

Company number: 00420386

Charity number: 303199

# **Bede House Association**

## **Report and Financial Statements**

### **31 March 2025**



**The Queen's Award  
for Voluntary Service**

*The MBE for volunteer groups*



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## **Bede House Association**

### **Reference and administrative information**

**For the year ended 31 March 2025**

## **REFERENCE AND ADMINISTRATIVE INFORMATION**

<b>Company number</b>	00420386, incorporated in the UK	
<b>Charity number</b>	303199, registered in England and Wales	
<b>Registered office and operational addresses</b>	351 Southwark Park Road, London, SE16 2JW Bede Centre, Abbeyfield Road, London, SE16 2BS	
<b>Council</b>	The members of the Council, who are directors under company law, who served during the year and up to the date of this report were as follows:	
<b>Current Members</b>	J Flechais J Cotton S Dingomal S Eseanobi S Murphy R Ogilvie E Rowland D Stevenson	Chair Vice Chair Treasurer
<b>Retired Members</b>	A Booth C Dick C Knight	Retired 21 November 2024 Retired 21 November 2024 Retired 12 September 2024
<b>Principal staff</b>	Mahua Nandi Carole Brady Ahlam Laabori Pam Whyte	Director and Company Secretary Learning Disabilities Service Manager Domestic Abuse Project Manager Finance Manager
<b>Bankers</b>	Unity Trust Bank, 4 Oozells Sq, Birmingham B1 2HB CCLA, 85 Queen Victoria St, London EC4V 4ET TSB, PO Box 373, Leeds, LS14 9GQ	
<b>Auditor</b>	Sayer Vincent LLP Chartered Accountants and Registered Auditors 110 Golden Lane, London EC1Y 0TG	

## **Bede House Association**

### **Report of the Council**

#### **For the year ended 31 March 2025**

The members of the Council, who are also Trustees and Directors, present their report and financial statements of Bede House Association (“Bede House” and “Bede”) for the year ended 31 March 2025.

### **INTRODUCTION, CHAIR OF BEDE COUNCIL**

The past year has brought the start of significant transformation to our neighbourhood, with long-anticipated redevelopment plans at the Abbeyfield Estate finally moving from debate to action. Amid the start of demolition work on Maydew Tower, Bede has remained a steadfast presence—open, welcoming, and focused on support. We are an important and unique gathering space in the local area, but Bede offers more than just a venue—it offers connection, care, and continuity in times of great change.

With such significant transformation on the horizon, the board has spent the last year investing in Bede’s foundations and capacity to respond to the needs of future generations. We have modernised our charity constitution and created the framework for members of the local community to formally engage and shape Bede’s future activities. As well as working to secure a future for the Bede Centre, we have begun the design and planning to reinvest in Bede House, an important site for our work and the ‘spiritual home’ of the charity.

As ever, this would not be possible without the dedication and generosity of our staff, volunteers and partners, and, most of all, the support and spirit of everyone who joins in to make Bede their community. On behalf of the board, I thank you all for everything you have done this year.

Jerry Flechais

[chair@bedehouse.org](mailto:chair@bedehouse.org)



## **Bede House Association**

### **Report of the Council**

**For the year ended 31 March 2025**

## **OBJECTIVES AND ACTIVITIES**

Bede House Association's charitable objects are "to promote any charitable purpose, in particular for persons in the London Boroughs of Lambeth, Lewisham and Southwark through the advancement of education, the relief of persons with disabilities, educating children and young people through their leisure time activities to develop their physical, mental and spiritual capabilities and by such other means as Council Members shall determine."

We deliver on these objects in the following way.

**Bede in the community:** With deep roots in Bermondsey, Bede provides welcoming, accessible spaces and opportunities centred on the local community's needs.

**Providing high-quality expert services:** We work directly with communities and individuals where they face particular barriers to inclusion, health and wellbeing. Our strengths are in person-centred, holistic support for three key groups:

- People with learning disabilities and autism
- Local young people
- Survivors of domestic abuse and their families.

Bede is supported in these aims by:

**Our staff and volunteers:** Bede's people are responsible for the high quality of the services we provide. We value their expertise and ensure that working at Bede is a happy, healthy experience. We provide paid and voluntary work opportunities that enable strong, diverse local communities to thrive.

**Our funders and supporters:** Bede could not achieve its purpose without the support of our wide range of funders, supporters and partners. We work to ensure that they understand their importance as part of the Bede family. Bede works in partnership with others to benefit the individuals that Bede wants to support into happy, flourishing lives.

**Our infrastructure:** We invest in our buildings, community spaces and digital systems, to make efficient use of the resources we have available and free up our staff and volunteers to spend time at the frontline of our work.

**Good governance and sustainability:** Bede is a responsible contributor to its community. We manage our finances and resources sustainably. Our trustees ensure that Bede is well governed and meets all of its obligations.

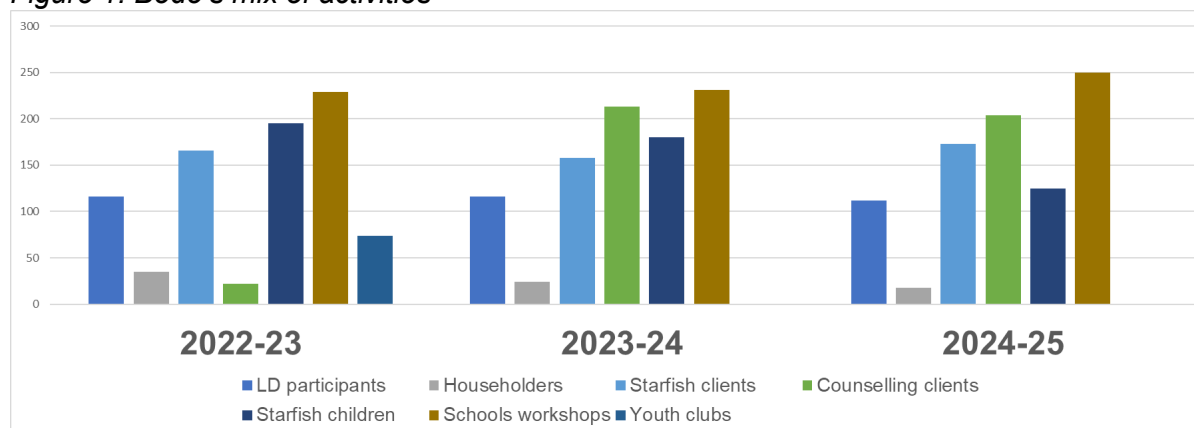
Members of the Council have referred to the Charity Commission's general guidance on public benefit when reviewing Bede's aims and objectives, and in planning its future activities. In particular, Members of the Council consider how planned activities will contribute to Bede's charitable purpose.

## ACHIEVEMENTS AND PERFORMANCE

In 2024-25 Bede worked directly with 864 individuals (910 in 2023-24). This figure does not include all the family, friends and local community members connected with Bede, and we estimate that we reach around 2,000 members of the Southwark community.

We have settled into a 'new normal' after the 2020 lockdown. The world around us continues to shift, with cuts and changes to social care funding, a planned major revision of Southwark's approach to ending violence against women and girls (VAWG), and the impending demolition of redevelopment of our Abbeyfield estate home. Despite the ongoing uncertainty, we remain busy and very much open for business.

*Figure 1: Bede's mix of activities*



### A place for the local community

The Bede Centre is the only communal space for the surrounding estates, and a place where the community can come together. We have spent several years affected by the ongoing debate about redevelopment and regeneration in Southwark. In the 2024-25 year, the debate has begun to shift into action, and towards the end of 2025 the council began the task of demolishing Maydew Tower. Bede holds a lease on the Centre and the community centre will remain open and active while we agree a future building as part of the wider Abbeyfield masterplan. The council and demolition contractors have supported Bede's activities and additional respite sessions, and the demolition has provided us with the opportunity to deepen our connections with other partners, who have been exceptionally welcoming and supportive. We were delighted that PWC chose to support Bede on its One Firm One Day volunteering initiative in May 2024. A whole cohort of PWC volunteers completely redecorated the Bede Centre, painting offices, renewing the hall floor and replacing old lighting with LED throughout the building. Through their efforts, we were able to create more flexible space within the Centre and prepare to host activities away from the worst effects of the demolition work.

Despite considerable uncertainty during the year about the demolition start date, we managed to run a full programme of events including our fairs, fun day and AGM.

We progressed our plans for a full refit of Bede House and engaged Studio T-O as designers and project managers. With their support we are planning a retrofit that is sympathetic to the

## **Bede House Association**

### **Report of the Council**

#### **For the year ended 31 March 2025**

Victorian fabric of the building and which reduces our carbon footprint, whilst increasing the building's accessibility and preserving it for future decades.

Bede manages 2 local green council spaces; an allotment at the edge of Southwark Park, and the Aspiden garden in the local estate. Both are looked after by client groups from Bede's learning disabilities service, and we are very grateful to local businesses and charities to work in partnership making best use of the space. Art in the Park collaborated with clients to produce new seating for the nature garden, allowing more people to enjoy the space. 17 clients from the Centre were part of the regular groups tending the allotment and garden in the year. 5 students joined us at the allotment from Drumbeat College, as part of their transition into work.

### **Enabling Disabled People to be Respected, Valued and Active**

Bede's Learning Disabilities service is one of the largest communities in Southwark for people with learning disabilities. We provide person-centred support tailored to the needs of each individual, in the Bede Centre where people can come together, make and meet friends, and play their own full role in the community. Southwark Council estimates there are around 1,300 people in the borough with moderate or severe LD, which would mean Bede supports around 9% of the total population. For many participants, Bede is the only place outside of home, school or specific activities where they can feel truly accommodated and welcome.

In the year Bede worked with 112 individual people with learning disabilities and autism (116 in 2023-24). 78 had a formal service agreement with Bede in the year (75 in 2023-24). Social care budgets are under severe pressure, in Southwark as elsewhere in the country, and this continues to affect the support available for people with learning disabilities and their families. We increasingly support self-funded clients who have lost access to local authority funding, as well as clients with much more significant support needs. 4 clients are on the formal dementia pathway.

Bede's weekly social club continues to provide a welcome for anyone in the borough with learning disabilities. At the end of March 2025 we had 23 regular attendees registered (25 in 2023-24).

#### *Supporting active lives*

Bede clients follow a personal timetable drawn from a rich mix of activities at the Centre and in the local community. We provide a wide and varied range of options to choose from – in the last week of March 2025 there were 81 different sessions available, providing a total of 338 interactions and making every day different at the Centre. Bede builds partnerships with other local organisations, and fundraises to enhance what could be offered through the local authority social care budget alone.

The Centre remains open as usual whilst the neighbouring Maydew Tower is demolished. The start date for the demolition was progressively postponed through the early part of the year, leaving us uncertain as to the likely impact on the Centre. We did nevertheless manage to run our usual full programme of activities including art, sport and exercise, gardening and baking. The art group formed a collective Wonky Paper, and showcased their installation *A Ridiculous Party* at Southwark Stars in the Tate Modern. We continued our successful partnerships with Stepping Stones, Create and Art in the Park, who worked with us this year on new seating for the Aspiden Garden.



## **Bede House Association**

### **Report of the Council**

#### **For the year ended 31 March 2025**

The Maydew demolition finally began in earnest in November 2024. With the support of Southwark Council, we have organised extra offsite activities with local partners, to give clients some respite from the noise and dust on the estate. We have been particularly excited to work with Southwark Park Galleries and the Global Generation Paper Garden in Surrey Quays, who have hosted several weeks of art and pottery workshops. The Southwark Park Galleries will be showcasing the team's work in May and June 2025.

#### *Supporting people into independence*

Over the years Bede has trained and employs travel buddies with mild learning disabilities. Buddies partner with clients, supporting them to travel independently by public transport and gain confidence. 350 trips were diverted from car journeys in the year (624 in 2023-24). Travel has always been a barrier to wider independence and employment, and this project supports people with learning disabilities to achieve both. We continue to support walking buddies through our project funded by Transport for London, in its final year. Travel buddying provides a safe, supportive transition into work, and one of our original buddies has now become a support worker.

We restarted our travel buddy training programme in the year, with the support of NorthStandard. 5 individuals joined training in the year, and we were delighted that one person is already ready to progress to paid work as a buddy in 2025-26.

Cuts to social care mean that there are increasing numbers of people left without formal support, but who nevertheless lack the confidence and support to enter a training or employment programme. We know that this is a group of people at particular risk of loneliness and isolation, poor wellbeing and ill health. The Bede Café provides a supportive setting for volunteers to train at the heart of a welcoming community. Café volunteers prepare and serve around 40 individuals every day. We are planning to build on these opportunities in 2025-26.

#### *Connecting clients with the wider community*

Bede's Inside Outside initiative celebrated 20 years of operation this year. Inside Outside supports clients with learning disabilities to volunteer with older and isolated householders in our local community, creating positive and lasting connections. The team worked on 526 jobs in the year (296 in 2023-24), carrying out jobs around the Centre, befriending and support local older residents with their gardening, shopping and other tasks. We kept in contact with 38 householders (38 in 2023-24), as well as carrying out communal garden maintenance at George Walter Court.

#### *Supporting families and carers*

29 carers of people with learning disabilities were supported to attend work or education (19 in 2023-24). In addition, 5 carers rely on the Bede service to be able to attend health appointments (5 in 2023-24).

Once inescapable costs of living are taken into account, over half of the 14.2million people living in poverty nationally live in families with a disabled person (Social Metrics Commission). The families of Bede Centre clients are continuing to come under significant and sustained pressure, because of cuts to local social care budgets and planned changes to disability benefits. We continue to do what we can to support families through very challenging times.



## **Bede House Association**

### **Report of the Council**

**For the year ended 31 March 2025**

## **Freedom from Fear and Breaking the Cycle of Violence**

Bede's Starfish domestic abuse service received 173 adult client referrals in the year (158 in 2023-24), and with their 125 children (180 in 2023-24). We have supported 474 survivors with independent advocacy over the last 5 years. Bede takes a trauma-informed approach rooted in understanding a client's Stage of Change, as well as following the standard SafeLives approach to assessing a client's risk of harm. 46% of clients have been in abusive relationships for over 10 years, and our approach is essential in building the trust required to support a survivor's long term safety and major change in their lives.

As in previous years, a significant proportion of clients approach us directly or via referrals from friends and family. This year 28% of cases were self-referred (36% in 2023-24). These individuals are either not known to other agencies, or have had their cases closed, but nevertheless around one-quarter are assessed on opening as high risk of domestic abuse-related harm or homicide. It demonstrates the clear need for a wide range of accessible routes to support for survivors of abuse, that people know they can access at any point they are ready to ask for help. Referral pathways are diverse, reflecting our deep local partnerships. We continue to receive direct referrals from statutory services with 15% of our referrals in the year coming from the police and Southwark social services.

A fifth of the individuals referred to Starfish are assessed as at high risk of serious harm. Abuse does not end with separation from an abusive partner: 34% of clients also reported location stalking, 12% reported tech/online abuse, and 32% continued to be subject to unannounced visits from their abusers after separation. After working with Starfish, 94% of clients were assessed as at low risk and 43% had progressed to the 'preparation' stage of change.

33% of the people we worked with were in complex situations needing support from multiple agencies (25% in 2023-24). 26 children were open to children's social services in the year, either as a Child Protection case, Early Help or Child In Need. 9 cases were assessed at reduced risk with Bede's support.

We continue to find clients are plunged into extreme need through abuse. As in 2023-24, we supported over a quarter of the families referred to us with foodbank vouchers and essentials. We are extremely grateful to partners including Beauty Banks, St Swithun's Church Purley, Sunshine Fruits Montessori Nursery and Bloomberg for providing food, gifts and essentials through the year.

130 counselling cases were referred in 2024-25 (219 in 2023-24). 85 (65%) were suitable to move forward to counselling. Referrals settled down after a high number in the first year of operation. We triaged 74 individuals into the service (55 in 2023-24), with 62% suffering severe PTSD symptoms. We introduced art therapy in the year as part of our therapeutic offer. This has been particularly well received by clients whose first language is not English, or who find it difficult to express their trauma verbally. Art therapy has provided a safe, creative outlet to explore their emotions, facilitating healing and connection in a gentle, non-invasive way. Client feedback continues to be consistently and universally positive.

57 women joined our IDVA-led group programme in the year (29 in 2023-24). These are in-person, wide-ranging courses, based on the Freedom Programme and designed to support participants to move on and heal from the trauma they have experienced. We have continued to run these group sessions in person, to support participants' ability to support and learn from

## **Bede House Association**

### **Report of the Council**

#### **For the year ended 31 March 2025**

each other as much as from the course leaders. Feedback is consistently positive and 100% of participants recommend it to others:

*Life-changingly amazing. Thorough and in-depth studies and conversations about topics that help support mental and physical health, healing, safeguarding, support networks and more.*

We continue to support local young people through our specialist areas of expertise, providing support that Bede amongst local organisations is best placed to provide. 19 young survivors of domestic abuse completed therapy with Bede in 2024-25 (13 in 2023-24). Feedback from parents continues to be overwhelmingly positive.

*I believe my daughter's personality is really starting to show since she started art therapy, she gained a lot of confidence and really enjoyed her time, and learnt to speak up a lot more. I am grateful for the progress she has made and the help she received to get this far.*

*She absolutely loved it and I believe it was a good experience for her to have a safe neutral person to speak to and express her self. She was very sad it ended and would love to have more sessions if possible please*

With the support of St Olave's Foundation Fund, we piloted a summer group programme for young survivors. In the year we also established a new partnership with the Gaia Centre in Lambeth, to provide child therapy as part of the Lambeth commissioned VAWG service.

We continue to work to stop abuse before it starts, working with local schools to provide preventative, awareness-raising workshops and mentoring in schools on healthy relationships. 250 young people attended workshops in 2024-25 (231 in 2023-24).

### **Staff and volunteers**

At 31 March 2025, Bede had 41 employees, 38 regular volunteers including our board of trustees, and engages two specialist therapists on contract. 49 people in total volunteered regularly at Bede at some point during 2024-25. Many more volunteers from the local community and local businesses provided ad hoc support to our events and projects through the year. During 2024-25, volunteers from PWC, Barratt East London, Belmond, British Land and Charles Cameron & Associates effected a full redecoration of the Bede Centre, supported the Bede fairs and fun day and worked alongside clients in the nature garden and allotment.

Half of Bede's staff are resident in Southwark, and over 60% of Bede's staff and regular volunteers live are residents of Southwark, Lambeth and Lewisham. Many of our paid staff start their journey with Bede as student placements or regular volunteers.

Part of our core mission is to support training, volunteering and employment routes for people who experience the biggest barriers to access. We have strong links with local colleges such as Orchard Hill, Drumbeat College and Lewisham, supporting young people through the significant transition they experience from education into independent adult life. We support training and employment for people with learning disabilities as travel buddies supporting clients at the Bede Centre. We have 3 colleagues for whom this has provided a stable route to suitable employment. Changes to disability benefits have made this route increasingly challenging to support. We are very grateful of the support of NorthStandard and other funders

## **Bede House Association**

### **Report of the Council**

#### **For the year ended 31 March 2025**

in the last year. They have supported Bede to revise our approach to better support buddies in these changing circumstances, enabling the 5 trainees to join the training programme. We continue to work within very challenging benefits guidelines, which militate against the supportive, sustainable transition for trainees into stable work that Bede tries to provide.

We continue a long tradition of welcoming student placements, particularly from social work and counselling courses, and we could not achieve as much as we do without their support. Social work students from London Southbank University and the Frontline programme joined the domestic abuse support team in the year, and students from the Institute for Arts in Therapy and Education (IATE) worked with clients across the charity. Student interns joined us in the year from Vanderbilt University, Tennessee, Brunel University and Clare and Corpus Christi Colleges, Cambridge.

## **FINANCIAL REVIEW**

### **Results for the year**

Income of £1,527,610 from continuing operations (excluding the capital appeal for the new Bede Centre) has increased by £49,202 (a 3.3% increase from £1,478,408 in 2023-24). Income less expenditure from continuing operations, excluding the capital appeal for the new Bede Centre resulted in a surplus of £41,912, compared to a surplus of £135,952 in the prior year. Restricted income for the capital appeal for the new Bede Centre was £29,633, which increased our overall income to £1,557,243, generating an overall surplus of £71,545.

### **Income and fundraising performance**

About half of Bede's total operating income is derived from personalised adult social care budgets under the Care Act. These are individually negotiated and agreed for each client. In 2024-25 this was £873,455 (£808,649 in 2023-24). These placements have become increasingly volatile through the year, as the council reviews its social care priorities and clients are increasingly required to contribute towards their support. We expect these pressures to continue for many years.

£29,128 (£36,370 2023-24) was from individual donors and fundraising efforts. The difference in income was primarily due to having no places in the 2024 London Marathon. We are incredibly grateful to all our donors, both old and new.

Bede is otherwise dependent on charitable revenue grants, donations and pro bono support. Income for 2024-25 from these sources was £539,651 (£511,830 in 2023-24). Our thanks go to all our grant funders for their vital support in the 2024-25 financial year, including:

Alan & Babette Sainsbury  
Charitable Fund  
Albion Street Community Charity  
Alchemy Foundation  
Amber River Foundation  
Amicable Society's School  
Andrew Sutton Trust  
Arsenal FC  
Baily Thomas Charitable Fund  
Ballers Academy  
Barnabas Oley Trust

Harapan Trust  
Haus of Cabaret  
Hollywood Bowl  
Hugh Symons Charitable Trust  
Immersive Gamebox  
Jessica Mathers Trust  
John Horseman Trust  
John Keats School  
Jon Archdeacon  
Kennedy's  
London Bridge Hotel

Rix-Thompson-Rothenberg  
Foundation  
Rooftop Film Club  
Rotherhithe Consolidated Charities  
Sam's Barbers  
Shepreth Wildlife Park  
Sir James Roll Charitable Trust  
Southwark Council  
Southwark Playhouse  
St Olave's & St Saviour's Schools  
Foundation

## Bede House Association

### Report of the Council

#### For the year ended 31 March 2025

Barratt Foundation	Mayor's Fund for London	St Swithun's Church
Bernays Charitable Trust	Merriman Charitable Foundation	Sunshine Fruits Nursery
Bloomberg	Millwall FC	Tendril Trust
Bodytonic Clinic	Michael&Anna Wix Charitable Trust	The Arch Climbing Wall
Blu1 London	Michael Tippett College	The Henry Smith Charity
Breakin' Escape Rooms	National Lottery Community Fund	The Murder Express
Brighton Pier	Newcomen Collett Foundation	Time and Talents
Brigit's Bakery	Ninth Wave	Transport for London
British Land	North Southwark Environment Trust	United St Saviour's Charity
Centurian Management - Breathe	NorthStandard	Veale Wasbrough Vizards Charitable Trust
Chesterhill Charitable Trust	Norwegian British Chamber of Commerce	Veritas Charitable Foundation
City Bridge Trust	Observer Charitable Trust	Westminster Abbey Foundation
Clare and Bermondsey Trust	Ogilvie Charities	Wimpy
Clare College	Pat Newman Memorial Trust	Wise Music Foundation
Costa Coffee	PwC UK	Women's Aid
Create	Reeve Charitable Trust	Worshipful Company of Launderers
Docklands Settlement	Refuge	Worshipful Company of Tylers & Bricklayers
Elite Fish Bar	Rest-Harrow Trust	Zampa Fish
Eric F Sparkes Charitable Trust	Reuben Foundation	
Gledswood Charitable Trust		

Trustees are aware that Bede's success relies on charitable donations from trusts and from members of the public. Bede is registered with the Fundraising Regulator which sets expectations and standards. There were no fundraising complaints in the year. Senior staff members and the central team are all engaged in negotiating, renewing and accounting for funds spent against grant agreements, as well as applying to charitable trusts and managing relationships with supporters and donors. Bede also works with external fundraising consultants. Progress on fundraising is scrutinised by members of the Council at every Finance and Premises Committee and Council meeting.

### Expenditure

Overall expenditure rose by just over 10% year on year (1% in the previous year). Staff costs for 2024-25 rose by 12% year on year. They now comprise 73% of total costs. Staff costs rose as the charity sought to ensure that salaries kept up with the drastically increased cost of living. Direct project costs increased by £8k (6.7%) year on year. Bede's overhead costs increased by nearly £12k (6%), because of increased utilities costs and investment in Bede's IT security.

### Funds

Total funds at 31 March 2025 were £1,850,103 (£1,778,558 at 31 March 2024).

Restricted funds, which have been given for a particular purpose and are not available for general use by the charity, totalled £584,150 (£573,387 at 31 March 2024). This entirely comprises a restricted fund for the new Bede Centre capital appeal, which stood at £584,150 on 31 March 2025 (£554,517 on 31 March 2024). A new Bede Centre is still very much a core part of the redevelopment plans for the Abbeyfield estate, and we still expect to incur these costs in due course.

Total cash balances at 31 March 2025 were £1,619,405 (£1,538,279 at 31 March 2024). This includes the restricted capital appeal fund, which is held in cash deposits. Interest on restricted cash balances are added to the restricted fund. This partly offsets the effect of inflation, which risks progressively eroding the funds we are able to invest in the new Bede Centre.

## **Bede House Association**

### **Report of the Council**

#### **For the year ended 31 March 2025**

The charity owns the freehold of Bede House, its original premises on Southwark Park Road, and has a 60-year lease on the Bede Centre in the Abbeyfield estate till 2030. These are the principal assets of the charity and anchor Bede in the local community of Bermondsey and Rotherhithe. Bede Council has designated £275,949 at 31 March 2025 (£246,955 at 31 March 2024) to support the full renovation of Bede House. This is Bede's original home, owned by the charity since 1938. The designated fund has provided confidence to Bede Council to start the design process for a full retrofit of the building, as it is significant need of upgrade and redesign to provide better access for the community. Bede Council expects to finalise the scope of work and budget for the project during 2025-26.

### **Reserves Policy and Reserves Level**

Bede House Association retains free reserves (unrestricted reserves excluding fixed assets), to underwrite the key risks facing the charity. In particular, half of the charity's annual income derives from fundraised income, with a third on average needing to be renewed each year in an uncertain climate. Bede's expenditure is primarily on staff and premises costs, meaning that the charity is committed to year-on-year expenditure without the associated security of income.

To provide some security to Bede's beneficiaries, the trustees' policy is that Bede holds free reserves of not less than three months projected operating expenditure, and that six months' expenditure is appropriate to manage fluctuations in Bede's fundraising income in ordinary circumstances. Trustees designate funds against specific identified risks where possible.

Projected expenditure for 2025-26 is £1,577,261, and free reserves at 31st March 2025 stand at £1,064,580, or £788,631 excluding designated reserves. This represents just under six months' operating expenditure once designated funds towards the Bede House renovation have been set aside.

### **Policy on selection of investments**

Bede House Association holds all its balances in instant access and short-term cash deposit accounts. Deposit accounts are explicitly managed to achieve the objectives of the Trustee Act 2000.

### **Going concern**

Bede House has sufficient assets in place to cover its current plans and has not undertaken any significant future financial commitments. No commitments are made without sufficient resources being in place to cover such expenditure. Bede's trustees monitor any financial commitments arising from development of the new Bede Centre to ensure that the charity is able to meet any payments that will fall due as a result.

## **PRINCIPAL RISKS AND UNCERTAINTIES**

Bede's core work is with children and young people and adults at risk of abuse, and the charity closely manages its safeguarding risks. Bede's senior operational managers are safeguarding leads for the charity. All staff, volunteers and trustees complete regular training and appropriate DBS checks are renewed every three years. Senior managers maintain close links with social services to ensure safeguarding issues are reported and procedures followed.

## **Bede House Association**

### **Report of the Council**

#### **For the year ended 31 March 2025**

Bede Council annually reviews Bede's safeguarding policies, procedures and lessons learned from any incidents. They are informed immediately of any major incidents that have occurred, and how managers have responded. The Bede Service and Quality Committee scrutinises safeguarding incidents and key risks as part of its review of the charity's operations.

Along with many other charities and businesses, Bede continues to grapple ongoing volatility in local and global events. Bede's funding largely relies on grants that are given for a limited period, and on severely squeezed social care budgets. Although costs have stabilised slightly after the inflationary shocks of 2022, they continue to rise and put the charity's budgets under significant pressure. Bede Council monitors the charity's finances and fundraising pipeline closely throughout the year, and the Finance and Premises Committee keeps these items under detailed scrutiny. We plan ahead and seek to generate income from a diverse range of sources, against forward budgets that include appropriate inflationary increases.

Bede's premises are central to the charity's role as a local community organisation. Southwark Council's change of plans for the local estate has created a heightened risk for the charity and leaves us uncertain about the future of the Bede Centre. The local authority has now begun work on demolishing the surrounding buildings and starting discussions with local residents and Bede about the future of the estate. We therefore hope and expect the Centre's future to become clearer in the next year. In the meantime, Bede holds a lease on its current community centre. We are delighted to have secured National Lottery Reaching Communities funding to support our work developing a Community For All in Abbeyfield, supporting a new centre for the whole community with disabled inclusion at its heart. Bede House is also owned outright by the charity. Plans for its renovation are progressing, with the intention of beginning work before the end of 2025-26. We are grateful that Southwark Council has agreed to allocate Community Infrastructure Levy funding towards this project, securing the building for future generations of Southwark residents. Bede's Finance and Premises committee meets quarterly to scrutinise the charity's development plans and ongoing compliance.

More generally, Bede Council has identified the charity's key areas of risk as: finance, funding, staffing, reputation, premises, governance, service quality, information governance, third party suppliers, donors, and safeguarding. Bede Council considers an updated risk register at every meeting, and monitors strategies for mitigating risk as well as any incidents arising and lessons learned.

## **PLANS FOR FUTURE PERIODS**

Although Bede and our partners are recovering from the shock of Covid-19 five years on, we continue to battle with new and ongoing challenges facing the charity sector and the people that we support. Bede Council has agreed priorities for the charity to support our ability to adapt and respond to the changing needs of our users.

On the Abbeyfield estate, we expect Maydew Tower to be fully demolished by summer 2025, and for planning to begin in earnest on a future plan for the estate and community facilities. We are delighted that the National Lottery Reaching Communities Fund has agreed to support Bede for the next five years, to work alongside local residents and clients to develop an accessible, inclusive community for all in the future estate. People with learning disabilities and autism are at the heart of our work at the Centre, and we will be working on designs that support the community through ongoing pressures to social care and disability benefit budgets. With Lottery support we also plan to expand the opportunities available at the Centre



## **Bede House Association**

### **Report of the Council**

#### **For the year ended 31 March 2025**

for people without formal social care support.

At both local and national government levels, decision-makers are making VAWG (violence against women and girls) a priority in their future plans. We recognise that Southwark Council has undertaken a thoroughgoing review of its support to end VAWG in the borough and is in the process of commissioning a transformed, expanded service. We expect the new service to come into operation during 2025-26, and look forward to working as part of the transformed landscape. We will continue to develop and expand our support for domestic abuse survivors and therapeutic support for adults and young survivors. We are heartened to see other key agencies investing in their own anti-VAWG provision. After the lockdown hiatus we are building our community links back up with the local police and other specialist support services.

Plans for a carbon-reducing retrofit of Bede House are well advanced. The renovated building will provide a healing, therapeutic environment for clients and their children to access support and advice and greatly expand our capacity.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Legal status**

Bede House Association was incorporated as a company limited by guarantee on 28 September 1946 and registered as a charity in England and Wales on 30 July 1962.

The accounts of Bede House Association have been prepared in accordance with the provisions of the Companies Act 2006, the Charities SORP in accordance with FRS102, applicable UK accounting standards and the Articles of Association of Bede House.

The Members of Bede House Association voted to adopt a new set of Articles of Association on 7 October 2024. The charitable objects of the Association remain the same.

### **Governance**

Bede House Association is governed by its Council. The 11 members of the Council from 1 April 2024 to the date of this report, are listed in the reference and administrative details at the beginning of this report.

There are currently 4 male and 4 female Council members. Council members have no beneficial interest in the Association. They all work on a voluntary basis. Under the Articles of Association adopted on 7 October 2024, Council members comprise the membership of Bede House Association and vice versa. The Articles establish a new class of associate membership, to formalise Bede's relationship with wider members of its community.

Caroline Knight, Alison Booth and Charlotte Dick all retired from Council in the 2024-25 year, after very many years of dedicated service particularly in the case of Caroline Knight. Their advice and experience has been vital in bringing the charity through the last few years. We are immensely grateful of their support.

Members of the Council take account of the Charity Code of Governance and review performance against the Code. The Council met 4 times in 2024-25 (2023-24: 6 times). The Service and Quality Committee, and Finance and Premises Committee, report to the Council.



## **Bede House Association**

### **Report of the Council**

#### **For the year ended 31 March 2025**

Each committee also met 4 times during 2024-25, providing detailed scrutiny and assurance of Bede's work. Ad hoc committees are constituted for specific tasks. In 2024-25 an ad hoc committee met twice to inform and scrutinise Bede's revised Articles of Association.

### **Management**

The Council is responsible for the strategic direction of the charity, including approval of the annual plan and budget. The Council monitors progress and any associated risks, and makes decisions about the appointment of Council members and senior staff.

The Council delegates responsibility for the day-to-day operation of Bede to the Director, Mahua Nandi, and the Bede Senior Management Team.

### **Pay and Remuneration of Employees**

Bede's strength derives from its dedicated, skilled staff team. We seek to achieve a fair balance between good rates of pay, security of employment, and the need to utilise our charitable funds responsibly. Salaries are benchmarked against national NJC pay scales, London Living Wage, and an assessment of the market rates for each particular post. The Council reviews salaries each year, and when vacancies occur that present a special case for review. It has regard to the ratio of the Director's remuneration against the lowest salary of the organisation, and in 2024-25 the Director's hourly rate was less than 2.6 times that of the lowest-paid staff. We offer permanent or fixed-term contracts and occasionally engage employees on variable-hour contracts. Although Bede is not a member of the Living Wage Foundation, all staff are paid at, or above, the London Living Wage (LLW).

### **Recruitment, Induction and Training of Members of the Council**

Recruitment of new members of the Council takes place when required, and with regard to maintaining a balance of skills and experience. Trustee vacancies are advertised publicly and candidates are interviewed by a panel of existing Council members.

New members of the Council undergo an induction led by the Bede Chair of Council and Director, building on Charity Commission guidance CC3: The Essential Trustee, guidance from Community Southwark (the local Council for Voluntary Service), NCVO and other bodies. The Council's performance is reviewed regularly and in 2021 the Council undertook a refreshed review of its effectiveness against the 2020 Charity Code of Governance.

Members of the Council hold office for a three-year term and may be appointed for up to three consecutive three-year terms, at which point they must step down for a period of at least one year. No member of the Council is individually entitled to appoint new members of the Council.

### **Connections to wider networks**

Under the Articles of Association adopted in October 2024, Bede established an associate membership to formalise its ties to wider networks in the community. The Bede President leads the associates. Bede holds an annual review of the year each November to report back to the associate membership on its activities and plans for the future. The founding associates are retired members of Bede Council, who have continued to support and advise the charity in its mission after their terms of office. Bede also connects with the community through

## **Bede House Association**

### **Report of the Council**

#### **For the year ended 31 March 2025**

*Friends of Bede*, which engages wide community support for Bede's activities and stimulates voluntary and community activity in the neighbourhood amongst individuals and local businesses.

Bede is based in the Ancient Parish of Rotherhithe, and we are proud of our links to the area. Clare College, Cambridge is the patron of the parish church of St Mary's Rotherhithe, and has provided long-standing and valued support to Bede over many decades. Clare College students regularly volunteer and work with us. We were delighted too that the Clare College choir conducted an Advent service in 2024, at St Mary's in aid of Bede. Bede also has long-standing connections with supporters in the Norwegian community, who have a strong presence in the area. We appreciate the ongoing support of the Norwegian British Chamber of Commerce over many years.

Very locally, the Bede Centre was purpose-built as an integral part of the Abbeyfield estate, next to Southwark Park, nearly 60 years ago. It has been in continuous operation since that time on behalf of the local community. As the local authority slowly progresses in its plans to demolish and redevelop the estate, Bede representatives are joining with the Abbeyfield residents' steering group to discuss their plans and ensure that they support a thriving and inclusive future community.

Bede is just one organisation in the wider Southwark support system for the local community. We are members of Community Southwark, Locality, NCVO, Charity Finance Group and Women's Aid. We work in partnerships and informal relationships across all aspects of our work. Many of these working relationships have been forged over several decades, and contribute to a hugely varied and flourishing programme for clients to work at the heart of local community activity. Bede supports clients to work at Surrey Docks Farm, and we jointly host our annual Harvest Day at the Bede allotment in Southwark Park. With Ballers Academy and Docklands Settlement, clients join football and multi-sports sessions twice a week, and participate in the disability football league. With Tideway Sailability, clients have an opportunity to sail regularly throughout the summer on the local Greenland Dock. Time&Talents is our sister settlement in Rotherhithe, and works closely with Bede particularly on referrals for our Inside Outside volunteer and befriending sessions. We continued our annual programme with Create, working with a local Southwark school on joint artistic projects. Clients hugely enjoyed this year's project in March 2025, with John Keats Primary School. The impending demolition of Maydew Tower spurred us to deepen our links with local partners such as the Paper Garden and Southwark Park Galleries.

The Bede Starfish Domestic Abuse Project is an integral part of local provision in the fight against VAWG (violence against women and girls). We are in our second year providing specialist counselling and child therapy for the local authority domestic abuse, run by Refuge since February 2023. Starfish has operated as an independently funded advocacy service for over a decade and is known in Southwark as an advocacy provider in its own right. Bede advocates attend the MARAC (Multi-Agency Risk Assessment Conferences) steering group, Southwark Safeguarding Children's Partnership, and PAC panel until its closure in March 2025. Except during lockdown, a Starfish advocate has based themselves at the Metropolitan Police Community Safety Unit in Brixton every week since 2016. Bede also works closely with other agencies in Southwark to ensure joined-up support for our clients and beneficiaries. We provide domestic abuse training to the Southwark Early Help team, Frontline social workers and local police. As well as working actively with statutory and voluntary sector partners in the borough, Bede has a long relationship with the Southwark Children and Family Hubs, co-

## **Bede House Association**

### **Report of the Council**

#### **For the year ended 31 March 2025**

locating group support sessions and therapy in 1st Place and Pilgrims Way centres. We identify this as a key partnership, as pregnancy and maternity is a high-risk period in abusive relationships.

Bede is grateful for strong relationships with the local Business Improvement Districts (BIDs). We are very grateful to Team London Bridge for their ongoing support in linking Bede with corporate partners, who provide resources, regular volunteering and support directly to our clients. Through connections developed with their support over the years, we have received exceptional support in 2024-25 from PWC, Barratt East London, NorthStandard, Bloomberg and many others.

### **Auditors**

Following a routine, periodic re-tendering for audit services, Sayer Vincent were appointed by Bede Council in February 2014.

### **Statement of responsibilities of the Council of Bede House Association**

Company law requires the Council to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the members of the Council 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 UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Council are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. In so far as each of the Council members are aware:

- There is no relevant audit information of which the charitable company's auditors are unaware; and
- The Council members have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

The Council are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation

## **Bede House Association**

### **Report of the Council**

#### **For the year ended 31 March 2025**

in other jurisdictions.

Sayer Vincent LLP were re-appointed as the charitable company's auditors during the year and have expressed their willingness to continue in that capacity.

The report of the Council has been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

On behalf of Bede Council

.....  
J FLECHAIS

Chair  
26 June 2025

.....  
S P DINGOMAL

Treasurer  
26 June 2025

## **Independent auditor's report**

### **To the members of Bede House Association**

#### **Opinion**

We have audited the financial statements of Bede House Association (the 'charitable company') for the year ended 31 March 2025 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- Give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure for the year then ended
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- Have been prepared in accordance with the requirements of the Companies Act 2006

#### **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### **Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on Bede House Association's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

#### **Other Information**

The other information comprises the information included in the trustees' annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other

## **Independent auditor's report**

### **To the members of Bede House Association**

information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

### **Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- The information given in the trustees' annual report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The trustees' annual report has been prepared in accordance with applicable legal requirements.

### **Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- The financial statements are not in agreement with the accounting records and returns; or
- Certain disclosures of trustees' remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit; or
- The directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' annual report and from the requirement to prepare a strategic report.

### **Responsibilities of trustees**

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either

## **Independent auditor's report**

### **To the members of Bede House Association**

intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

### **Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud are set out below.

### **Capability of the audit in detecting irregularities**

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
- Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
- Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
- The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the



## **Independent auditor's report**

### **To the members of Bede House Association**

judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

### **Use of our report**

This report is made solely to the charitable company's members as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Farrah Kitabi (Senior statutory auditor)

Date: 10 July 2025

for and on behalf of Sayer Vincent LLP, Statutory Auditor  
110 Golden Lane, LONDON, EC1Y 0TG

# Bede House Association

## Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2025

	Note	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
<b>Income from:</b>							
Donations and legacies	2	196,512	7,400	<b>203,912</b>	211,333	3,769	215,102
Charitable activities							
Domestic Abuse Project	3a	-	286,168	<b>286,168</b>	-	258,979	258,979
Learning Disabilities Project	3b	873,455	101,071	<b>974,526</b>	808,649	151,180	959,829
Other income	4	13,877	-	<b>13,877</b>	9,722	-	9,722
Investments		49,127	-	<b>49,127</b>	34,776	-	34,776
<b>Income from Operations</b>		<b>1,132,971</b>	<b>394,639</b>	<b>1,527,610</b>	<b>1,064,480</b>	<b>413,928</b>	<b>1,478,408</b>
Capital Appeal for the Bede Centre	5	-	29,633	<b>29,633</b>	-	23,994	23,994
<b>Total income</b>		<b>1,132,971</b>	<b>424,272</b>	<b>1,557,243</b>	<b>1,064,480</b>	<b>437,922</b>	<b>1,502,402</b>
<b>Expenditure on:</b>							
Raising funds		25,526	-	<b>25,526</b>	30,070	-	30,070
Charitable activities							
Domestic Abuse Project		20,018	305,038	<b>325,056</b>	17,819	259,979	277,798
Learning Disabilities Project		1,026,645	108,471	<b>1,135,116</b>	880,639	153,949	1,034,588
<b>Total expenditure</b>	6	<b>1,072,189</b>	<b>413,509</b>	<b>1,485,698</b>	<b>928,528</b>	<b>413,928</b>	<b>1,342,456</b>
<b>Net income for the year</b>		<b>60,782</b>	<b>10,763</b>	<b>71,545</b>	<b>135,952</b>	<b>23,994</b>	<b>159,946</b>
Transfers between funds		-	-	-	-	-	-
<b>Net movement in funds</b>		<b>60,782</b>	<b>10,763</b>	<b>71,545</b>	<b>135,952</b>	<b>23,994</b>	<b>159,946</b>
Total funds brought forward		1,205,171	573,387	<b>1,778,558</b>	1,069,219	549,393	1,618,612
<b>Total funds carried forward</b>		<b>1,265,953</b>	<b>584,150</b>	<b>1,850,103</b>	<b>1,205,171</b>	<b>573,387</b>	<b>1,778,558</b>

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 17 to the financial statements.

# Bede House Association

## Balance sheet

Company no. 00420386

As at 31 March 2025

	Note	£	2025 £	£	2024 £
<b>Fixed assets:</b>					
Tangible assets	12		<b>201,373</b>		196,310
			<b>201,373</b>		196,310
<b>Current assets:</b>					
Debtors	13	<b>128,095</b>		135,815	
Cash at bank and in hand		<b>1,619,405</b>		1,538,279	
		<b>1,747,500</b>		1,674,094	
<b>Liabilities:</b>					
Creditors: amounts falling due within one year	14	<b>98,770</b>		91,846	
<b>Net current assets</b>			<b>1,648,730</b>		1,582,248
<b>Total net assets</b>	16		<b>1,850,103</b>		1,778,558
<b>The funds of the charity:</b>					
Restricted income funds	17		<b>584,150</b>		573,387
Unrestricted income funds:					
Designated funds - maintaining Bede's premises		<b>275,949</b>		246,955	
Designated funds - fixed asset reserve		<b>201,373</b>		40,410	
Revaluation reserve		-		155,900	
General funds		<b>788,631</b>		761,906	
Total unrestricted funds			<b>1,265,953</b>		1,205,171
<b>Total charity funds</b>			<b>1,850,103</b>		1,778,558

Approved by the trustees on 26 June 2025 and signed on their behalf by

J FLECHAIS  
Chair

S DINGOMAL  
Treasurer

# Bede House Association

## Statement of cash flows

For the year ended 31 March 2025

	2025 £	£	2024 £	£
<b>Cash flows from operating activities</b>				
<b>Net income/(expenditure) for the reporting period</b>		<b>71,545</b>		<b>159,946</b>
Depreciation charges	<b>13,641</b>		21,558	
Bank interest	<b>(49,127)</b>		(34,776)	
Loss on disposal of fixed assets	-		695	
Decrease/(increase) in debtors	<b>7,720</b>		29,007	
Increase/(decrease) in creditors	<b>6,924</b>		(7,423)	
<b>Net cash provided by/(used in) operating activities</b>		<b>50,703</b>		<b>169,007</b>
<b>Cash flows from investing activities:</b>				
Bank interest	<b>49,127</b>		34,776	
Purchase of fixed assets	<b>(18,704)</b>		(23,462)	
<b>Net cash provided by/(used in) investing activities</b>		<b>30,423</b>		<b>11,314</b>
<b>Change in cash and cash equivalents in the year</b>		<b>81,126</b>		<b>180,321</b>
Cash and cash equivalents at the beginning of the year		<b>1,538,279</b>		<b>1,357,958</b>
<b>Cash and cash equivalents at the end of the year</b>		<b>1,619,405</b>		<b>1,538,279</b>

Notes to the financial statements

For the year ended 31 March 2025

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**1 Accounting policies**

**a) Basis of preparation**

The financial statements have been prepared in accordance with 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) - (Charities SORP FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

**b) Public benefit entity**

The charitable company meets the definition of a public benefit entity under FRS 102.

**c) Going concern**

The trustees considered the most conservative version of the budget up to 12 months of signing, only taking into account secured income. Considering the levels of cash held and reserves being in line with policy, there are no material uncertainties about the charitable company's ability to continue as a going concern.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

**d) Income**

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

**e) Donations of gifts, services and facilities**

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

**f) Interest receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

**g) Fund accounting**

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

**1 Accounting policies (continued)**

**h) Expenditure and irrecoverable VAT**

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- ☐ Cost of raising funds relate to the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose.
- ☐ Expenditure on charitable activities includes the costs of delivering services undertaken to further the purposes of the charity and their associated support costs.
- ☐ Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

**i) Allocation of support costs**

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, support costs, which are the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, are apportioned based on direct costs, of the amount attributable to each activity.

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

Governance costs are reallocated to each activity based on direct costs, of the amount attributable to each activity.

**j) Operating leases**

Rental charges are charged on a straight line basis over the term of the lease.

**k) Tangible fixed assets**

Items of equipment are capitalised where the purchase price exceeds £1000. Depreciation costs are apportioned along with other support costs to each activity based on direct costs, of the amount attributable to each activity. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

- |   |                             |
|---|-----------------------------|
| <input type="checkbox"/> Freehold land          | Not depreciated             |
| <input type="checkbox"/> Freehold building      | Straight-line over 50 years |
| <input type="checkbox"/> Information technology | Straight-line over 4 years  |
| <input type="checkbox"/> All other assets       | Straight-line over 4 years  |

**l) Debtors**

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

**m) Cash at bank and in hand**

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**n) Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies (continued)

o) Pensions

The charitable company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund. The pension cost charge represents contributions payable under the scheme by the charitable company to the fund. The charitable company has no liability under the scheme other than for the payment of those contributions.

2 Income from donations and legacies

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Gifts	117,344	7,400	<b>124,744</b>	87,430	3,769	91,199
Alan & Babette Sainsbury Charitable Fund	10,833	-	<b>10,833</b>	12,500	-	12,500
Amber River Foundation	13,858	-	<b>13,858</b>	6,869	-	6,869
Bert Aase Kevin and Jane Trust	-	-	-	50,000	-	50,000
City Bridge Trust	-	-	-	3,120	-	3,120
Clare & Bermondsey Trust	10,000	-	<b>10,000</b>	-	-	-
Core Grant LBS	19,824	-	<b>19,824</b>	19,080	-	19,080
London Marathon	-	-	-	6,283	-	6,283
User Contributions	19,653	-	<b>19,653</b>	19,051	-	19,051
Westminster Abbey Foundation	5,000	-	<b>5,000</b>	7,000	-	7,000
	<b>196,512</b>	<b>7,400</b>	<b>203,912</b>	<b>211,333</b>	<b>3,769</b>	<b>215,102</b>

3 Income from charitable activities

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Children in Need	-	-	-	-	20,667	20,667
City Bridge Trust	-	54,000	<b>54,000</b>	-	53,000	53,000
Henry Smith	-	60,000	<b>60,000</b>	-	60,000	60,000
National Lottery	-	21,146	<b>21,146</b>	-	21,956	21,956
Refuge	-	106,280	<b>106,280</b>	-	80,000	80,000
Safe Healthy and Equal Relationships	-	11,742	<b>11,742</b>	-	11,742	11,742
Other funding	-	18,000	<b>18,000</b>	-	2,864	2,864
Women's Aid	-	15,000	<b>15,000</b>	-	8,750	8,750
a) Sub-total for Domestic Abuse Project	-	286,168	<b>286,168</b>	-	258,979	258,979
Supply of services	873,455	-	<b>873,455</b>	808,649	-	808,649
National Lottery	-	73,844	<b>73,844</b>	-	81,771	81,771
Southwark Charities	-	-	-	-	1,875	1,875
Southwark Council - Short Breaks Innovation Fund	-	9,501	<b>9,501</b>	-	58,010	58,010
Other funding	-	17,726	<b>17,726</b>	-	9,524	9,524
b) Sub-total for Learning Disabilities Project	873,455	101,071	<b>974,526</b>	808,649	151,180	959,829
<b>Total income from charitable activities</b>	<b>873,455</b>	<b>387,239</b>	<b>1,260,694</b>	<b>808,649</b>	<b>410,159</b>	<b>1,218,808</b>



**Bede House Association**

**Notes to the financial statements**

**For the year ended 31 March 2025**

**4 Other income**

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Rent of premises	872	-	872	3,121	-	3,121
Other Income	13,005	-	13,005	6,601	-	6,601
	13,877	-	13,877	9,722	-	9,722

**5 Capital appeal for the Bede Centre**

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Interest on Capital appeal funds	-	29,633	29,633	-	23,994	23,994
	-	29,633	29,633	-	23,994	23,994

**Bede House Association**

**Notes to the financial statements**

**For the year ended 31 March 2025**

**6a Analysis of expenditure (current year)**

	Charitable activities						
	Cost of raising funds £	Domestic Abuse Project £	Learning Disabilities Project £	Governance costs £	Support costs £	<b>2025 Total £</b>	2024 Total £
Staff costs (Note 8)	13,910	194,769	738,261	13,910	129,686	<b>1,090,536</b>	971,893
Other staff costs inc holiday pay accrual	-	26,696	6,749	-	7,094	<b>40,539</b>	31,023
Project costs	-	21,128	107,513	-	-	<b>128,641</b>	120,547
Premises costs	-	-	-	-	33,648	<b>33,648</b>	26,948
Minibus costs	-	-	-	-	7,507	<b>7,507</b>	4,334
Insurance	-	-	-	-	17,319	<b>17,319</b>	16,482
Postage & stationery	-	24	707	-	971	<b>1,702</b>	1,706
IT & communications	-	-	594	-	53,389	<b>53,983</b>	43,395
Repairs & maintenance	-	-	531	-	57,623	<b>58,154</b>	64,497
Sundry	-	-	142	-	584	<b>726</b>	1,652
Bank charges	-	-	-	-	1,066	<b>1,066</b>	1,055
Fundraising & publicity	5,305	-	-	-	-	<b>5,305</b>	8,820
Other professional fees	-	2,080	-	-	17,840	<b>19,920</b>	15,721
Audit & accountancy	-	-	-	10,800	-	<b>10,800</b>	9,600
AGM & trustee expenses	-	-	-	2,211	-	<b>2,211</b>	3,225
Depreciation	-	-	-	-	13,641	<b>13,641</b>	21,558
	<b>19,215</b>	<b>244,697</b>	<b>854,497</b>	<b>26,921</b>	<b>340,368</b>	<b>1,485,698</b>	<b>1,342,456</b>
Support costs	5,848	74,469	260,051	-	(340,368)	-	-
Governance costs	463	5,890	20,568	(26,921)	-	-	-
<b>Total expenditure 2025</b>	<b>25,526</b>	<b>325,056</b>	<b>1,135,116</b>	<b>-</b>	<b>-</b>	<b>1,485,698</b>	
<b>Total expenditure 2024</b>	<b>30,070</b>	<b>277,798</b>	<b>1,034,588</b>	<b>-</b>	<b>-</b>		<b>1,342,456</b>

**Bede House Association**

**Notes to the financial statements**

**For the year ended 31 March 2025**

**6b Analysis of expenditure (previous year)**

	Charitable activities					
	Cost of raising funds £	Domestic Abuse Project £	Learning Disabilities Project £	Governance costs £	Support costs £	2024 Total £
Staff costs (Note 8)	13,553	170,343	651,634	13,553	122,810	971,893
Other staff costs inc holiday pay accrual	-	19,619	8,929	-	2,475	31,023
Project costs	-	14,603	105,944	-	-	120,547
Premises costs	-	-	-	-	26,948	26,948
Minibus costs	-	-	-	-	4,334	4,334
Insurance	-	-	-	-	16,482	16,482
Postage & stationery	-	-	623	-	1,083	1,706
IT & communications	-	-	315	-	43,080	43,395
Repairs & maintenance	-	-	2,074	-	62,423	64,497
Sundry	-	7	253	-	1,392	1,652
Bank charges	-	-	-	-	1,055	1,055
Fundraising & publicity	8,820	-	-	-	-	8,820
Other professional fees	-	2,120	-	-	13,601	15,721
Audit & accountancy	-	-	-	9,600	-	9,600
AGM & trustee expenses	-	-	-	3,225	-	3,225
Depreciation	-	-	-	-	21,558	21,558
	22,373	206,692	769,772	26,378	317,241	1,342,456
Support costs	7,106	65,648	244,488	-	(317,241)	-
Governance costs	591	5,458	20,329	(26,378)	-	-
<b>Total expenditure 2024</b>	<b>30,070</b>	<b>277,798</b>	<b>1,034,588</b>	<b>-</b>	<b>-</b>	<b>1,342,456</b>

Notes to the financial statements

For the year ended 31 March 2025

**7 Net income for the year**

This is stated after charging/(crediting):

	2025 £	2024 £
Depreciation	13,641	21,558
Operating lease rentals:		
Property	262	262
Other	7,308	6,797
Loss on disposal of fixed assets	-	695
Auditor's remuneration (excluding VAT):		
Audit	9,000	8,000
	<b>9,000</b>	<b>8,000</b>

**8 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel**

Staff costs were as follows:

	2025 £	2024 £
Salaries and wages	969,273	866,964
Social security costs	85,183	75,348
Termination payments	4,027	-
Employer's contribution to defined contribution pension schemes	32,053	29,581
	<b>1,090,536</b>	<b>971,893</b>

One employee earned £60,000-£69,999 in the year (2024: nil). No other employees earned more than £60,000 during the year (2024: nil).

The total employee benefits including pension contributions and employers National Insurance of the key management personnel were £231,388 (2024: £222,919).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2024: £nil). No charity trustee received payment for professional or other services supplied to the charity (2024: £nil).

Trustees expenses totalled £nil (2024: £nil). Trustee indemnity insurance was £767 (2024: £725).

**9 Staff numbers**

The average number of employees (head count based on number of staff employed) during the year was as follows:

	2025 No.	2024 No.
Domestic Abuse Project	5.0	4.0
Learning Disabilities Project	32.0	32.0
Support	3.0	3.0
	<b>40.0</b>	<b>39.0</b>

**10 Related party transactions**

Aggregate donations from related parties in the year to 31 March 2025 were £240 (2024: £480).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

**11 Taxation**

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

## Notes to the financial statements

For the year ended 31 March 2025

## 12 Tangible fixed assets

	Freehold property £	Short-term leasehold property £	Project equipment £	Fixtures and fittings £	Computer equipment £	Motor vehicles £	Total £
<b>Cost</b>							
At the start of the year	205,000	51,608	56,866	38,482	136,796	66,704	<b>555,456</b>
Additions in year	11,988	-	-	3,113	3,603	-	<b>18,704</b>
Disposals in the year	-	-	-	-	-	-	-
At the end of the year	216,988	51,608	56,866	41,595	140,399	66,704	<b>574,160</b>
<b>Depreciation</b>							
At the start of the year	37,600	36,750	56,866	34,952	126,274	66,704	<b>359,146</b>
Charge for the year	3,760	2,286	-	1,340	6,255	-	<b>13,641</b>
Eliminated on disposal	-	-	-	-	-	-	-
At the end of the year	41,360	39,036	56,866	36,292	132,529	66,704	<b>372,787</b>
<b>Net book value</b>							
<b>At the end of the year</b>	175,628	12,572	-	5,303	7,870	-	<b>201,373</b>
At the start of the year	167,400	14,858	-	3,530	10,522	-	196,310

Land with a value of £17,000 (2024: £17,000) is included within freehold property and not depreciated.

The freehold premises of Bede House were revalued in March 2016 by C. Withers Green BSc MRICS Sip TP, a Chartered Surveyor, at an amount of £205,000, based on open market value at current use. The historical cost of the freehold property is £11,500 and is held in the designated fixed asset fund together with the net book value of the other fixed assets. This valuation is treated as the deemed cost at 1 April 2014 as permitted by FRS 102.

All of the above assets are used for charitable purposes.

## 13 Debtors

	2025 £	2024 £
Trade debtors	87,651	118,734
Prepayments	17,303	16,702
Accrued income	23,141	379
	<b>128,095</b>	<b>135,815</b>

## 14 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	17,323	12,335
Taxation and social security	19,547	17,323
Accruals	34,590	33,213
Deferred income (note 15)	27,310	28,975
	<b>98,770</b>	<b>91,846</b>

## Notes to the financial statements

## For the year ended 31 March 2025

## 15 Deferred income

Deferred income comprises of income received in the current financial year but which by terms of the grant or the date of the event refer to the next financial year and will be recognised as income in 2025-26.

	2025 £	2024 £
Balance at the beginning of the year	28,975	51,638
Amount released to income in the year	(144,117)	(133,612)
Amount deferred in the year	142,452	110,949
<b>Balance at the end of the year</b>	<b>27,310</b>	<b>28,975</b>

## 16a Analysis of net assets between funds (current year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	-	201,373	-	201,373
Net current assets	788,631	275,949	584,150	1,648,730
<b>Net assets at the end of the year</b>	<b>788,631</b>	<b>477,322</b>	<b>584,150</b>	<b>1,850,103</b>

## 16b Analysis of net assets between funds (prior year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	155,900	40,410	-	196,310
Net current assets	761,906	246,955	573,387	1,582,248
<b>Net assets at the end of the year</b>	<b>917,806</b>	<b>287,365</b>	<b>573,387</b>	<b>1,778,558</b>

## Notes to the financial statements

For the year ended 31 March 2025

## 17a Movements in funds (current year)

	At the start of the year £	Income and gains £	Expenditure and losses £	Transfers £	At the end of the year £
<b>Restricted funds:</b>					
Domestic Abuse Project	18,870	286,168	(305,038)	-	-
Learning Disabilities Project	-	108,471	(108,471)	-	-
Bede Centre Capital Appeal	554,517	29,633	-	-	<b>584,150</b>
<b>Total restricted funds</b>	<b>573,387</b>	<b>424,272</b>	<b>(413,509)</b>	<b>-</b>	<b>584,150</b>
<b>Unrestricted funds:</b>					
Designated funds:					
Fixed Asset fund	40,410	-	(9,881)	170,844	<b>201,373</b>
Maintaining Bede's premises fund	246,955	-	-	28,994	<b>275,949</b>
<b>Total designated funds</b>	<b>287,365</b>	<b>-</b>	<b>(9,881)</b>	<b>199,838</b>	<b>477,322</b>
<b>Revaluation reserve</b>	<b>155,900</b>	<b>-</b>	<b>(3,760)</b>	<b>(152,140)</b>	<b>-</b>
<b>General funds</b>	<b>761,906</b>	<b>1,132,971</b>	<b>(1,058,548)</b>	<b>(47,698)</b>	<b>788,631</b>
<b>Total unrestricted funds</b>	<b>1,205,171</b>	<b>1,132,971</b>	<b>(1,072,189)</b>	<b>-</b>	<b>1,265,953</b>
<b>Total funds</b>	<b>1,778,558</b>	<b>1,557,243</b>	<b>(1,485,698)</b>	<b>-</b>	<b>1,850,103</b>

## Notes to the financial statements

For the year ended 31 March 2025

## 17b Movements in funds (prior year)

	At the start of the year £	Income and gains £	Expenditure and losses £	Transfers £	At the end of the year £
<b>Restricted funds:</b>					
Domestic Abuse Project	-	259,979	(259,979)	18,870	<b>18,870</b>
Learning Disabilities Project	-	153,949	(153,949)	-	-
Youth Adventure Project	18,870	-	-	(18,870)	-
Bede Centre Capital Appeal	530,523	23,994	-	-	<b>554,517</b>
<b>Total restricted funds</b>	<b>549,393</b>	<b>437,922</b>	<b>(413,928)</b>	<b>-</b>	<b>573,387</b>
<b>Unrestricted funds:</b>					
Designated funds:					
Domestic Abuse Project	32,154	10,308	(17,819)	(24,643)	-
Learning Disabilities Project	193,640	836,957	(880,639)	(149,958)	-
Youth Adventure Project	184,357	-	-	(184,357)	-
Fixed Asset fund	35,440	-	4,969	-	<b>40,410</b>
Maintaining Bede's Premises fund	100,000	-	-	146,955	<b>246,955</b>
<b>Total designated funds</b>	<b>545,591</b>	<b>847,265</b>	<b>(893,489)</b>	<b>(212,003)</b>	<b>287,365</b>
<b>Revaluation reserve</b>	<b>159,660</b>	<b>-</b>	<b>(3,760)</b>	<b>-</b>	<b>155,900</b>
<b>General funds</b>	<b>363,968</b>	<b>217,215</b>	<b>(31,279)</b>	<b>212,003</b>	<b>761,906</b>
<b>Total unrestricted funds</b>	<b>1,069,219</b>	<b>1,064,480</b>	<b>(928,528)</b>	<b>-</b>	<b>1,205,171</b>
<b>Total funds</b>	<b>1,618,612</b>	<b>1,502,402</b>	<b>(1,342,456)</b>	<b>-</b>	<b>1,778,558</b>

Domestic Abuse Project - provides practical and therapeutic support for children and adult survivors of domestic abuse.

Learning Disabilities Project - provides education, training, work, volunteering and social opportunities for people with learning disabilities and autism.

Youth Adventure Project - this project supports local young people to develop their potential and enjoy life through a programme of evening clubs, detached youth work on local estates, summer and holiday residentials, trips and activities. As of December 2022 the Adventure Project has paused pending the redevelopment of the local Abbeyfield estate of which the Bede Centre is a part. Bede is working with local young people through its specialist areas of expertise and particularly supporting young survivors of domestic abuse. £18,870 restricted funds to support apprenticeships and mentoring for young people at risk was transferred to management under the Starfish project in 2023/24.

Bede Centre Capital Appeal - comprise the charity's fundraising to support the development of a modern community centre to replace the current Bede Centre.

**Purposes of designated funds**

Designated funds are those set aside from the General fund by the Council for particular purposes. The Fixed Asset fund represents the fixed assets purchased with unrestricted funds or with restricted funds where there is no continuing restriction as to use. The balance carried forward is the net book value of the assets. The remaining balance on the revaluation reserve has been transferred to the designated fixed asset fund to reflect that freehold property fixed assets are accounted for on a cost, rather than a revaluation basis. The property is held at the deemed cost at 1 April 2014 as permitted by FRS 102.

The Maintaining Bede's premises fund is set aside to ensure that an adequate and suitable space is provided to enable the charity to achieve its strategic objects and goals. Bede Council designated £146,955 in 2023/24 and a further £40,982 in 2024/25 to this fund to support the renovation of Bede House. Design work started in 2024/25, with a total expenditure of £11,988, which resulted in a transfer from Maintaining Bede's Premises fund to the Fixed Asset fund.

Individual designated project funds were released to the General fund in 2023/24, which is maintained at a level to support the sustainability of the overall charity in line with Bede's reserves policy.



**18 Operating lease commitments**

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following

	Property		Equipment	
	2025	2024	2025	2024
	£	£	£	£
Less than one year	<b>262</b>	262	<b>7,439</b>	7,200
One to five years	<b>1,048</b>	1,048	<b>2,930</b>	10,472
Over five years	<b>131</b>	393	-	-
	<b>1,441</b>	1,703	<b>10,369</b>	17,672

**19 Statutory information**

Bede House Association is a charitable company limited by guarantee and has no share capital. It is registered as a charity in England and Wales and incorporated in the UK. The registered office is 351 Southwark Park Road, London, SE16 2JW.

The liability of each member in the event of winding up is limited to £1.