COBRIDGE COMMUNITY MULTICULTURAL ASSOCIATION

Charity No. 518391

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 DECEMBER 2025

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COBRIDGE COMMUNITY MULTICULTURAL ASSOCIATION

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity number	518391
Business address	353 Cobridge Road Cobridge Stoke-on-Trent ST1 5JP
Trustees	C Jackson C M McCausland C Savage S Thaw V Patterson (Treasurer) C Barker (Assistant Treasurer) H Salmon (Chair) I Nugent (Assistant Chair) J Falconer (Resigned 30 April 2025) T Smith (Appointed 2 February 2025)
Independent Examiner	B Raza Zilchtax Ltd Unit 5.5, Sutherland Institute Lightwood Road Stoke-on-Trent ST3 4HY
Bankers	National Westminster Bank plc 1 Upper Market Square Hanley Stoke-on-Trent ST1 1NS

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2025

Structure, governance and management

Organisational structure
Cobridge Community Multicultural Association (CCMA) is an unincorporated registered charity governed by its Constitution dated 1 October 1984, as amended and updated on 24 August 2004.

The charity is managed by its Management Committee, whose members also act as trustees. Trustees are elected annually, with honorary officers appointed from among the members of the Management Committee. The committee meets six times during the year to oversee the charity's activities, finances and governance. Certain responsibilities for the day-to-day operation of the centre are delegated to the honorary officers.

Objectives and activities

Charitable objects
The charity's objectives are to advance education and to provide community facilities in the interests of social welfare, recreation and leisure. Its activities are primarily centred on the multicultural community centre, which provides facilities and activities for the community of North Staffordshire.

Achievements and performance

Review of activities and achievements
During the year the centre continued to provide a broad range of activities and services for its members and the wider community. Activities included First Aid short courses, the fortnightly Saturday Soup Club, weekly Keep Fit sessions for older people with Age UK, a weekly Dominoes Team, Salsa Dance Classes, Soca Fitness Boot Camp, quarterly day trips, the monthly Empowering People Discussion Group and a weekly Arts Group for older people.

The charity also continued to organise community and social events, including an Easter Egg Hunt, a Fireworks Display and Meet Santa activities for local children. The centre's rooms were also made available to other organisations for meetings and training and to members of the wider community for weddings, anniversaries and other celebrations.

The centre also provided a Weekly Luncheon Club.

Financial review

For the year ended 31 December 2025, total receipts amounted to £33,110 (2024: £27,744) and total payments were £35,461 (2024: £34,694), resulting in an excess of payments over receipts of £2,351 (2024: £6,950). Total cash funds carried forward at 31 December 2025 were £9,283 (2024: £11,634). The £1,500 lighting project grant was treated as restricted income, with £1,500 of expenditure charged to the restricted fund.

Reserves

The trustees consider it appropriate for the charity to maintain sufficient unrestricted reserves to meet its ongoing operating costs and provide financial resilience against unexpected expenditure or reductions in income. The trustees' current aim is to retain free reserves equivalent to approximately three to six months of running costs, with a minimum target of approximately £6,000.

Approved by the trustees and signed on their behalf:

H. Salmon, Chairperson Signature: _____ Date: _____

COBRIDGE COMMUNITY MULTICULTURAL ASSOCIATION

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2025

	Unrestricted funds £	Restricted funds £	Total funds £	2024 £
Receipts				
Membership fees	170	-	170	194
Room hire and catering	27,458	-	27,458	23,902
Donation, rent and expenses from bar	3,500	-	3,500	3,400
Fund raising / events	437	-	437	43
Grant - Lighting project	-	1,500	1,500	-
Bank interest	45	-	45	55
Bank compensation	-	-	-	150
Total receipts	**31,610**	**1,500**	**33,110**	**27,744**
Payments				
Food and household goods etc	9,811	-	9,811	9,016
Staff costs	-	-	-	90
Electricity, gas and water	8,074	-	8,074	5,691
Insurance	3,978	-	3,978	3,806
Repairs, renewals & equipment	5,054	1,500	6,554	9,945
Bank charges & sumup machine fees	135	-	135	116
Printing, stationery and advertising	2,316	-	2,316	1,156
Licences	678	-	678	542
Telephone charges	843	-	843	1,263
Accountancy / examiner fees	1,138	-	1,138	1,290
Subscriptions	47	-	47	-
Computer costs	734	-	734	648
Cleaning / general supplies	1,153	-	1,153	314
Cheque payments - review	-	-	-	-
Events	-	-	-	817
Total payments	**33,961**	**1,500**	**35,461**	**34,694**
Excess of receipts (payments) in year	**(2,351)**	**-**	**(2,351)**	**(6,950)**
Cash funds last year end	11,634	-	11,634	18,584
Cash funds this year end	**9,283**	**-**	**9,283**	**11,634**

The financial statements were approved by the trustees on _____ and signed on their behalf by

H Salmon (Chairperson) Signature: _____

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2025

	2025 £	2024 £
Cash at bank		
CCMA Current Account	3,602	4,534
CCMA Deposit Account	2,386	3,841
CCMA Fundraising Account	2,123	2,123
Luncheon Club Current account	1,016	1,016
Cash in hand		
Luncheon Club	-	-
CCMA Cash Account	156	120
Total cash at bank and in hand	9,283	11,634
Assets retained for the charity's own use		
Freehold land & buildings	146,127	146,127
Fixtures, fittings and equipment	5,524	5,524
Investment assets		
Shares in Manumit Trading Ltd	3	3
Current assets		
Connected company	7,827	4,388
Current liabilities		
Trade creditors and accruals	900	1,356