BAGGERIDGE SOCIAL WELFARE CENTRE
(REGISTERED CHARITY NUMBER 522808)

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 JANUARY 2026

BAGGERIDGE SOCIAL WELFARE CENTRE

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FOR THE YEAR ENDED 31 JANUARY 2026

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BAGGERIDGE SOCIAL WELFARE CENTRE

LEGAL AND ADMINISTRATIVE INFORMATION
FOR THE YEAR ENDED 31 JANUARY 2026

TRUSTEES :	L Hemmings (Chair) M Smart (Treasurer) K Smith T James R Hawley
REGISTERED OFFICE:	1 The Straits Gornal Dudley West Midlands DY3 3AA
REGISTERED NUMBER:	522808
INDEPENDENT EXAMINER:	Sarah Whitehouse AFA MIPA SJE Accounting Services Limited Warren Cottage Worcester Road Pattingham West Midlands WV6 7EG
BANKERS	Barclays Bank Plc High Street Dudley West Midlands DY1 1PP

BAGGERIDGE SOCIAL WELFARE CENTRE

TRUSTEES REPORT
FOR THE YEAR ENDED 31 JANUARY 2026

The trustees present their report along with the financial statements of the charity for the year ended 31 January 2026. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts which can be found on page 7 and comply with the charities trust deed, applicable law and the Charities SORP FRS 102.

Constitution and Objectives
The charity is constituted by a scheme dated 2 March 1970 and was registered on the same day under the number 522808.

Its objectives are to provide and maintain a social welfare centre and recreation ground for the benefit of the inhabitants of Sedgley and the surrounding neighbourhoods, particularly (but not exclusively) those who are member of the mining community.

The trustees have referred to the guidance given by the Charity Commission on public benefit when reviewing the charity's aims and objectives and details of the activities that have taken place during the year can be found later in this report

Organisational Structure
The trustees who have served the charity during the year are shown on page 1.

The Charity is responsible for maintaining the premises and its contents and grounds in a suitable state of repair for use by those who live in the surrounding area. It raises income through various charitable activities, the main one being the hiring out of its facilities to the general public, but a substantial amount of its income comes from its connected trading company, Baggeridge Social Club Limited, which pays an annual occupational licence fee to the charity in order to run its business from the charity's premises. In addition to this, the company also transfers any profits it makes to the charity under a Gift Aid agreement so the trustees work closely with the directors to try to ensure the company is profitable, thus ensuring extra income for the charity.

Trustee vacancies are advertised and interested parties are asked to apply in writing. Interviews will be held and suitable candidates are notified to their nominating body being either Trade Union or members. The Trustee Board is made up of equal numbers of each nominating body.

Financial Review
The charity had a net surplus of £4,305 for the year compared to the previous year when net surplus was £14,116. The connected trading company made a transfer of its profits to the charity under gift aid of £16,850.

Review of Activities
Achievements and Performance
Thank you to the steward and all of the staff and also the committee and trustees for their continued support.

Review of Activities Continued

Investment Policy
There is no specific policy in place as such but the trustees have taken the sensible approach and placed the bulk of the charity's liquid assets in interest bearing accounts. This will provide a small amount of income for the charity in the form of interest but means that the funds are readily available should they be required.

Reserves Policy
It is the policy of the trustees to maintain unrestricted funds which are free reserves of the charity, at a level to provide sufficient funds to cover anticipated administration and support costs for a period of 12 months. Any additional reserves are held to provide a capital fund for repairs that will be required for the upkeep of the premises.

Risk Management
The trustees are aware of the operational and financial risks which the charity faces and regularly reviews those risks to mitigate against any impact they may have on the charity. The major risks facing the charity are the continued success of the social club from which it derives its main funding, the support of the individuals and the community in using the facilities and the introduction of the younger generation to provide for the future. The trustees work closely with the directors, committee and members to address these risks.

Statement of Trustees' Responsibilities
Law applicable to charities in England and Wales require the trustees to prepare financial statements for each financial year which give a true and fair view of the charity and of the incoming resources and application of resources of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable accounting standards have been followed subject to any material departures disclosed and explained in the financial statements;

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detention of fraud and other irregularities.

…….
ed - Trustee
02 Oct 2026
Mr L Hemmings

…….
Date

BAGGERIDGE SOCIAL WELFARE CENTRE

INDEPENDENT EXAMINERS' REPORT

I report on the accounts of the Baggeridge Social Welfare Centre (Charity number 522808) for the year ended 31 January 2026 which are set out on pages 5 to 8.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

examine the accounts under section 145 of the 2011 Act;

follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and

state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with 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 statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1 which gives me reasonable cause to believe that, in any material respect, the requirements:

-to keep accounting records in accordance with section 130 of the Charities Act

-to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

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

S Whitehouse

02 Oct 2026

…….

S Whitehouse AFA MIPA
SJE Accounting Services Limited
Warren Cottage
Worcester Road
Pattingham
West Midlands
WV6 7EG

…….

Date

BAGGERIDGE SOCIAL WELFARE CENTRE

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 JANUARY 2026

	Unrestricted Funds		Variation
	2026	2025	Increase/
	£	£	(Decrease)
Incoming Resources			
Donations, hall letting and miscellaneous income	5,795	5,148	647
Subscriptions	599	2,111	-1,512
Occupational licence	35,000	35,000	0
Bingo , raffles ,snooker and football	6,978	8,937	-1,959
Bowls income	3,058	1,597	1,461
Interest received	1,033	1,076	-43
Mast Rental	10,995	10,995	-
Gift Aid transfer from Baggeridge Social Club Limited	16,850	35,009	-18,159
	80,308	99,873	-19,565
Resources Expended			
Entertainment	11,989	7,931	4,058
Licences	1,210	1,282	-72
Rates	2,858	6,525	-3,667
Insurance	7,404	6,665	739
Light and heat	21,047	34,748	-13,701
Repairs and maintenance	18,176	12,985	5,191
Printing, postage , stationery and adverts	-	409	-409
Accountancy	2,050	2,208	-158
Bowls expenses	3,806	3,075	731
Football	622	1,367	-745
Cleaning	1,470	1,357	113
General expenses	-	63	-63
Depreciation	4,902	6,884	-1,982
Bank interest and charges	469	258	211
	76,003	85,757	-9,754
PROFIT/(LOSS)FOR THE YEAR	4,305	14,116	
Funds balance brought forward	154,543	140,427	
Total funds at 31 January 2026	158,848	154,543	

The notes attached form part of these financial statements

BAGGERIDGE SOCIAL WELFARE CENTRE

BALANCE SHEET
AS AT 31 JANUARY 2026

	Notes	2026 £	2026 £	2025 £	2025 £
FIXED ASSETS					
Tangible assets	4		**68,079**		72,981
Fixed asset investments	5		**344**		344
			68,423		73,325
CURRENT ASSETS					
Debtors and prepayments	6	**16,251**		21,539	
Cash at bank and in hand		**81,836**		67,949	
		98,087		89,488	
LESS: CURRENT LIABILITIES					
Amounts falling due within one year	7	**(7,662)**		(8,270)	
NET CURRENT ASSETS/ (LIABILITIES)			**90,425**		81,218
TOTAL NET ASSETS			**158,848**		154,543
Represented by:					
FUNDS					
Unrestricted funds			**158,848**		154,543

Approved by the trustees and signed on their behalf by:

.....

Signed - Trustee

Mr L Hemmings
02 Oct 2026

.....

Date

BAGGERIDGE SOCIAL WELFARE CENTRE

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JANUARY 2026

1. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared under the historical cost convention unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (FRS 102), the Financial Reporting Standard (FRS 102) and the Charities Act 2011.

The trustees consider that there are no material uncertainties about the charities ability to continue as a going concern. The trustees have a reasonable expectation that the charity has adequate reserves to continue in operational existence for the foreseeable future. Accordingly the trustees continue to adopt the going concern basis in the preparation of the accounts.

Reconciliation with previous General Accepted Accounting Practice
In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 a restatement of comparative items was needed. No restatements were required.

Incoming recognition

Income is recognised once the charity has entitlement to income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donations are recognised when they are received.

Expenditure Recognition
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 settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

Grants are recognised when they are approved and the intention has been communicated to the recipient.

Depreciation
Tangible fixed assets are shown at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost of each asset overs its expected useless life at the following annual rates:

Improvements to buildings	-	Straight line over 10 years
Fixtures, fittings and equipment	-	20% reducing balance

2. TAXATION

The charity's activities fall within the exemptions afforded by the provisions of the Income and Corporations Taxes Act 188. Accordingly there is no taxation charge in these accounts.

3. TRUSTEE'S REMUNERATION

No trustees received any remuneration or reimbursement of expenses in the year (2025: Nil)

4. TANGIBLE FIXED ASSETS

	Freehold Land & Building £	Improve-ments to Buildings £	Fixtures , Fittings & Equipment £	Total £
COST				
At 1 February 2025	59,249	99,230	45,681	204,160
Additions	-	-	-	-
At 31 January 2026	**59,249**	**99,230**	**45,681**	**204,160**
DEPRECIATION				
At 1 February 2025	-	86,783	44,396	131,179
Charge for year	-	4,645	257	4,902
At 31 January 2026	**-**	**91,428**	**44,653**	**136,081**
NET BOOK VALUE				
At 31 January 2026	**59,249**	**7,802**	**1,028**	**68,079**
At 31 January 2025	59,249	38,320	8,561	72,981

5. FIXED ASSET UINVESTMENTS

	2026 £	2025 £
Cost or Realisable Value	344	344

6. DEBTORS

	2026 £	2025 £
Prepayments and Other debtors	1,295	1,295
Amount due from Baggeridge Social Club Ltd	14,956	20,244
	16,251	21,539

7. CREDITORS - Amounts falling due within one year

	2026 £	2025 £
Trade Creditor	-	299
VAT	1,089	1,397
Accruals and deferred income	6,574	6,574
	7,663	8,270