

Charity registration number 522619 (England and Wales)

WORDSLEY & DISTRICT COMMUNITY ASSOCIATION
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

WORDSLEY & DISTRICT COMMUNITY ASSOCIATION

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mrs Janet Blakeway
Mr Graham Debney
Mrs Hazel Marshall
Mr Robert Shaw
Mrs Linda Smith

Senior management

Mrs Janet Blakeway
Mr Graham Debney

Chairman and Treasurer
President

Charity number

522619

Independent examiner

BK Plus Limited
Churchfield House
36 Vicar Street
Dudley
West Midlands
England
DY2 8RG

Bankers

National Westminster Bank Plc
141 High Street
Stourbridge
DY8 1BF

WORDSLEY & DISTRICT COMMUNITY ASSOCIATION

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WORDSLEY & DISTRICT COMMUNITY ASSOCIATION

TRUSTEES REPORT

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's deed of trust, the Charities Act 2011 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).

Objectives and activities

The charity's objects and principal activities, which have remained unchanged during the year, are to promote the well-being of the community resident in the beneficial area by associating the local authorities, voluntary organisations and residents in a common effort to:

- further health.
- advance education.
- provide facilities for physical and mental training and recreation and social, moral and intellectual development.
- foster a community spirit for the achievement of these and other charitable objects.
- maintain and manage or to co-operate with any local statutory authority or authorities in the maintenance and management of a community Centre for activities promoted by the association and its constituent bodies in furtherance of the above objects or any of them.

The association continues to fund itself by rental income from the community Centre, by investment income and by other special fund raising events. In addition the association administers funds for community groups.

In planning our activities for the year we kept in mind the Charity Commissions guidance on public benefit at our trustee meetings. The association will continue to support the community through the Centre and its other activities.

Volunteers

Volunteers continue to provide much help and support in the life of the charity. Most volunteers arise from the management committee and are mainly used for fundraising activities.

WORDSLEY & DISTRICT COMMUNITY ASSOCIATION

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Achievements and performance

Significant activities and achievements against objectives

Looking back at previous years reports especially during the time Covid hit, we commenced with 'Our year has seen the best & worst of times' ... Maybe this years 2024-25 report should have started 'we could be heading for difficult times'.

It had been a pleasing 2024 section of this financial year. We worked hard to ensure an increase in our income to offer a little security for the future, negotiated the extension of the NHS Covid jabs contract to carry out Covid boosters plus, increasing our regular bookings. We have welcomed the 'Rock Choir', Kaleidoscope. Counselling, Mini Athletics, & The Story tack, plus 'The Kings Trust' team have taken up residence in our Richardson Hall Cottage. This has allowed us to start building our reserve funds to give us security in 2025 to pay heating bills that could well exceed an unbelievable £20,000. (Plus basically allowing your Treasurer to sleep at night & not have to recommend increasing room charges excessively). Grant applications have continued but since every charity in the UK were applying for the same 'penny' has/is proving to be somewhat a sole destroying task.

It has also proved to be a difficult 12 months in respect of losing some of our most hard working, supportive & loved members. I must especially mention Reg Oldacre - Secretary of our Men's Leisure Group - a man so kind, friendly & supportive & who's friendly greetings on a Friday are intensely missed. Rapidly followed by the loss of our Vice Presidents husband James 'Jim' Skidmore. Such a huge caring & supportive member of our Association. They will be more than greatly missed. 'Salt of the earth characters - both'.

As we turned the corner into 2025, we were advised belatedly that we were losing our waste bin collection service - which we would have to outsource & pay for as from 1st April. The challenge was to find the best supplier at a price we could afford - only achievable by reducing the type of waste we can have collected, with the wonderful support of our groups who are handling their own recycling.

Yet more problems were to follow via our bankers - NatWest. Following the closure of several branches our account held at Merry Hill branch has moved to yet another site all be it still at the Merry Hill centre thank heavens since we find it necessary to actually collect our statements on a regular basis. Our saving grace financially has been the confirmation from the Post Office that they will be continuing their banking services & that we are able & will be able to continue undertaking our day to day 'banking' on our own Wordsley Green.

Thank heavens for our Annual Bazaar & the huge support of our members which raise the funds allowing us to continue as always - with our programme of ongoing renewal and refurbishments of our premises & facilities. It has become apparent as we wait for more information from our local council that we will shortly have to take responsibility for a huge amount of repairs / renewal costs which they have formerly covered. Planning for our next Bazaar to be held on 29th November is already underway & is going to be needed more than ever.

It has been a difficult and some times sad 12 months but as always 'the sun comes out tomorrow'!

We have again retained our equilibrium, and our reputation as the heart of the village, with thanks especially to the groups who have undertaken individual fundraisers and who's example we desperately hope others will follow. Together we are strong.

This is our 85th Birthday Celebration year, which we will celebrate with a vengeance in Autumn, raised a glass to our members past and our members yet to come and face the oncoming challenges.

Once again we have retained our equilibrium AND our reputation as the heart of our village.

Financial review

The charity had an excess of income over expenditure for the year of £13,721 (2024 - £20,971).

WORDSLEY & DISTRICT COMMUNITY ASSOCIATION

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Reserves policy

It is the trustees' intention to maintain sufficient resources in the charity to cover day to day needs and retain a buffer against unexpected shortfalls in income and exceptional expenses which may occur from time to time. Reserves held at 31st March 2025 were as below. Further information on the reasons for holding the funds is contained in note 1 of the accounts.

	£
General Fund	95,717
Designated fund	19,038
Restricted fund - refurb costs	5,000
Restricted funds – Groups	<u>25,816</u>
	<u>145,571</u>

Structure, governance and management

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

The charity is governed by its constitution adopted in February 1940, as amended 23 June 2011, standing orders and a trust document dated 10 March 1975.

The Trustees who served during the year and up to the date of signature of the financial statements were:

Mrs Janet Blakeway

Mr Graham Debney

(Passed away 29 May 2025)

Mrs Hazel Marshall

Mr Robert Shaw

Mrs Linda Smith

Recruitment and appointment of trustees

New trustees are nominated and appointed at the Annual General Meeting, or co-opted to fill a vacancy.

Organisational structure

The association members discuss the performance of the association on a regular basis at council meetings. Proposals are voted upon and the outcome is implemented by the relevant member.

Other matters

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The charity has a risk policy document in place which is reviewed annually.

The Trustees report was approved by the Board of Trustees.


Mrs Janet Blakeway

Trustee

Date: 15th July 2025

WORDSLEY & DISTRICT COMMUNITY ASSOCIATION

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF WORDSLEY & DISTRICT COMMUNITY ASSOCIATION

I report to the Trustees on my examination of the financial statements of Wordsley & District Community Association (the trust) for the year ended 31 March 2025.

Responsibilities and basis of report

As the Trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

I have completed my examination. I confirm that no 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 charity as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.



BK Plus Limited
Churchfield House
36 Vicar Street
Dudley
West Midlands
DY2 8RG
England
Date:

WORDSLEY & DISTRICT COMMUNITY ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	2	463	845	1,308	400	156	556
Charitable activities		52,944	17,680	70,624	64,237	17,992	82,229
Other trading activities	3	1,912	-	1,912	2,029	-	2,029
Investments	4	229	-	229	226	-	226
Total income		55,548	18,525	74,073	66,892	18,148	85,040
Expenditure on:							
Raising funds	5	300	-	300	-	-	-
Charitable activities	6	44,095	16,005	60,100	48,194	15,875	64,069
Total expenditure		44,395	16,005	60,400	48,194	15,875	64,069
Net income		11,153	2,520	13,673	18,698	2,273	20,971
Transfers between funds		-	-	-	(500)	500	-
Net movement in funds		11,153	2,520	13,673	18,198	2,773	20,971
Reconciliation of funds:							
Fund balances at 1 April 2024		103,554	28,296	131,850	85,356	25,523	110,879
Fund balances at 31 March 2025		114,707	30,816	145,523	103,554	28,296	131,850

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

WORDSLEY & DISTRICT COMMUNITY ASSOCIATION

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Current assets					
Debtors	11	3,405		1,622	
Cash at bank and in hand		147,335		135,403	
		<u>150,740</u>		<u>137,025</u>	
Creditors: amounts falling due within one year	12	(5,217)		(5,175)	
Net current assets			<u>145,523</u>		<u>131,850</u>
The funds of the charity					
Restricted income funds	13		30,816		28,296
Unrestricted funds	14		114,707		103,554
			<u>145,523</u>		<u>131,850</u>

The financial statements were approved by the Trustees on


.....
Mrs Janet Blakeway
Trustee

WORDSLEY & DISTRICT COMMUNITY ASSOCIATION

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

1 Accounting policies

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are presented in the Pound Sterling rounded to the nearest pound (£).

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

The financial statements are prepared on a going concern basis as it is generating sufficient income to meet its liabilities.

The charity is a public benefit entity.

1.3 Charitable funds

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

The BB Fund has been designated by the trustees for purchase of equipment and expenditure on refurbishment.

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.

The grants received fund consists of various grants received for specific purposes.

The 200 Club is a fundraising group for purchase of equipment.

Group funds are funds belonging to various clubs and groups that the charity operates.

1.4 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.

Hire charges in respect of future periods are allocated to the period they relate to.

Government grants are recognised in the Statement of Financial Activities when the performance conditions are met and the Association is eligible for the grant.

WORDSLEY & DISTRICT COMMUNITY ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.5 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.

It is the charity's policy to write off expenditure on refurbishment or purchase of equipment in the year in which it is incurred.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks.

1.7 Taxation

The charity is exempt from tax on its charitable activities.

1.8 Debtors and Creditors

Short term debtors and creditors are measured at transaction price, less any impairment.

1.9 Donated goods and facilities

The charity operates from premises owned by Dudley MBC for which only a nominal rent is paid.

Donated goods for resale are recognised when the proceeds are received.

Volunteer time is not recognised in the accounts. Further information on their contribution can be found in the Trustees report.

2 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	463	845	1,308	400	156	556
	<u>463</u>	<u>845</u>	<u>1,308</u>	<u>400</u>	<u>156</u>	<u>556</u>

3 Income from other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Sponsorships and social lotteries	1,912	2,029
	<u>1,912</u>	<u>2,029</u>

WORDSLEY & DISTRICT COMMUNITY ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

4 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	229	226

5 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising and publicity		
Advertising	300	-

WORDSLEY & DISTRICT COMMUNITY ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

6 Expenditure on charitable activities

	Unrestricted fund 2025 £	Restricted fund 2025 £	Total 2025 £	Unrestricted fund 2024 £	Restricted fund 2024 £	Total 2024 £
Direct costs						
Insurance and leases	914	-	914	1,384	-	1,384
Light, heat and water	13,317	-	13,317	16,506	-	16,506
Telephone	2,066	-	2,066	2,116	-	2,116
Printing, postage and stationery	1,679	-	1,679	1,815	-	1,815
Miscellaneous	3,070	-	3,070	2,639	-	2,639
Cleaning and caretaking	5,836	-	5,836	5,377	-	5,377
Maintenance and repairs	4,931	-	4,931	5,135	-	5,135
Clerical assistance	10,173	-	10,173	9,367	-	9,367
Community groups expenditure	981	16,005	16,986	2,465	15,875	18,340
	<u>42,967</u>	<u>16,005</u>	<u>58,972</u>	<u>46,804</u>	<u>15,875</u>	<u>62,679</u>
Support costs						
Accountancy and legal fees	1,128	-	1,128	1,390	-	1,390
	<u>44,095</u>	<u>16,005</u>	<u>60,100</u>	<u>48,194</u>	<u>15,875</u>	<u>64,069</u>
Analysis by fund						
Unrestricted funds	44,095		44,095	48,194		48,194
Restricted funds		16,005	16,005		15,875	15,875
	<u>44,095</u>	<u>16,005</u>	<u>60,100</u>	<u>48,194</u>	<u>15,875</u>	<u>64,069</u>

7 Support costs allocated to activities

	2025 £	2024 £
Community Association	1,128	1,390
	<u>1,128</u>	<u>1,390</u>

Support costs include £1,080 (2024 - £1,080) in respect of the Independent Examiners fee.

8 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

During the year the charity paid £2,675 (2024 - £2,892) to 1 trustee for expenses incurred on behalf of the charity. No other expenses were paid to trustees.

WORDSLEY & DISTRICT COMMUNITY ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

9 Employees

The average monthly number of employees during the year was:

2025 Number	2024 Number
2	3

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The total trustee and key management personnel remuneration and benefits were £nil (2024 £nil).

10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

11 Debtors

Amounts falling due within one year:	2025 £	2024 £
Trade debtors	2,241	-
Prepayments and accrued income	1,164	1,622
	<u>3,405</u>	<u>1,622</u>

12 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	262	5,175
Accruals and deferred income	4,955	-
	<u>5,217</u>	<u>5,175</u>

WORDSLEY & DISTRICT COMMUNITY ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

13 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
Gentle Exercise	2,040	1,681	(1,248)	-	2,473
200 Club	2,244	-	-	-	2,244
Bridge Club	350	2,000	(1,933)	-	417
Monday afternoon indoor bowls	951	2,145	(2,304)	-	792
Get Together	-	1,708	(788)	-	920
Mens Leisure Group	1,825	2,552	(2,548)	-	1,829
Wordsley History Society	7,200	2,300	(1,887)	-	7,613
Wednesday Art	20	1,208	(1,200)	-	28
Nifty Nineties	1,596	125	(710)	-	1,011
Wordsley Smile	3,237	720	-	-	3,957
Wednesday Seniors 50+	2,048	2,646	(1,840)	-	2,854
Badminton 3G	225	1,440	(1,472)	-	193
Carol's Fund	1,560	-	(75)	-	1,485
BB Club	5,000	-	-	-	5,000
	<u>28,296</u>	<u>18,525</u>	<u>(16,005)</u>	<u>-</u>	<u>30,816</u>

Previous year:	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
Gentle Exercise	1,429	2,105	(1,494)	-	2,040
200 Club	2,239	985	(980)	-	2,244
Bridge Club	291	1,870	(1,811)	-	350
Monday afternoon indoor bowls	788	2,199	(2,036)	-	951
Lively Ladies	1,083	-	-	(1,083)	-
Mens Leisure Group	1,578	2,507	(2,260)	-	1,825
Wordsley History Society	6,367	2,040	(1,207)	-	7,200
Wednesday Art	55	1,076	(1,111)	-	20
Nifty Nineties	420	753	(660)	1,083	1,596
Knit and Natter	929	518	(1,447)	-	-
Wordsley Smile	3,081	156	-	-	3,237
Wednesday Seniors 50+	1,148	2,175	(1,275)	-	2,048
Badminton 3G	55	1,764	(1,594)	-	225
Carol's Fund	1,060	-	-	500	1,560
BB Club	5,000	-	-	-	5,000
	<u>25,523</u>	<u>18,148</u>	<u>(15,875)</u>	<u>500</u>	<u>28,296</u>

WORDSLEY & DISTRICT COMMUNITY ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

14 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
BB Club	15,625	4,394	(981)	-	19,038
General funds	87,929	51,154	(43,414)	-	95,669
	<u>103,554</u>	<u>55,548</u>	<u>(44,395)</u>	<u>-</u>	<u>114,707</u>
Previous year:	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
BB Club	10,703	7,345	(2,465)	42	15,625
General funds	74,653	59,547	(45,729)	(542)	87,929
	<u>85,356</u>	<u>66,892</u>	<u>(48,194)</u>	<u>(500)</u>	<u>103,554</u>

15 Operating lease commitments

Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments of £2,135 (2024 - £2,3780).

16 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).