set by the trustees. All major strategic, financial and legal decisions remain the exclusive responsibility of the Board.
There must be at least 3 charity Trustees who are appointed for a 3 year term with a retiring trustee then being eligible for reappointment.

Related Parties

These accounts were completed by the Treasurer, Mr T McPartlan.
The Charity's Governing document states that: "Trustees can be paid but only for the usual professional charges of any Trustee who is a solicitor / accountant / professional and when instructed by the Charity board to act in a professional capacity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number 1197291

Principal Address

Fairford Community Centre
High Street, Fairford
Gloucestershire
GL7 4AF

Trustees

Mr R J Read (appointed 23.12.21)(resigned 23.04.25)
Mrs M Bishop (appointed 23.12.21)
Mrs N Morris (appointed 23.12.21)
Rev C J Symcox (appointed 15.2.22)
Mr A J Rand (appointed 16.11.22)(resigned 12.05.25)
Mr T D McPartlan (appointed 19.04.23)
Mr I Gillet (appointed 01.11.24)
Mr N Wright (appointed 01.11.24)

Fairford and Lechlade Areas Working for Wellbeing

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

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner
Philip Nickson FCA
Philip Nickson & Co Ltd
Chequers
Pirton Lane
Churchdown
Gloucester
GL3 2PQ

Approved by order of the board of trustees on 23/9/2026 and signed on its behalf by:

.....
Mrs M Bishop - Trustee

Fairford and Lechlade Areas Working for Wellbeing

Independent Examiner's Report to the Trustees of
Fairford and Lechlade Areas Working for Wellbeing

Independent Examiner's Report to the Trustees of Fairford and Lechlade Areas Working for Wellbeing
I report to the charity trustees on my examination of the accounts of Fairford and Lechlade Areas Working for Wellbeing (the Trust) for the period 1st January 2025 to 31st 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 Act and in carrying out my examination I have followed all 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 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



Philip Nickson FCA
Philip Nickson & Co Ltd
Chequers
Pirton Lane
Churchdown
Gloucester
GL3 2QP

Date: 23/9/2026

Fairford and Lechlade Areas Working for Wellbeing
Statement of Financial Activities
For the year Ended 31st December 2025

	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
INCOME AND ENDOWMENTS FROM				
Donations and Legacies	18,970	61,545	80,515	69,928
Working for Wellbeing	0	0	0	0
	18,970	61,545	80,515	69,928
Transfers From Restricted Funds	0	0	0	0
Total	18,970	61,545	80,515	69,928
EXPENDITURE ON				
Charitable Activities				
Working for Wellbeing	3,339	63,361	66,700	64,841
Total Expenditure	3,339	63,361	66,700	64,841
NET INCOME/(EXPENDITURE)	15,631	(1,816)	13,815	5,087
RECONCILIATION OF FUNDS				
Total Funds brought forward	31,852	17,315	49,167	44,080
TOTAL FUNDS CARRIED FORWARD	47,483	15,499	62,982	49,167

Fairford and Lechlade Areas Working for Wellbeing

Balance Sheet 31st December 2025

	Note	Unrestricted Funds	Restricted Funds	2025 Total Funds	2024 Total Funds
FIXED ASSETS		£	£	£	£
Tangible Assets	5	0	822	822	879
CURRENT ASSETS					
Debtors	6	951	546	1,497	1,486
Cash at Bank and in hand		46,604	18,251	64,855	49,034
		47,555	18,797	66,352	50,520
CREDITORS					
Amounts falling due within one year	7	72	4,120	4,192	2,231
NET CURRENT ASSETS		47,483	14,677	62,160	48,289
TOTAL ASSETS LESS CURRENT LIABILITIES		47,483	15,499	62,982	49,167
NET ASSETS		47,483	15,499	62,982	49,167
FUNDS					
Unrestricted				47,483	31,852
Restricted				15,499	17,316
				62,982	49,167

These financial statements were approved by the Board of Trustees and authorised on 23rd September 2026 and were signed by:

Margaret Bishop

Mrs M Bishop - Trustee

N Morris

Mrs N Morris - Trustee

Fairford and Lechlade Areas Working for Wellbeing
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 charity, 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 Charities Act 2011. 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.
Computer equipment - 25% on cost
Plant & Equipment - 25% on cost

Taxation

The charity is exempt from 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.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2 TRUSTEES' REMUNERATION AND BENEFITS

There were no Trustees' remuneration or other benefits during the year ended 31st December 2025

Trustee Expenses

Charity expense incurred in 2025, re-imbursed in 2026 are as follows:

J Read: £100 for a lunch meeting deposit

M Bishop: £6.94 expenses incurred as a volunteer on an organised trip.

N Wright: £12.80 as volunteer driver on an organised trip.

3 STAFF COSTS

The average monthly number of employees during the year was as follows

	2025	2024
Working for Wellbeing	3	3

No employee received emoluments in excess of £60,000

4 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total Funds £
INCOME AND ENDOWMENTS FROM			
Donations and Legacies	13,134	56,794	69,928
Charitable Activities			
Working for Wellbeing	0	0	0
Total	13,134	56,794	69,928
Transfers from Restricted Funds	449	(449)	0
	13,583	56,345	69,928
EXPENDITURE ON			
Charitable Activities			
Working for Wellbeing	2,498	62,343	64,841
NET INCOME/(EXPENDITURE)	11,085	(5,998)	5,087
RECONCILIATION OF FUNDS			
Total Funds brought forward	20,767	23,313	44,080
TOTAL FUNDS CARRIED FORWARD	31,852	17,315	49,167

5 TANGIBLE FIXED ASSETS

	Total	Office Equip	Plant
	£	£	£
COST			
At 31st December 2024	2,285	1,386	899
Additions	520	520	0
At 31st December 2025	2,805	1,906	899
DEPRECIATION			
At 31st December 2024	1,408	958	450
Charge for Year	576	352	224
At 31st December 2025	1,984	1,310	674
NET BOOK VALUES			
At 31st December 2025	821	596	225
At 31st December 2024	877	428	449

6 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Accrued Income	0	0
Debtors	15	0
Prepayments	1,482	1,486
	1,497	1,486

7 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade Creditors	2,893	1,076
Taxation and Social Security	242	304
Other Creditors	1,057	851
	4,192	2,231

8. MOVEMENT IN FUNDS

	At 31-Dec-24 £	Net movement in Funds £	Transfers between Funds £	At 31-Dec-25 £
Unrestricted Funds				
General fund	31,852	15,631	0	47,483
Restricted Funds				
World Jungle Grant	142	(142)	0	0
Ernest Cook Trust	310	(130)	0	180
Mercers	7,039	6,468	0	13,507
Mercers Welfare	1,256	(1,256)	0	0
Fairford TC	94	546	0	640
GRCC Digital Inclusion	427	(77)	0	350
Hedley	606	(606)	0	0
GCF Poverty Hurts 24/25	483	(483)	0	0
Bromford Housing	5,539	(5,539)	0	0
Microsoft	540	(540)	0	0
Foresters	0	0	0	0
NHS Glos ICB	0	0	0	0
GCC Thriving Communities	0	0	0	0
Royal British Legion	0	0	0	0
Fairford Town Charity	0	0	0	0
	16,436	(1,759)	0	14,677
TOTAL FUNDS	48,288	13,872	0	62,160

Reconciliation of Funds carried forward

Balance on Movements at 31st Dec 2025		62,160
Capital Transactions:	Asset Purchases	2,805
	Accumulated depreciation	(1,983)
Net Assets/ Total Funds per Balance Sheet		62,982

8. MOVEMENT IN FUNDS - Continued

The net movement in funds, included in the above are as follows	Incoming Resources £	Resources Expended £	Movement in Funds £
Unrestricted Funds			
General fund	18,970	(3,339)	15,631
Restricted Funds			
World Jungle	0	(142)	(142)
Ernest Cook Trust	0	(130)	(130)
Mercers	20,000	(13,532)	6,468
Mercers Welfare	0	(1,256)	(1,256)
Fairford TC	2,355	(1,809)	546
GRCC Digital Inclusion	1,000	(1,077)	(77)
Hedley	0	(606)	(606)
GCF Poverty Hurts 24/25	0	(483)	(483)
Bromford Housing	0	(5,539)	(5,539)
Microsoft	0	(540)	(540)
Foresters	0	0	0
NHS Glos ICB	30,000	(30,000)	0
GCC Thriving Communities	7,500	(7,500)	0
Royal British Legion	590	(590)	0
Fairford Town Charity	100	(100)	0
	61,545	(63,304)	(1,759)
TOTAL FUNDS	80,515	(66,643)	13,872

Reconciliation of Resources Expended			
Resources Expended per Movements		(66,643)	13,872
Movement on funds	Asset Purchases	520	520
	Depreciation	(577)	(577)
Expenditure per SOFA		(66,700)	13,815

8. MOVEMENT IN FUNDS - Continued

	At 31-Dec-23	Net movement in Funds	Transfers between Funds	At 31-Dec-24
Unrestricted funds	£	£	£	£
General fund	20,767	10,636	449	31,852
Restricted funds				
Churchlands	370	(370)	0	0
World Jungle	1,111	(944)	(25)	142
Ernest Cook Trust	360	(50)	0	310
Sylvanus Lysons	0	0	0	0
Mercers	18,034	(10,995)	0	7,039
Mercers Welfare	1,807	(551)	0	1,256
CSA Children Group	500	(500)	0	0
Fairford TC	0	94	0	94
TNL COCLF Warm Room	0	424	(424)	0
GCF Poverty Hurts 23/24	0	0	0	0
GRCC Digital Inclusion	0	427	0	427
Hedley	0	606	0	606
GCF Poverty Hurts 24/25	0	483	0	483
Bromford Housing	0	5,539	0	5,539
Microsoft	0	540	0	540
Foresters	0	0	0	0
Lechlade Lions	0	0	0	0
	22,182	(5,296)	(449)	16,437
TOTAL FUNDS	42,949	5,340	0	48,289

Reconciliation of Funds carried forward

Funds Balance 31st Dec 2024		48,289
Capital Transactions:	Asset Purchases	2,286
	Accumulated depreciation	(1,408)
Net Assets/ Total Funds per Balance Sheet		49,167

8. MOVEMENT IN FUNDS - Continued

The net movement in funds, included in the above are as follows	Incoming Resources £	Resources Expended £	Movement in Funds £
Unrestricted funds			
General fund	13,134	(2,498)	10,636
Restricted funds			
Churchlands	0	(370)	(370)
World Jungle	1,850	(2,794)	(944)
Ernest Cook Trust	0	(50)	(50)
Sylvanus Lysons	2,500	(2,500)	0
Mercers	20,000	(30,995)	(10,995)
Mercers Welfare	0	(551)	(551)
CSA Children Group	0	(500)	(500)
Fairford TC	849	(755)	94
TNL COCLF Warm Room	17,286	(16,862)	424
GCF Poverty Hurts 23/24	2,500	(2,500)	0
GRCC Digital Inclusion	1,000	(573)	427
Hedley	1,000	(394)	606
GCF Poverty Hurts 24/25	2,500	(2,017)	483
Bromford Housing	5,970	(431)	5,539
Active Cotswold	400	(400)	0
Microsoft	648	(108)	540
Foresters	200	(200)	0
Lechlade Lions	91	(91)	0
	56,794	(62,090)	(5,296)
TOTAL FUNDS	69,928	(64,588)	5,340

Reconciliation			
Resources Expended		(64,588)	5,340
Movement on funds	Asset Purchases	319	319
	Accumulated depreciation	(572)	(572)
Expenditure per SOFA		(64,841)	5,087

Fairford and Lechlade Areas Working for Wellbeing
Detailed Statement of Financial Activities
For the Year Ended 31st December 2025

	2025	2024
	£	£
INCOME AND ENDOWMENTS		
Donations and Legacies		
Donations	11,166	8,096
Charitable Activities		
Contributions/Event receipts	7,804	5,038
Restricted Grants & Donations		
Mercers	20,000	20,000
TNL COCLF Warm Room	0	17,286
Bromford Housing	0	5,970
GCF Poverty Hurts Fund	0	5,000
Sylvanus Lysons	0	2,500
World Jungle	0	1,850
GRCC Digital Inclusion	1,000	1,000
Hedley	0	1,000
Fairford TC	2,355	849
Microsoft IT	0	648
CDC Active Cotswolds	0	400
Foresters	0	200
Lechlade Lions	0	91
NHS Glos ICB	30,000	0
GCC Thriving Communities	7,500	0
Royal British Legion	590	0
Fairford Town Charity	100	0
	61,545	56,794
Total Incoming Resources	80,514	69,928

Fairford and Lechlade Areas Working for Wellbeing
Detailed Statement of Financial Activities
For the Year Ended 31st December 2025

EXPENDITURE	**2025**	**2024**
	£	**£**
Charitable Activities		
Wages	29,806	28,525
Workshops	4,396	8,937
Room Hire	7,263	6,793
Wellbeing Meals	6,378	5,562
Bookkeeping	3,374	3,457
Refreshments	3,052	2,140
Advertising & Publicity	463	1,985
IT Costs	2,149	1,522
Insurance	923	946
Telephone	982	911
Volunteer Expenses	1,042	659
Depreciation	577	572
Pensions	501	517
Group Trips	2,284	436
Community Pantry Supplies	585	356
Postage & Stationery	268	331
Travel & Subsistence	150	164
Donations	178	141
Equipment Expenses	54	60
Fundraising	0	56
Sundries	43	4
Training	537	0
HR costs	180	0
Volunteer Training	500	0
Subscriptions	495	0
Card machine charges	7	0
	66,188	64,073
Governance Costs		
Audit	510	768
Accountancy		
	510	768
Total Resources Expended	66,698	64,841
Net Income/(Expenditure)	**13,816**	**5,087**