REGISTERED COMPANY NUMBER: 00327716 (England and Wales)
REGISTERED CHARITY NUMBER: 210673

REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025 FOR THE OXFORD AND BERMONDSEY CLUB

THE OXFORD AND BERMONDSEY CLUB

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REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees are pleased to present their Annual Report together with the financial statements of the charitable company for the year ended 31 December 2025 which are also prepared to meet the requirements for a Directors' Report and accounts for Companies Act purposes. The financial statements comply with the Charities Act 2011, the Companies Act 2006 and 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).

LEGAL AND ADMINISTRATIVE DETAILS

Status
Company limited by guarantee
Registered in England and Wales
Registered charity

Registered Company number
00327716 (England and Wales)

Registered Charity number
210673

Registered office
3 Webb Street
Tower Bridge Road
London
SE1 4RP

Directors and Trustees
The directors of the charitable company (the charity) are its trustees for the purposes of charity law

S-J Elvin	Chairperson
A.P.S. Thurgood	Treasurer
M. Situ	
N. Smikle	

Key Management Personnel

N.D. Riley	Chief Executive Officer

Independent Examiners
RT Accountancy Services
Chartered Certified Accountants
60 Bridge Road
Erith, Kent
DA8 2DQ

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document
The organisation is a charitable company incorporated on the 8th May 1937 and was registered as a charity on the 4th February 1963.

Recruitment and appointment of new trustees
The recruitment of trustees is reviewed on a regular basis and changes were made during the year.

Organisational structure
The Company Directors are also the Charitable Trustees of the organisation and form the OBC Council of Management, which is responsible for organisational strategy. The Council of Management meets on a regular basis. A full time member of staff is employed in the role of Chief Executive with responsibility for the operational management of the organisation. Financial management support is provided by a charity finance bookkeeper. The Chief Executive and the Financial Bookkeeper report directly to the Council of Management. The OBC Youth Club is an open access universal youth provision for young people between the ages of 7yrs to 19+yrs of age. The Chief Executive is responsible for the development of the organisation's curriculum programme of activities and also provides line management to the Sessional Youth Support workers.

Related Parties
The Charity has no Related Parties to report.

None of the trustees receive remuneration or other benefit from their work with the charity.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Related parties

There are no related parties

Risk management

The trustees have conducted a review of the major risks to which the charity is exposed. The trustees believe that maintaining the restricted reserves at a reasonable level in combination with reviewing on a regular basis the controls of the key financial systems will provide sufficient safeguard in the event of adverse conditions. Additional financial controls were established in 2007, the benefits of which have been reflected in the yearly figures. The trustees will examine on a regular basis other operational and business risks which the charity faces and are establishing systems to mitigate the sufficient risks.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objectives of the OBC are for its members to be equipped to be full members in society and giving them the opportunity to utilise the potential to their full and to take on their individual responsibilities as an adult with confidence. We aim to achieve this by providing activities and events which are informative, adventurous, residential, creative, sporting, competitive and recreational. We also provide training for both members and adult workers all of which contribute to the personal and social education of the participants as well as being safe and fun for them.

Public benefit of the charity

Our Objectives and Aims set out our reasons for operating and therefore our contribution to public benefit. The Youth Club is an important part the local community providing a safe, friendly and fun place for its members. It serves the young people of the London Borough of Southwark as well as some young people from the neighbouring boroughs. It provides both indoor and out-door activities for its female and male members as well non-formal educational training courses. The purpose of our structured programme is to give members self belief and confidence to enable them to become responsible adults.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

ACHIEVEMENT AND PERFORMANCE
Charitable activities

The organisation maintained its position as an approved provider for Local Authority Youth Provision being successful in securing Core Funding through the Positive Futures for Young people Fund (PFYPF) up to 31st March 2026 from the London Borough of Southwark. This enabled the organisation to continue its delivery of a weekly universal youth provision for young people 7-19+ yrs, providing a safe place for young people to socialise and access information advice and guidance, personal development support and non-formal educational programmes focussing on raising levels of achievement, developing vocational and life skills and delivering anti-discrimination work and crime prevention workshops.

The organisation was also successful in securing Southwark Council's Neighbourhood's Funding for the provision of Youth Engagement and Participation Activities for young people.

Within the period the OBC worked with 896 individual young people through the delivery of 186 youth club sessions (incorporating outreach activities) over 49 weeks of operation. Footfall attendances totalled 3883. All participants were within the targeted age group of 7yrs -19+yrs.

Partnership programmes with external organisations add value to the work of the organisation. The OBC youth club continued to develop programmes in partnership with organisations and agencies in order to increase the services on offer to young people providing Information Advice & Guidance on personal health & wellbeing.

The OBC is grateful for the support through joint work with;
Active Communities Network: for the provision of weekly Sports Activities within Junior Youth Club Sessions and intensive individual & family support for young people at risk through their Ambition/Vanguard Project.

The organisation has continued to further the professional development of the staff team and provided professional work placement opportunities for students studying towards qualification in Health & Social Care in partnership with Capital City College London.

The OBC Youth Club operated within the ethos of developing indigenous youth leadership and positive role models, improving life chances and employability of young people from within the local area through the provision of volunteering and vocational training opportunities.

All staff and volunteers undertake enhanced DBS disclosures prior to working at the centre. Youth Club staff also undergo safeguarding awareness and introduction to youth work training. Additional training provided included Child Protection, Fire Safety Awareness, Health & Safety in the workplace, and Food Safety for Catering.

The organisation was successful in increasing income through venue hires and lettings adding value to the services provided to the local community. Activities provided by external groups include;

Active Communities Network - Ambition/ Vanguard Youth Mentoring Programme
Alaska Building - Management Company Meeting
Bright Explorers - Day Nursery.
Castellers of London - Catalan Cultural Activity
Cherubim & Seraphim - Community Church
Little Kickers - Football Coaching for children 18months to 7yrs
SHACA - Tenants & Resident Association
Southwark Council (Housing Department) - Community Consultation.
Thrive Tribe Health & Wellbeing - NHS Diabetes Prevention Programme
Zing Kickboxing - Martial Arts training for Children and Adults

FINANCIAL REVIEW
Reserves policy

The results of the year's operations are set out in the attached financial statements.

The Statement of Financial Activities demonstrates an increase in incoming resources attributed to a further distribution of the Purssey Estate and a successful period of marketing which enhanced revenue from venue hires.

Staff salaries decreased slightly during the period as a result of part time staff members leaving the organisation to take up full time employment within the year. Repairs & renewals decreased significantly from the previous year's expenditure attributed for the refurbishment of the main hall floor. Legal & professional costs also show a considerable decrease, as professional services were no longer required.

Activities expenditure increased as a direct result of being in receipt of a Neighbourhoods Fund Grant.

Principal funding sources

The organisation continued to receive a 'core' grant from the London Borough of Southwark through the Positive Futures for Young People Fund (PFYPF) for the delivery of a Universal Youth Provision. The OBC was once again successful in their application for a Southwark Neighbourhoods Fund Grant which provided for 'Youth Engagement & Participation Activities throughout the year. Additional revenue was also raised through the hire of its facility to community groups and organisations.

The remainder of the organisations income was made up of individual donations.

The OBC is extremely grateful for the support and funding it has received form the London Borough of Southwark and also to Southwark Councillors representing constituents of the electoral ward London Bridge & West Bermondsey for the Southwark Neighbourhoods Fund Grant.

FUTURE DEVELOPMENTS

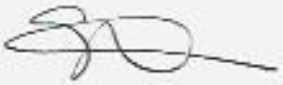
The OBC Board will continue to evaluate the services it provides for young people and to the community in consultation with principle funders and its membership, in order to ensure that activities are relevant to its charitable purpose and appropriate to the needs of the client base.

In addition to the continuance and enhancement of the range of the activities referred to earlier in the report, the organisation will continue to focus on developing its youth offer, increase the membership and reach of the organisation within the wider local community and facilitate for wider community use of the OBC facility.

The organisation will set out to improve overall sustainability by increasing revenue from fundraising and venue hires over the next period.

The board of trustees have agreed to the continuance of a Governance & Strategic Review over the next period.

ON BEHALF OF THE BOARD:



S-J Elvin – Trustee (Chairperson)

Date: 22nd September 2026.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE OXFORD AND BERMONDSEY CLUB

Independent Examiner's Report

Report to the Trustees of THE OXFORD AND BERMONDSEY CLUB

I report to the charity trustees on my examination of the accounts of the charitable company for the year ended **31 December 2025**, which are set out on pages 9 to 16.

Responsibilities and basis of report

This report is made solely to the charitable company's trustees and to the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees for the examination.

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 Charity'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. An examination includes a review of the accounting records kept by the charitable company and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The report is limited to those matters set out in the statement below.

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:  Date: 20 July 2026.

Name: YUNITA RAMGOOLAM, FCCA CPFA
RT Accountancy Services
60 Bridge Road
Erith
Kent DA8 2DQ

THE OXFORD AND BERMONDSEY CLUB

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds £	Designated funds £	2025 Total funds £	2024 Total funds £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income		111,481	80,000	191,481	96,914
Investment income	2	22,492	0	22,492	6,916
Total incoming resources		133,973	80,000	213,973	103,830
RESOURCES EXPENDED					
Other resources expended		154,960	0	154,960	178,196
NET INCOMING/(OUTGOING) RESOURCES		(20,987)	80,000	(59,013)	(74,366)
RECONCILIATION OF FUNDS					
Total funds brought forward		184,706	487,448	672,154	746,520
TOTAL FUNDS CARRIED FORWARD		163,719	567,448	731,167	672,154

All income and expenditure derives from continuing activities.

THE OXFORD AND BERMONDSEY CLUB

BALANCE SHEET
AT 31 DECEMBER 2025

	Note	Unrestricted funds £	Designated funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	6	237,875	-	237,875	241,733
CURRENT ASSETS					
Stocks		0	-	0	0
Debtors	7	2,906	-	2,906	1,794
Cash at bank and in hand		98,158	400,000	498,158	434,207
		101,065	400,000	501,065	436,001
CREDITORS					
Amounts falling due within one year	8	(7,772)	-	(7,772)	(5,580)
NET CURRENT ASSETS		93,293	400,000	493,293	430,421
TOTAL ASSETS LESS CURRENT LIABILITIES		331,138	0	331,168	672,154
NET ASSETS		331,168	400,000	731,168	672,154
FUNDS	9				
Unrestricted funds:					
General fund				58,571	(443)
Designated fund				400,000	400,000
Development Fund				272,597	272,597
				731,168	672,154
TOTAL FUNDS				731,168	672,154

BALANCE SHEET - CONTINUED
AT 31 DECEMBER 2025

The trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of Section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit of its accounts for the period in question in accordance with Section 476 of the Act. The trustees acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with Section 386 of the Act, and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 December 2025 and of its deficit for the period then ended in accordance with the requirements of Sections 394 and 395 of the Act, and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements so far as applicable to the company.
The financial statements have been prepared in accordance with the special provisions relating to companies' subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements were approved by the Board of Trustees on the **22nd September 2026** and were signed on its behalf by:

S-J Elvin: **- Chairperson**

N. Smikle **– Trustee**

THE OXFORD AND BERMONDSEY CLUB

STATEMENT OF CASH FLOW
AS AT 31 DECEMBER 2025

	2025 £	2024 £
Cash Flows from Operating Activities		
Surplus /(deficit) for year	59,013	(74,366)
Depreciation (non-cash)	3,858	3,858
(Increase)/Decrease in Debtors	(1,112)	15,094
Increase/(Decrease) in Creditors	2,192	753
Adjustment for investing or Financing activities Investment income	(22,492)	(6,915)
Net cash from operating activities	41,459	(61,576)
Cash Flows from Investing Activities Investment income	22,492	6,915
Net cash from investing activities	22,492	6,915
Net Increase/(Decrease) in Cash	**63,951**	**(54,661)**
Cash and cash equivalents at beginning of the year	434,207	488,868
Cash and cash equivalents at end of the year	498158	434,207

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES

Accounting convention

The accounts have been prepared on the accruals basis, under the historical cost convention, and in accordance with the Financial Reporting Standard 102, (effective 1st January 2016) and 'FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015 (as amended by the Bulletin issued in February 2016) published by the Charity Commission in England & Wales (CCEW) ,effective January 2016, (The SORP), and in accordance with all applicable law in the charity's jurisdiction of registration, except that the charity has prepared the financial statements in accordance with the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015 (as amended by the Bulletin issued in February 2016) in preference to the previous SORP, the SORP 2005, which has been withdrawn, notwithstanding the fact that the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008 refer explicitly to the SORP 2005. This has been done to accord with current best practice.

Going concern

The charitable activities are entirely dependent on continuing grant aid and voluntary donations as well as trading revenues. As a consequence, the going concern basis is dependent on the future flow of these uncertain funding streams. Accordingly, the Trustees have obtained forecasts and, after reviewing the financial forecasts for future periods to **31 December 2025**, the Trustees are satisfied that, at the time of approving the financial statements, it is appropriate to adopt the going concern basis in preparing the financial statements. Other than these matters, the Trustees are not aware of any material uncertainties about the charity's ability to continue as a going concern.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Revenue grants are credited to the Statement of Financial Activities on the earlier date of when that are received but where they have not been received on the due date, they are included in the Balance Sheet as accrued income.

Grants received for specific purposes are accounted for as Restricted Funds in the Statement of Financial Activities.

Resources expended

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.

Land and buildings	- 1% on cost
Plant and machinery etc	- 25% on reducing balance

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure, which meets the criteria is identified to the fund, together with a fair allocation of management and support costs.

Unrestricted funds are donations and all other income received or generated for the objects of the organisation without further specified purpose and are available for general funds.

Designated funds are unrestricted funds earmarked by the Management Committee for particular purposes.

2. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	22,492	6,265

3. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting):

	2025	2024
	£	£
Depreciation - owned assets	3,858	3,858

4. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' Expenses
There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

5. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	94,644	102,549

6. TANGIBLE FIXED ASSETS

	Land and buildings £	Plant and machinery £	Totals £
COST			
At 1 January 2025	385,758	155,613	541,371
Additions	-	-	-
At 31 December 2025	385,758	155,613	541,371
DEPRECIATION			
At 1 January 2025	144,025	155,613	299,638
Charge for year	3,858	0	3,858
At 31 December 2025	147,883	155,613	303,496
NET BOOK VALUE			
At 31 December 2025	237,875	0	237,875
At 31 December 2024	241,733	0	241,733

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Other debtors	2,906	1,794

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Other creditors	7,772	5,580

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2025

9. MOVEMENT IN FUNDS

	At 1.1.25 £	Net movement in funds £	At 31.12.25 £
Unrestricted funds			
General fund	(443)	58,941	58,571
Designated fund	400,000	0	400,000
Development Fund	272,597	-	272,597
TOTAL FUNDS	672,154	58,941	731,168

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	133,973	155,032	(21,059)
Designated fund	0	0	0
Development Fund	0	0	0
TOTAL FUNDS	133,973	155,032	(21,059)

THE OXFORD AND BERMONDSEY CLUB

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	2025 £	2024 £
INCOMING RESOURCES		
Voluntary income		
Grants	38,658	34,485
Donations	0	0
Subscriptions	0	0
Venue hire	72,345	50,420
Other income (bequest)	80,000	12,008
	191,003	96,912
Investment income		
Deposit account interest	22,970	6,917
Total incoming resources	213,973	103,830
RESOURCES EXPENDED		
Support costs		
Management		
Wages	94,644	102,549
Rates and water	1,112	579
Insurance	5,622	4,848
Light and heat	11,499	12,151
Telephone	1,636	1,893
Postage and stationery	564	615
Sundries	1846	2,053
Premises Costs	5,719	7804
Repairs and renewals	780	11,596
Household and cleaning	13,395	15,568
Activities	443	327
Activities Neighbourhood Fund	8,323	3,957
Accountancy	5,519	4,701
Legal and professional	0	5,696
Entertainment	0	0
Equipment	0	0
Staff Training	0	0
	151,102	174,338
Finance		
Bank charges	0	0
Other (Depreciation)		
Land & Buildings	3,858	3,858
Fixtures and fittings	0	0
Stock written off	0	0
	3,858	3,858
Total resources expended	154,960	178,196

THE OXFORD AND BERMONDSEY CLUB

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	2025 £	2024 £
Net income/(expenditure)	59,013	(74,366)