Cradley Heath Community Link CIO

Registered Charity 1202471

135-142 High Street,
Cradley Heath,
B64 5HJ

Annual Report and Financial Statements
For the year ended 31st December 2025

Annual Report for the year ended 31st December 2025

Legal and Administrative Details

Charitable Status

Cradley Heath Community Link CIO (CHCL) is a charitable incorporated organisation and registered charity with the Charity Commission for England and Wales, number 1202471.

Contact Details

Registered address: 135-142 High Street, Cradley Heath, B64 5HJ.
Phone number: 01384 861637
Email address: cradleyheathcommunitylink@gmail.com

Governing Documents

The governing document of CHCL is its Constitution dated 31st October 2022.

Trustees

Trustees who served from 1st January 2025 until the 30th April 2026:

Rev'd Richard Hackett	Priest-in-charge of Dudley Wood & Cradley Heath (ex officio)
Rev'd Canon David Hoskin	Representative of the Greater Dudley Deanery, Chair
Mr Christopher Ottershaw	Representative of the Greater Dudley Deanery
Rev Paul Latham	
Mrs Jennifer Whitehouse	Secretary
Mr Roger Whitehouse	Treasurer

Trustees who served from 1st May 2026 until this report:

Rev'd Richard Hackett	Priest-in-charge of Dudley Wood & Cradley Heath (ex officio), Chair
Rev'd Jane Freeman	Representative of the Greater Dudley Deanery
Mr Christopher Ottershaw	Representative of the Greater Dudley Deanery, Vice Chair
Mr Keith Gay	
Ms Stella Price	
Rev'd Sarah Roberts-Malpass	
Mrs Jennifer Whitehouse	Secretary
Mr Roger Whitehouse	Treasurer

Charitable Objectives

The objects of the CIO are:

1) to advance the Christian faith for the benefit of the public in the Greater Dudley area in accordance with the statements of belief appearing in the schedule.
2) For the public benefit, the relief of those in need, by reason of youth, age or financial hardship in the Greater Dudley area.
3) The prevention or relief of poverty in Greater Dudley by providing: grants, items and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty.

The trustees recognise that CHCL's objects focus on working in the area of the Anglican deanery of Greater Dudley, which includes the Local Authority Districts of Dudley and Sandwell.

Our Vision

CHCL works in close partnership with the Diocese of Worcester and supports the diocesan vision to grow as Kingdom People, sharing the good news of Jesus' love in Worcestershire & Dudley through worshipping God, making disciples, sharing hope and transforming communities.

Our starting point is God's love for each one of us, expressed most powerfully in the life of Jesus: his care, compassion and self-giving. We look to walk alongside centre users to restore hope and confidence, to equip them to live well in the community, to discover what they need and where appropriate to support them moving into employment. We give opportunity to discover more about the Christian faith whilst endeavouring to treat all with the appropriate respect of an "inclusive" organisation.

Safeguarding

The Trustees have complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

Serious Incident Reports

The trustees made one Serious Incident Report to the Charity Commission during 2025.

Chair's Report

The Community Link began its journey over 10 years ago, and through that time it has seen a lot of changes. Starting in a small high street shop, it quickly outgrew the premises and needed to expand. Following Covid and staffing alterations, The Link was relaunched in 2022 with a new team leading and injecting new energy into the project and from there David, Paul and Tim grew the project and once more required new premises.

Sadly, this year has been a year of transitions with Tim leaving us, Paul taking on a new role as Assistant Curate in Stourbridge, and David beginning his journey towards retirement in 2026. Without the energy and co-ordination of these individuals, and the volunteers supporting them, The Link might not have still been here today, but it's not just still here, it is growing from strength to strength.

I would like to take this opportunity to thank Paul for all the business wisdom he brought, Tim and his practical skills, David for leading the trustees and the support he provided, Nadia for stepping up, particularly after Tim left, and each one of the volunteers without whom The Link simply wouldn't work... well done each of you and thank you.

As a result of the vacancy in the Project Leader position, we started a recruitment drive early in 2026, and are fortunate to have found an excellent person in Jed. A licensed lay minister in Hereford, with a background in engineering, and running local pubs. Jed joined us in the first quarter and has made a significant impact, ensuring all our required compliance documents are up to date, and working with the Chair to develop Safeguarding into everything we do.

During the year, The Link has continued to work in accordance with its stated objectives, working with the Black Country Foodbank, providing much needed support packages to the most vulnerable in our society, obtaining a grant to enable us to offer a meal for those people whilst they are waiting for their package. We have worked with British Triathlon, continuing to expand our community ride out programme, and working with St Peter's, Darby End, to relocate some of the bikes so rides can be taken on the local canal and around the nature reserve. Our Tuesday Ladies Group, Queen Bees, continues to offer a safe place for women and has expanded greatly over the last few months, with social prescribers referring people to it as they recognise the benefits.

We continue to advance the Christian faith through our presence on the high street, our Worship Wednesdays attracts on average 20 people each week.

Looking forward, as the incoming Chair, my priorities are:

1) We must continue to ensure that the organisation is financially viable, incorporating running costs into our grant applications to ensure that we have the administrative support we so desperately need.
2) I want us to become an inspiration hub, sharing our learnings with and obtaining learnings from other pioneer projects in the area.
3) Maintain our agility to realise opportunities quickly, and ensuring our processes and procedures are in place to support them.
4) Ensure our volunteers feel valued and appreciated.
5) Ensure each trustee has an area of responsibility.

In conclusion, this year was a year which had the potential to go wrong in many ways, but due to the hard work of the volunteers and staff, we continued to grow and serve the people of the Dudley Deanery.

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A **Independent Examiner's Report**

Report to the trustees	**Cradley Heath Community Link CIO**		
On accounts for the period	Year ended 31 December 2025	**Charity no (if any)**	1202471
Set out on pages	1 and 2		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 12 / 2025.**

Responsibilities and basis of report

As the charity's 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 Trust's accounts carried out under section 145 of the 2011 Act and 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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Signed:	MJBishop	**Date:**	5 / 8 / 2026
Name:	Michael Bishop		
Relevant professional qualification(s) or body (if any):			

Address:	23 Dorchester Road
	Stourbridge
	DY9 0XD

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

Cradley Heath Community Link CIO

Financial Statements – Receipts & Payments

For the year ended 31st December 2025

Prepared by

M C Hadley Accountancy Services
328 Gayfield Avenue
Brierley Hill
West Midlands
DY5 3JE

	General Fund	Restricted Funds	TOTAL 2025	TOTAL 2024
Receipts				
Donations	18,136	-	18,136	16,245
Grants	-	42,502	42,502	82,865
Interest Received	68	-	68	2
Total Receipts	18,204	42,502	60,706	99,112
Payments				
Wages & salaries	-	21,150	21,150	24,033
Rent & rates	-	16,651	16,651	21,875
Insurance	-	390	390	2,028
Utilities	-	8,088	8,088	3,515
Telephone & Internet	712	-	712	533
Postage & stationery	147	-	147	96
Legal & professional fees	-	-	-	-
Repairs and renewals	2,573	2,967	5,540	12,928
Sundry expenses	6,829	-	6,829	3,755
Bike expenses	-	1,931	1,931	4,161
Total Payments	10,261	51,177	61,438	72,924
Surplus/(deficit) for year	7,943	(8,675)	(732)	26,188
Balance brought forward	17,447	23,843	41,290	15,102
Balance carried forward	25,390	15,168	40,558	41,290

Represented by:	2025	2024
Bank Current Account (Metro)	25,728	25,558
West Brom Building Society Deposit Account	10,920	10,852
Cash in Hand	500	500
Rent Deposit	5,250	5,250
HMRC PAYE outstanding	(1,840)	(870)
	40,558	41,290

Restricted Funds

	British Triathlon	Warm Spaces	Project Manager	TOTAL 2025	TOTAL 2024
Brough forward	6,373	10,294	7,176	23,843	22,241
Receipts					
Grants	-	17,802	24,700	42,502	63,002
Total Receipts	-	17,802	24,700	42,502	63,002
Payments					
Wages & salaries	-	-	21,150	21,150	24,033
Rent & rates	-	16,651	-	16,651	21,875
Insurance	-	390	-	390	2,028
Utilities	-	8,088	-	8,088	3,515
Repairs & Renewals	-	2,967	-	2,967	5,788
Bike expenses	1,931	-	-	1,931	4,161
Total Payments	1,931	28,096	21,150	51,177	61,400
Carried Forward	4,442	-	10,726	15,168	23,843

British Triathlon: a grant gratefully received from British Triathlon to promote cycling and provide cycling resources and skills.

Warm Spaces: a grant gratefully received from Sandwell Council for providing warm space provision for the local community.

Project Manager: a grant gratefully received from Worcester Diocesan Board of Finance to provide the salary and associated costs of an (Assistant) Project Leader for the Link.