Registered Charity Number: 504856

Report of the Trustees
and Unaudited Financial Statements

For the Period Ended 31st August 2025

For

Hereford and Worcester Dyslexia Association

Contents of the Financial Statements
For the year ended 31st August 2025

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Report of the Trustees
Charity Information
For the year ended 31st August 2025

Registered Address:

23 Welland Close
Droitwich
Worcestershire
WR9 8TX

Trustees
John Steels (appointed 1st January 2026)
Esther Gray (appointed 26th July 2026)
Mrs K Kear-Wood (President - resigned after 31st August 2025)
Nicola Nash (Treasurer)
Helena Maggs (resigned after 31st August 2025)
Rosalind Morton (appointed 8th April 2025)

Accountants and Independent Examiner
Luke Keegan
Chartered Management Accountant
Greendawn Accounting Limited
1A The Homend
Ledbury
Herefordshire
HR8 1BN

Bankers
Santander UK plc
2 Triton Square
Regent's Place
London
NW1 3AN

Charity Number
504856

Report of the Trustees

For the year ended 31st August 2025

The trustees are pleased to present their report together with the financial statements of the charity for the year ended 31st August 2025 .The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS102) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in the notes and comply with the charity's governing document, the Charities Act 2011 and Reporting by Charities: Statement of Recommended Practice Applicable to charities preparing their accounts in accordance with the Financial Reporting standards applicable in the UK and Republic of Ireland (FRS102) (as applied to small entities by section 1A of the standard) (effective 1 January 2019).

The Board of Trustees are satisfied with the performance of the charity during the period and the position at 31st August 2025 and consider that the charity is in a position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil it's obligations.

Reference and Administration Details

The Hereford and Worcester Dyslexia Association (also known as HWDA), 23 Welland Close, Droitwich, Worcestershire, WR9 8TX, is registered with the Charity Commission (number 504856)

During the period the trustees of the Association were as follows:

Mrs K Kear-Wood
Nicola Nash
Helena Maggs
Roz Morton

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Hereford and Worcester Dyslexia Association is constituted as an Association, and is governed by a constitution dated 24 May 2022.

The Trustees are selected from membership at the Annual General Meeting of the Association.

The day to day running of the Association is overseen by a management committee that includes the trustees listed above and the membership and financial secretary. The membership and financial secretary administers the members of the Association as well as assisting the Treasurer and the accounting function.

Objectives and Activities of the Charity

The object of the Association is to advance the eductaion of persons in the Hereford and Worcester area with Dyslexia. The trustees confirm that in planning the activities for the year, they kept in mind the Charity Commission's guidance on public benefit at their trustee meetings.

The Association runs specialist teaching sessions (workshops) in Bromsgrove, Hereford and Worcester. A Senior Tutor oversees the management of each of these workshops. In addition, it offers its members information all aspects of Dyslexia and advice on assessment and teaching. There are two active parent groups. The HWDA is affiliated to the British Dyslexia Association.

ACHIEVEMENTS AND PERFORMANCE

Following the resignation of several trustees in 2023, Nicola Nash and Katrina Kear-Wood, continued as trustees. Active recruitment for further trustees began and Helena Maggs joined as trustee in September 2024 and Roz Morton in April 2025.

The Association continues to run weekly or twice-weekly, term-time workshops across venues in Bromsgrove, Worcester and actively shares information on Dyslexia with members of the Association through links with the British Dyslexia Association and other organisations promoting Dyslexia and Neurodiversity.

Over the academic year, our focus has been on updating policies, consolidating records and updating elements of staff training. This has been achieved through:

* An updated consent form
* Safeguarding Tracker
* A DBS tracker
* Timesheets for tutors and admin
* Updated Job Description for Senior Tutors
* Tutor funding agreement
* A neurodiversity and dyslexia handout
* PowerPoint presentation for GDPR

RISK REVIEW

A risk review has been carried out during the year and further risk reviews will be completed annually.

ACHIEVEMENTS AND PERFORMANCE (cont)

FINANCIAL REVIEW

The management committee has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets ("the free reserves") held by the charity should be 3 months of the resources expended, which this year equated to £18,445 in general funds. At this level, the management committee feels that it would be able to continue the current activities of the charity in the event of a significant drop in funding. It would obviously be necessary to consider how the funding would be replaced or activities changed.

The total reserves at the 31st August 2025 were £44,868 (2024: £57,792). The balance held as unrestricted reserves at 31st August 2025 were £42,915 (2024: £33,948), of which £41,282 are regarded as free reserves.

Approved by the Trustees, dated and signed on their behalf by 5th October 2026

John Steels

John Steels, Chair and Nicola Nash, Treasurer

Independent Examiners Report to the trustees
on the accounts of the Charity for the year ended 31st August 2025

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st August 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.

Basis of Independent Examiner's report
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity 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 procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view ' and the report is limited to those matters set out in the statements 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 requirements:

1) to keep accounting records in accordance with section 130 of the Charities Act; or
2) to prepare accounts which accord with the accounting records; or
3) to prepare accounts which 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.

have not been met, or

- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Luke Keegan ACMA
Chartered Management Accountant
Greendawn Accounting Limited
1A The Homend
Ledbury
Herefordshire
HR8 1BN



Date: 5th October 2026

For the year ended **31st August 2025**

Statement of financial activities

Recommended categories by activity	Unrestricted funds £	Restricted income funds £	Endowment Funds £	Total funds 2025 £	Total fund 2024 £
Incoming resources (Note 3)					
Income and endowments from:					
Donations and legacies	3,278	484		3,762	5,396
Charitable activities	57,791	-		57,791	45,899
Other trading activities	-	-		-	-
Investments	-	-		-	-
Total	**61,069**	**484**	**-**	**61,553**	**51,296**
Resources expended (Note 4)					
Expenditure on:					
Raising funds	-	-		-	-
Charitable activities	73,779	698		74,477	53,842
Total	**73,779**	**698**	**-**	**74,477**	**53,842**
Net income/(expenditure)	(12,709)	(214)		(12,923)	(2,546)
Transfers between funds	19,786	214	(20,000)	-	-
Net movement in funds	**7,077**	**-**	**(20,000)**	**(12,923)**	**(2,546)**
Reconciliation of funds:					
Total funds brought forward	35,839	1,953	20,000	57,792	60,338
Total funds carried forward	**42,915**	**1,953**	**-**	**44,868**	**57,792**

Balance sheet at 31 August 2025

	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
Fixed assets					
Tangible assets	1,633	-		1,633	838
Current assets					
Debtors	1,651			1,651	119
Investments	30,751	1,953		32,704	32,704
Cash at bank and in hand	9,786	-		9,786	25,220
Total current assets	**42,187**	**1,953**	**-**	**44,140**	**58,043**
Creditors: amounts falling due within one year	(905)	-		(905)	(1,089)
Net current assets/(liabilities)	41,282	1,953	-	43,236	56,954
Total net assets or liabilities	**42,915**	**1,953**	**-**	**44,868**	**56,954**
Funds of the Charity					
Unrestricted funds	42,915			42,915	36,521
Restricted income funds		1,953		1,953	1,271
Endowment Funds			-	-	20,000
Total funds	**42,915**	**1,953**	**-**	**44,868**	**57,792**

The financial statements were approved and authorised for issue by the Trustees on

Signed on behalf of the the board of trustees

Chair John Steels John Steels

Treasurer: Nicola Nash

Dated 5th October 2026

The notes on pages 7 to 13 form part of these financial statements

Notes to the accounts For the year ended 31st August 2025

Note 1 Summary of Significant Accounting Policies

a: Basis of accounting and preparation

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with the accounting policies set out in the notes and comply with the charity's governing document, the Charities Act 2011 and Reporting by Charities: Statement of Recommended Practice Applicable to charities preparing their accounts in accordance with the Financial Reporting standards applicable in the UK and Republic of Ireland (FRS102) (as applied to small entities by section 1A of the standard) (effective 1 January 2019).

These accounts have been prepared on a going concern basis under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The financial statrements are prepared in sterling which is the functional currency of the charity and rounded to the nearest pound (£).

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

b: Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements

Endownment funds provide income for ongoing support to the charity. Restrictions on use of the income from the endowment funds are set out in the notes to the financial statements.

c: Income

Income is included in the Statement of Financial Activities (SoFA) when:

* the charity is entitled to the resources
* it is more likely than not that the trustees will receive the resources and
* the monetary value can be measured with sufficient reliability

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP). The charity will have been notified of the amounts and settlement date in writing.

In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).

Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

Notes to the accounts **(cont)**

Note 1 Accounting Policies (cont)

c: Income (cont)

Income from trading activities includes earned income from fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred

Investment income is earned on cash held on deposit. Interest is accounted for when received, as is any tax recoverable on such income.

d: Expenditure

All expenditure is accounted for on an accruals basis. Expenditure is recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Costs of raising funds comprise those costs directly attributable to fund raising events.

Indirect support costs which include office and administration are allocated on the basis of a proportion of direct costs

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

e: Fixed Assets

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Depreciation is provided on all tangible fixed assets., at rates calculated to write down the cost, less estimated residual value. of each asset on a systematic basis over its expected useful life as follows:

Office equipment 20% straight line

f: Current asset investments

Current asset investments are short term highly liquid investments and are held at fair value. These include cash on deposit and cash equivalents with a maturity of less than one year.

g: Debtors and creditors receivable / payable within one year

Debtors and creditors are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

h: Going Concern basis

The financial statements have been prepared on a going concern basis. The trustees have considered the level of funds held by the chaity and the expected level of income and expenditure for 12 months from the authorising of these financial statements. There are no material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern.

Notes to the accounts **(cont)**

Note 2 **Analysis of income and Endowments**

	Unrestricted funds £	Restricted income funds £	Endownment funds £	Total funds £	Prior year £
Donations and legacies:					
Charitable grants	-			-	4,000
Donations received - general	2,582	484		3,066	579
Membership subscriptions	696	-		696	817
Gift Aid income				-	
	3,278	**484**	**-**	**3,762**	**5,396**
Charitable activities:					
Workshop fees	56,907	-		**56,907**	45,272
Other income	884	-		**884**	628
	57,791	**-**		**57,791**	**45,899**
Income from investments:		-		-	-
Bank interest received	-	-		-	-
Total	**61,069**	**484**	**-**	**61,553**	**51,295**

Note 3 **Expenditure**

3.1 Analysis of Expenditure

	Unrestricted funds £	Restricted income funds £	Endownment funds £	Total funds £	Prior year £
Charitable activities:					
Grants and bursaries payable	-	698		698	-
Workshop costs	66,458	-		66,458	47,103
Support costs	6,421	-		6,421	3,265
Governance costs	900	-		900	900
	73,779	698	-	74,477	51,268

Note 3 **Details of certain items of expenditure**

3.2 Independent Examiner's remuneration

	This year £	Last year £
Independent examiner's fees	900	900

Notes to the accounts **(cont)**

Note 4 **Paid employees**

4.1 Staff Costs

	This year	Last year
	£	£
Gross wages, salaries and benefits in kind	58,884	41,881
Social security costs	-	-
Pension costs (defined contribution scheme)	-	-
Total staff costs	**58,884**	**41,881**

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

	This year	Last year
4.2 Number of Staff	**19**	15

Note 5 Grantmaking

Total value of grants

	Grants to institutions	Grants to indivduals	This year total	Last year
	£	£	£	£
Purposes for which grant made:				
Bursaries for workshop fees		698	698	-

Note 6 Tangible Fixed Assets

	Office Equipment	Prior Year
	£	£
Cost		
At 1st September 2024	10,198	9,321
Additions	1,116	877
At 31st August 2025	**11,314**	**10,198**
Accumulated Depreciation		
At 1st September 2024	9,360	9,321
Charge for Year	321	39
At 31st August 2025	**9,681**	**9,360**
Net book values		
At 31st August 2024	838	-
At 31st August 2025	**1,633**	**838**

Section C **Notes to the accounts** **(cont)**

Note 7 Debtors and Prepayments

	This year £	Last year £
Fees receivable	1,651	119
Prepayments and accrued interest	-	-
Total	**1,651**	**119**

Note 8 Current asset investments

Current asset investments consist of funds held on deposit with the Co-Operative bank

Note 9 Creditors and accruals

	Amounts falling due within		Amounts falling due after	
	This year £	Last year £	This year £	Last year £
Accruals and deferred income	900	900	-	-
Other creditors	5	189	-	-
Total	**905**	**1,089**	**-**	**-**

Section C **Notes to the accounts** **(cont)**

Note 10 **Charity funds**

10.1 Funds held

Fund name	Fund Type	Purpose and restrictions
Bursary Fund	Restricted Income Fund (R) Expendable endowment fund (EE)	Provision of Bursaries (see note 12)
Cadbury Training Fund	Restricted Income Fund (R)	
Adult Support Group Fund	Restricted Income Fund (R)	Provision of adult support
IT Fund	Restricted Income Fund (R)	Provision of IT equipment
Website	Restricted Income Fund (R)	New website

10.2 Details of material funds held and movements during the CURRENT reporting period

Fund names		Fund balances brought forward £	Income £	Expenditure £	Transfers £	Fund balances carried forward £
Bursary Fund	R	-	484	(698)	214	-
Bursary Fund	EE	20,000	-	-	-	20,000
Cadbury Training Fund	R	46	-	-	-	46
Adult Support Group Fund	R	713	-	-	-	713
IT Fund	R	1,194	-	-	-	1,194
Website	R	-	-	-	-	-
General Unrestricted	U	35,839	61,069	(73,779)	19,786	42,915
Total Funds		**57,792**	**61,553**	**(74,477)**	**20,000**	**64,868**

10.3 Details of material funds held and movements during the PREVIOUS reporting period

Fund names		Fund balances brought forward £	Income £	Expenditure £	Transfers £	Fund balances carried forward £
Bursary Fund	R	1,744	147	(2,574)	683	-
Bursary Fund	EE	20,000	-	-	-	20,000
Cadbury Training Fund	R	46	-	-	-	46
Adult Support Group Fund	R	713	-	-	-	713
IT Fund	R	1,194	-	-	-	1,194
Website	R	-	-	-	-	-
General Unrestricted	U	36,641	51,148	(51,268)	(683)	35,839
Total Funds		**60,338**	**51,296**	**(53,842)**	**-**	**57,792**

Note 11 Transactions with trustees and related parties

11.1 Trustee remuneration and benefits

This year none of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity

11.2 Trustees' expenses

This year, £648 of expenses were reimbursed to Trustees, all out of pocket expenses. (2024: £Nil)

11.3 Transaction(s) with related parties

This year there have been no related party transactions in the reporting period (2024: £Nil)

12 Additional Disclosures

Included in the Bursary fund balance brought forward at 31 August 2024 was an unexpended endowment of £20,000 received from the Rowlands Trust in May 1998. The interest from this capital receipt was to be used for the pruposes of the Bursary Fund, with the proviso that if that purpose should cease to be applicable, then the money can be applied for the Associations; general charitable purposes. During the year the Trustees of the Rowlands Trust agreed that that this fund could be transferred to general funds to support bursaries for students who are unable to fund themselves.