Company number: 00420386

Charity number: 303199

Bede House Association

Report and Financial Statements

31 March 2026

The Queen's Award
for Voluntary Service

The MBE for volunteer groups

Bede
Believing in community.

SAYER | VINCENT

CONTENTS

REFERENCE AND ADMINISTRATIVE INFORMATION

Company number	00420386, incorporated in the UK	
Charity number	303199, registered in England and Wales	
Registered office and operational addresses	351 Southwark Park Road, London, SE16 2JW Bede Centre, Abbeyfield Road, London, SE16 2BS	
Council	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:	
Current Members	J Flechais	Chair
	J Cotton	Vice Chair
	S Dingomal	Treasurer
	O Frańczak	Appointed 16 December 2025
	K Haugen	Appointed 18 December 2025
	Y Isik	Appointed 16 December 2025
	S Murphy	
	R Ogilvie	
	E Rowland	
	D Stevenson	
	R Wynne-Jones	Appointed 2 February 2026
Retired Members	S Eseanobi	Retired 18 September 2025
Principal staff	Mahua Nandi	Director and Company Secretary
	Carole Brady	Learning Disabilities Service Manager
	Ahlam Laabori	Domestic Abuse Project Manager
	Pam Whyte	Finance Manager
Bankers	Unity Trust Bank, 4 Oozells Sq, Birmingham B1 2HB CCLA, 85 Queen Victoria St, London EC4V 4ET TSB, PO Box 373, Leeds, LS14 9GQ	
Auditor	Sayer Vincent LLP Chartered Accountants and Registered Auditors 110 Golden Lane, London EC1Y 0TG	

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 2026.

INTRODUCTION, CHAIR OF BEDE COUNCIL

I am pleased to present this year's Annual Report and to reflect on another significant year for Bede. Throughout the year, we have remained committed to our purpose of building an inclusive, supportive and connected community, while continuing to adapt and respond to the changing needs of those we serve.

While this report captures the breadth of work and the partnerships that make this possible, one of the most important milestones of the year was the successful mobilisation and commencement of our new borough-wide Violence Against Women and Girls (VAWG) service.

Building on Bede's long-standing commitment to supporting survivors and working alongside partners across Southwark, we embraced the opportunity to help shape and deliver a more integrated and holistic response to ending gender-based abuse. This achievement represents a significant step forward, not only for Bede, but for the collective efforts of organisations across the borough working towards safer communities and better outcomes for those affected by violence and abuse.

Alongside this, the Bede Centre has continued to provide a welcoming and valued community space in Abbeyfield, with our Learning Disabilities Service remaining at the heart of its activities. The year presented challenges, particularly the disruption caused by the demolition of neighbouring Maydew Tower, which inevitably affected aspects of our day-to-day operations. Despite these challenges, the service continued to flourish, engaging a record number of participants and demonstrating the resilience, creativity and determination of both our clients and staff.

A particular highlight was our collaboration with Southwark Park Galleries on the *Pink! I Have the Power* exhibition, which showcased the talents and achievements of our clients to a wider audience and celebrated the power of creativity, inclusion and self-expression.

The Board has remained focused on ensuring the long-term sustainability and impact of the charity. While the future of the Bede Centre remains uncertain, significant progress has been made in developing plans for the renovation of Bede House, our historic home and enduring presence within the community. These plans represent an important investment in Bede's future and our ability to continue serving local people for generations to come.

This year also saw the strengthening of our Board through the appointment of five new Trustees. Their diverse skills, experience and perspectives have already enriched our governance and strategic thinking, and I would like to warmly welcome them as they join us in shaping the next chapter of Bede's journey.

On behalf of the Board of Trustees, I would like to thank our clients, staff, volunteers, funders, partners and supporters. Your commitment, expertise and generosity make our work possible and continue to define what makes Bede such a special organisation. We remain ambitious for the future, confident in our purpose, and grateful to everyone who contributes to our shared mission.

Jerry Flechais
chair@bedehouse.org

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

Overview

In 2025-26 Bede worked directly with 1104 individuals (864 in 2024-25). We estimate that we reach around 2,000 members of the Southwark community directly or indirectly.

Figure 1: Bede's mix of activities

At the end of 2024, Southwark Council invited organisations to tender for a newly developed, comprehensive VAWG (Violence Against Women and Girls) service. This expanded on the previous service, which had focused more narrowly on supporting survivors of domestic abuse, by addressing all forms of gender-based violence and adopting a more holistic approach that emphasised prevention and coalition-building across the borough.

Although the scale of the required service was considerably larger than Bede Starfish's previous work, we were keen to support a more community- and partnership-oriented approach to tackling VAWG. We collaborated with other established community organisations to develop an alliance capable of delivering a multi-agency approach, with links to a wide range of partners working together to support survivors and reduce the prevalence of VAWG. Following a lengthy and rigorous competitive dialogue process, we were delighted that Southwark Council recognised the strength of our proposal and awarded the contract to our consortium. The tender process took most of the year, with the service eventually commencing in February 2026.

The Centre continued to fulfil its role as a community hub at the heart of Abbeyfield and for surrounding households. During the year, however, activities at the Bede Centre were affected by significant demolition work in the local area. Situated at the centre of the Abbeyfield estate, the Centre is part of a wider regeneration process affecting much of Southwark. Over the year, the council undertook its most significant demolition to date, bringing down the 26-storey Maydew Tower located next to our building. This work began in earnest in early 2025 and continued throughout much of the spring and summer.

Despite the disruption, Bede's learning disability service remained highly active and engaged its largest number of participants to date. We were grateful for the support of our partner organisations, which enabled us to move some sessions offsite, away from the worst effects of the demolition. The Bede Centre art group collaborated with Southwark Park Galleries on the public exhibition Pink! I Have the Power, co-created through weekly workshops and showcased at the Lake Gallery in May and June 2025.

We also expanded opportunities for people with learning disabilities to participate in Centre activities. This included supporting training for travel buddies, creating volunteering placements in our Café, and introducing twilight sessions to provide more highly-personalised support for participants who need it.

How we measure our impact

We work to create meaningful impact in our communities through:

A person-centred approach: In all our work, we aim to work alongside individuals to understand their unique circumstances and support them on their own terms.

Local collaboration and long-term change: As an organisation that is focused on serving local people, we work within Southwark to support partners in effecting positive change for the communities we serve. We recognise that lasting change takes time and requires sustained focus and commitment.

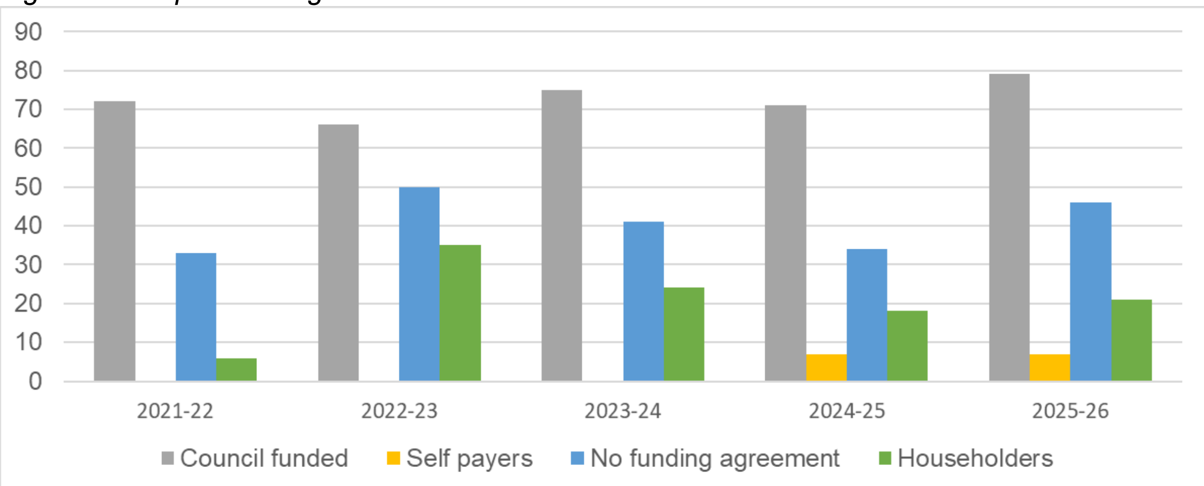
Reducing isolation and building connection: We prioritise support for people who, for various reasons, are at greater risk of isolation. We work to encourage face-to-face human connection as a vital foundation for health and wellbeing.

The impact of this type of work cannot be captured through quantitative metrics alone. However, we make every effort to monitor and reflect on our activity through both quantitative and qualitative information, ensuring we stay focused on our purpose and that our services remain accessible and equitable for those who need them most.

Bede Centre: a place for all to flourish

Supporting disabled people's active lives

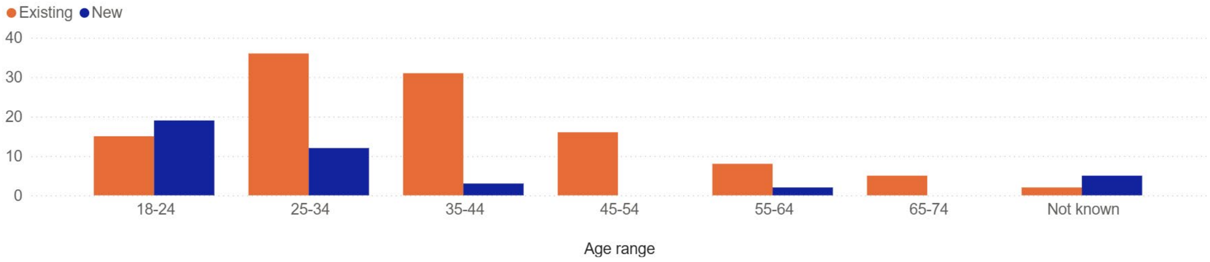
Figure 2: People working with Bede Centre



In the year Bede worked with 132 individual people with learning disabilities and autism (112 in 2024-25). 86 had a formal service agreement with Bede in the year (78 in 2024-25). This is the largest number that Bede has ever formally supported. However, an increasing number of clients are losing funding from the social care budget and are having to find funds from elsewhere to attend the Centre.

The Centre continues to support learning-disabled participants of all ages. We have forged positive relationships with local colleges to support young people through their transition from formal education, which for disabled young people ends at age 25. As a result, the age profile of our newer attendees is younger than our established client base. Bede is an important first place for these young people to explore the freedom of a more independent environment.

Figure 3: Age profile of all people with learning disabilities attending Bede Centre



Beyond our formal day service, we provide social clubs and activities for people in the borough with learning disabilities. At the end of March 2026 we had 24 regular attendees at our weekly social club (23 in 2024-25).

Bede clients follow a personal timetable drawn from a wide set of sessions and options developed with various partners. The scope of work in 2025-26 was similar to previous years, with around 80 participants in any given week choosing from around 85 different session options with a total of around 340 interactions. We managed around the disruption of major demolition works in the Abbeyfield estate, working with partners to create additional offsite options for clients.

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. 481 trips were diverted from car journeys in the year (350 in 2024-25). Travel has always been a barrier to wider independence and employment, and this project supports people with learning disabilities to achieve both. Travel buddying provides a safe, supportive transition into work, and many travel buddies have progressed to support work on either a permanent or ad hoc basis.

We were grateful of the support of NorthStandard to continue support for our travel buddies' training and induction. One trainee progressed to paid work in the year with others preparing to start at the beginning of 2026-27 or taking on volunteering activities in other areas of the Centre.

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.

Connecting clients with the wider community
Bede's Inside Outside team 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 508 jobs in the year (526 in 2024-25), carrying out jobs around the Centre, befriending and support local older residents with their gardening, shopping and other tasks. We kept in contact with 21 householders (38 in 2024-25), as well as carrying out communal garden maintenance at George Walter Court.

Supporting families and carers
25 carers of people with learning disabilities were supported to attend work or education (29 in 2024-25). In addition, 13 carers rely on the Bede service to be able to attend health appointments (5 in 2024-25).

Starfish: Working for zero tolerance to violence against women and girls

The Starfish service entered a new period in February 2026, as we took on delivery of Southwark's commissioned VAWG (violence against women and girls) service, leading a local consortium of community organisations Citizens Advice Southwark, Southwark Law Centre, 1st Place and Lives Not Knives.

Figure 4: Month-by-month Starfish referrals during 2025-26

17% of all individuals referred to Starfish were assessed as at high risk of serious harm (20% in 2024-25). Clients described the many forms that VAWG takes. 18% reported location stalking, 32% reported financial abuse and 6% reported tech/online abuse in the year.

We received 435 referrals in 2025-26 (303 in 2024-25, 173 advocacy and 130 adult counselling). Clients had a combined total of 428 children under 18 (125 in 2024-25). The service grew overnight on 7th February 2026, at the point of taken on the contracted service. In the 10 months April 2025 – January 2026, we received 201 referrals. In the 2 months February-March 2026 alone, we received a further 234 referrals across all services.

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. We have brought our tried-and-tested approach into the Southwark Council-commissioned service.

As we have become the local authority's official referral route, referrals from other partners have increased. However we still receive a significant proportion of referrals directly from individuals themselves (16% in 2025-26, vs 28% in 2024-26). These individuals are either not known to other agencies, or have had their cases closed, but regularly one-fifth to one-quarter of these individuals' cases are assessed at 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. In 2025-26, 21% of self-referrals were assessed at high risk, vs 17% of all referrals. We received referrals from nearly 100 different organisations, reflecting our deep local partnerships.

After working with Starfish, 2/3 were assessed as at low risk. This is a lower figure than the 94% reported in 2024-25, but reflects the much larger number of referrals and wider scope of the service. It reflects the reality of the complexity and long-term impact of gendered abuse on clients and their families.

We continue to find clients are plunged into extreme need through abuse. As in previous years, 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 and Sunshine Fruits Montessori Nursery for providing food, gifts and essentials through the year.

81 counselling cases were referred in 2025-26 (130 in 2024-25). We hold a waiting list for counselling slots. In the year, 68 individuals were taken into the service (74 in 2024-25), with 42 (62%) reporting severe effects of PTSD (62% in 2024-25). Clients provided feedback on their experiences upon completing counselling, with 87% reporting that counselling has contributed to their feelings of emotional security and safety. 91% reported that counselling helped them set their own boundaries within relationships.

45 women joined our IDVA-led group programme in the year (57 in 2024-25). 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 each other as much as from the course leaders. Feedback is consistently positive and 100% of respondents recommend it to others:

> *'To be honest, I also enjoyed the discomfort and how it threw us into the deep end. It allowed me to face the issues.'*

> *'An amazing group. Wish I'd been signposted to it by professionals I came into contact with 4 years ago when seeking help.'*

35 young survivors of domestic abuse completed therapy with Bede in 2024-25 (19 in 2024-25). Feedback from parents continues to be overwhelmingly positive:

> *'My child expressed feeling encouraged by the therapist to not give up on her therapy sessions even when she felt discouraged. My child has made significant progress in being able to express herself and her worries. A great experience.'*

We are grateful for the continued support of St Olave's Foundation Fund, which allows us to continue with our summer group programme for young survivors. We also continue to work 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. 199 young people attended workshops in 2025-26 (250 in 2024-25). Preventative work is a core part of our new service and partnership with Southwark Council and we will be building on the learning of these workshops in future years.

Staff and volunteers

At 31 March 2026, Bede had 45 employees, 31 regular volunteers including our board of trustees, and three specialist therapists on contract. 63 people in total volunteered regularly at Bede at some point during 2025-26. Many more volunteers from the local community and local businesses provided ad hoc support to our events and projects through the year. During 2025-26, volunteers from Barratt East London, British Land, Charles Cameron & Associates, EQ Communications and NorthStandard supported the Bede fairs and fun day and worked alongside clients in the nature garden and allotment.

62% of Bede's staff and over half of Bede's 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, Tuke School, 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 now had 5 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 in the last year. They have supported Bede to revise our approach to better support buddies in these changing circumstances, enabling the 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 £1,681,266 from continuing operations (excluding the capital appeal for the new Bede Centre) has increased by £153,656 (a 10% increase from £1,527,610 in 2024-25).

Income less expenditure from continuing operations (excluding the capital appeal for the new Bede Centre) resulted in a surplus of £84,110, compared to a surplus of £41,912 in the prior year. Restricted income for the capital appeal for the new Bede Centre was £23,357, which increased our overall income to £1,704,623, generating an overall surplus of £107,467.

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 2025-26 this was £966,887 (£873,455 in 2024-25). Clients join and leave the service throughout the year, and clients are increasingly required to contribute towards their support. Towards the end of the year Bede also commenced work on the borough-wide Violence Against Women and Girls (VAWG) service under contract to Southwark Council. Income in the year for this contract totalled £111,186.

£34,130 (£29,128 in 2024-25) was from individual donors and fundraising efforts. The difference in income was primarily due to our runner in the 2025 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 2025-26 from these sources was £504,910 (£539,651 in 2024-25). Income includes grants supporting core costs. Although some grants relate to periods that extend into future financial years, the funding has been recognised in the current year in accordance with applicable accounting standards. Our thanks go to all our grant funders for their vital support in the 2025-26 financial year, including:

ABI Entertainment
Alan & Babette Sainsbury Charitable Fund
Albert Hall Singers
Amber River Foundation
Andrew Sutton Trust
Ardwick Trust
Azets
Ballers Academy
Banham Charitable Foundation
Beauty Bank
Better Bankside
BFI Imax
Blu 1
Bodytonic
British Land
Centurion Management - Breathe
Charles Cameron
Charles Cameron
Chesterhill Charitable Trust
Clare and Bermondsey Trust
Community Southwark
Contentsquare SAS
Costa Coffee
Costa Community
Figma Inc
Garfield Weston Foundation
Greystar
Hadley Property
Harapan Trust
Hugh Symons Charitable Trust
Invesco Cares
James Wise Charitable Trust
Jessica Mathers Trust
John and Ruth Howard Charitable Trust
John Horseman Trust
John R Murray Charitable Trust
John Scott Charitable Trust
London Bridge Hotel
London Philharmonic Orchestra
National Lottery Community Fund
Ninth Wave
NorthStandard
Norwegian British Chamber of Commerce
Ogilvie Charities
Orr Mack Foundation - ShareGift
Oxygen Free Jumping O2
Pat Newman Memorial Trust
Peckham Roof Top Cinema
Royal Museums Greenwich
Sainsbury's
Southwark Council
Southwark Play House
Squire Patton Boggs Charitable Trust
St James Pub
St Olave's & St Saviour's Schools Foundation
St Swithun's Church
Star Cars
Stella Symons Charitable Trust
Steven Bloch Image of Disability Charitable Trust
Sunshine Fruits Montessori Nursery
Team Lewis
Team London Bridge
Tesco Surrey Quays
The Bake House
The Henry Smith Charity
The Trade Desk
Time and Talents
Tina Arkle
Transport for London
Up the Creek
Veale Wasbrough Trust
Westminster Abbey Foundation

Costcutter	Refuge	Women's Aid
Eric F Sparkes Charitable Trust	Reuben Foundation	Worshipful Company of Launderers
Erith	Rotherhithe Consolidated Charities	Zampa Fish

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.

Bede recognises income from legacies upon receipt.

Expenditure

Overall expenditure rose by 7.5% year on year (10% in the previous year). Staff costs for 2025-26 rose by 12% year on year. They now comprise 76.5% 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 decreased by £10k (7.8%) and Bede's overhead costs also decreased by £14k (-6.5%) after returning to more normal levels.

Funds

Total funds at 31 March 2026 were £1,957,570 (£1,850,103 at 31 March 2025).

Restricted funds, which have been given for a particular purpose and are not available for general use by the charity, totalled £573,757 (£584,150 at 31 March 2025). This entirely comprises a restricted fund for the new Bede Centre capital appeal. 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. However, as Southwark Council is reviewing its plans for the estate and the Centre, Bede has moved away from the original plan to merge activities at its two existing premises into one site. With the permission of the original donors, we have transferred £26,250 from Bede appeal funds towards renovation of Bede House, which in turn relieves some of the requirements of a future new Centre.

Total cash balances at 31 March 2026 were £1,673,860 (£1,619,405 at 31 March 2025). This includes the restricted capital appeal fund, which is held as a separate cash deposit. 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.

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 £402,187 at 31 March 2026 (£275,949 at 31 March 2025) to support the full renovation of Bede House. This is Bede's original home, owned by the charity since 1938. Bede Council expects to begin the renovation process in 2026-27.

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 2026-27 is £2,170,882. The increased expenditure is primarily due to the expansion of Bede's Starfish service under the new VAWG contract with Southwark Council. Free reserves at 31st March 2026 stand at £1,157,535, or £755,348 excluding designated reserves. This represents just over four 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 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, current prevailing conditions mean that we expect costs to rise further. These 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. In March 2026, Bede Council agreed a plan and budget for its renovation, and we expect to start work in summer 2026. We are grateful that Southwark Council and other funders have agreed to support 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

The Bede Centre is an important place for people with learning disabilities to be welcomed and flourish at the heart of the community. With the support of the National Lottery we are looking ahead to a point where plans for the estate become clearer. The timetable for development of the estate is out of our control, but over the next five years we have a generational opportunity to develop a clear design and set of requirements for a new centre that will enshrine access for disabled people in Southwark. We will work alongside residents of the estate and other stakeholders to ensure that future development plans reflect the needs of all.

Starfish has established strong foundations for the new VAWG service. We have been pleased in particular that we have been able to accommodate a tenfold increase in referrals to our organisation, without the hiatus that often occurs when services transfer from one provider to another. Over the next few months we intend to increase our team to full strength, and progressively bring on the full range of planned activities with consortium partners.

Underpinning the resilience of our charity is Bede House, the original home of the charity. Although we do not run all our activities from this building, it roots us in our original community and provides vital long-term security for the charity. In March, Bede Council approved plans for its repair and retrofit, meaning that we can secure the building for future generations of activity. We expect work to begin in earnest in summer 2026 and completion in mid-2027.

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 12 members of the Council from 1 April 2025 to the date of this report, are listed in the reference and administrative details at the beginning of this report.

There are currently 5 male and 6 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.

Members of the Council take account of the Charity Code of Governance and review performance against the Code. The Council met 4 times in 2025-26 (2024-25: 4 times). The Service and Quality Committee, and Finance and Premises Committee, report to the Council. Each committee also met 4 times during 2025-26, providing detailed scrutiny and assurance of Bede's work. Ad hoc committees and groups are constituted for specific tasks. In 2025-26, an ad hoc nominations panel was convened to oversee the recruitment of new Bede Council members.

Management

The Bede 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.

Bede 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 Bede 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 2025-26 the Director's hourly rate was less than 2.5 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 *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. 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. We were very grateful in the year for the support of our partners in managing the disruption of the demolition work on the estate. Clients enjoyed projects at local partners' sites including 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 have built on our strong connections to develop our formal consortium with Citizens Advice Southwark, Southwark Law Centre, 1st Place and Lives Not Knives to deliver the borough's commissioned VAWG service for all Southwark residents. Bede advocates attend the MARAC (Multi-Agency Risk Assessment Conferences) steering group and Southwark Safeguarding Children's Partnership. 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-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.

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 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	S P DINGOMAL
Chair 25 June 2026	Treasurer 25 June 2026

Opinion

We have audited the financial statements of Bede House Association (the 'charitable company') for the year ended 31 March 2026 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 2026 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 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 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

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. 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)
14 July 2026
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 2026

	Note	Unrestricted £	Restricted £	**2026 Total £**	Unrestricted £	Restricted £	2025 Total £
Income from:							
Donations and legacies	2	231,477	32,690	**264,167**	196,512	7,400	203,912
Charitable activities							
Domestic Abuse Project	3a	111,186	190,345	**301,531**	-	286,168	286,168
Learning Disabilities Project	3b	966,887	103,534	**1,070,421**	873,455	101,071	974,526
Other income	4	9,582	-	**9,582**	13,877	-	13,877
Investments		35,565	-	**35,565**	49,127	-	49,127
Income from Operations		1,354,697	326,569	**1,681,266**	1,132,971	394,639	1,527,610
Capital Appeal for the Bede Centre	5	-	23,357	**23,357**	-	29,633	29,633
Total income		1,354,697	349,926	**1,704,623**	1,132,971	424,272	1,557,243
Expenditure on:							
Raising funds		26,716	-	**26,716**	25,526	-	25,526
Charitable activities							
Domestic Abuse Project		206,625	190,345	**396,970**	20,018	305,038	325,056
Learning Disabilities Project		1,067,834	105,636	**1,173,470**	1,026,645	108,471	1,135,116
Total expenditure	6	1,301,175	295,981	**1,597,156**	1,072,189	413,509	1,485,698
Net income for the year		53,522	53,945	**107,467**	60,782	10,763	71,545
Transfers between funds		64,338	(64,338)	**-**	-	-	-
Net movement in funds		117,860	(10,393)	**107,467**	60,782	10,763	71,545
Total funds brought forward		1,265,953	584,150	**1,850,103**	1,205,171	573,387	1,778,558
Total funds carried forward		1,383,813	573,757	**1,957,570**	1,265,953	584,150	1,850,103

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 18 to the financial statements.

Bede House Association

Balance sheet

Company no. 00420386

As at 31 March 2026

	Note	£	**2026** £	£	2025 £
Fixed assets:					
Intangible assets	12		**17,552**		-
Tangible assets	13		**208,726**		201,373
			226,278		**201,373**
Current assets:					
Debtors	14	**217,849**		128,095	
Cash at bank and in hand		**1,673,860**		1,619,405	
		1,891,709		1,747,500	
Liabilities:					
Creditors: amounts falling due within one year	15	**160,417**		98,770	
Net current assets			**1,731,292**		1,648,730
Total net assets	17		**1,957,570**		1,850,103
The funds of the charity:	18				
Restricted income funds			**573,757**		584,150
Unrestricted income funds:					
Designated funds - Maintaining Bede's Premises		**402,187**		275,949	
Designated funds - Fixed Asset reserve		**226,278**		201,373	
General funds		**755,348**		788,631	
Total unrestricted funds			**1,383,813**		1,265,953
Total charity funds			**1,957,570**		1,850,103

Approved by the trustees on 25 June 2026 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 2026

	2026		2025	
	£	£	£	£
Cash flows from operating activities				
Net income/(expenditure) for the reporting period		**107,467**		71,545
Depreciation charges	**12,010**		13,641	
Bank interest	**(35,565)**		(49,127)	
Decrease/(increase) in debtors	**(89,754)**		7,720	
Increase/(decrease) in creditors	**61,647**		6,924	
Net cash provided by/(used in) operating activities		**55,805**		50,703
Cash flows from investing activities:				
Bank interest	**35,565**		49,127	
Purchase of fixed assets	**(36,915)**		(18,704)	
Net cash provided by/(used in) investing activities		**(1,350)**		30,423
Change in cash and cash equivalents in the year		**54,455**		81,126
Cash and cash equivalents at the beginning of the year		**1,619,405**		1,538,279
Cash and cash equivalents at the end of the year		**1,673,860**		1,619,405

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.

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:

Freehold land	Not depreciated
Freehold building	Straight-line over 50 years
Information technology	Straight-line over 4 years
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.

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	**2026 Total**	Unrestricted	Restricted	2025 Total
	£	£	**£**	£	£	£
Gifts	83,112	2,102	**85,214**	117,344	7,400	124,744
Alan & Babette Sainsbury Charitable Fund	10,417	-	**10,417**	10,833	-	10,833
Amber River Foundation	11,602	-	**11,602**	13,858	-	13,858
Clare & Bermondsey Trust	22,000	-	**22,000**	10,000	-	10,000
CIL Grant LBS	-	30,588	**30,588**	-	-	-
Core Grant LBS	20,160	-	**20,160**	19,824	-	19,824
Garfield Weston Foundation	50,000	-	**50,000**	-	-	-
London Marathon	1,603	-	**1,603**	-	-	-
User Contributions	22,583	-	**22,583**	19,653	-	19,653
Westminster Abbey Foundation	10,000	-	**10,000**	5,000	-	5,000
	231,477	32,690	**264,167**	196,512	7,400	203,912

3 Income from charitable activities

		Unrestricted	Restricted	**2026 Total**	Unrestricted	Restricted	2025 Total
		£	£	**£**	£	£	£
	City Bridge Trust	-	-	**-**	-	54,000	54,000
	Henry Smith	-	41,410	**41,410**	-	60,000	60,000
	National Lottery	-	-	**-**	-	21,146	21,146
	Refuge	-	112,056	**112,056**	-	106,280	106,280
	Safe Healthy and Equal Relationships	-	16,642	**16,642**	-	11,742	11,742
	Southwark Council - Violence against Wome	111,186	-	**111,186**	-	-	-
	Women's Aid	-	7,250	**7,250**	-	15,000	15,000
	Other funding	-	12,987	**12,987**	-	18,000	18,000
a)	Sub-total for Domestic Abuse Project	111,186	190,345	**301,531**	-	286,168	286,168
	Supply of services	966,887	-	**966,887**	873,455	-	873,455
	National Lottery	-	62,278	**62,278**	-	73,844	73,844
	Southwark Council - Respite Grant	-	27,085	**27,085**	-	-	-
	Southwark Council - Short Breaks Innovatio	-	-	**-**	-	9,501	9,501
	Other funding	-	14,171	**14,171**	-	17,726	17,726
b)	Sub-total for Learning Disabilities Project	966,887	103,534	**1,070,421**	873,455	101,071	974,526
	Total income from charitable activities	1,078,073	293,879	**1,371,952**	873,455	387,239	1,260,694

4 Other income

	Unrestricted £	Restricted £	**2026 Total £**	Unrestricted £	Restricted £	2025 Total £
Rent of premises	1,466	-	**1,466**	872	-	872
Other Income	8,116	-	**8,116**	13,005	-	13,005
	9,582	-	**9,582**	13,877	-	13,877

5 Capital appeal for the Bede Centre

	Unrestricted £	Restricted £	**2026 Total £**	Unrestricted £	Restricted £	2025 Total £
Interest on Capital appeal funds	-	23,357	**23,357**	-	29,633	29,633
	-	23,357	**23,357**	-	29,633	29,633

6a Analysis of expenditure (current year)

	Cost of raising funds £	Charitable activities: Domestic Abuse Project £	Charitable activities: Learning Disabilities Project £	Governance costs £	Support costs £	**2026 Total £**	2025 Total £
Staff costs (Note 8)	14,720	253,954	802,384	14,720	136,059	**1,221,837**	1,090,536
Other staff costs inc holiday pay accrual	-	40,228	4,892	-	396	**45,516**	40,539
Project costs	-	13,072	105,449	-	-	**118,521**	128,641
Premises costs	-	-	-	-	27,894	**27,894**	33,648
Minibus costs	-	-	-	-	6,529	**6,529**	7,507
Insurance	-	-	-	-	18,368	**18,368**	17,319
Postage & stationery	-	-	284	-	623	**907**	1,702
IT & communications	-	-	33	-	46,004	**46,037**	53,983
Repairs & maintenance	-	-	574	-	62,037	**62,611**	58,154
Sundry	-	-	85	-	331	**416**	726
Bank charges	-	-	-	-	1,100	**1,100**	1,066
Fundraising & publicity	6,082	-	-	-	-	**6,082**	5,305
Other professional fees	-	1,840	-	-	12,954	**14,794**	19,920
Audit & accountancy	-	-	-	12,000	-	**12,000**	10,800
AGM & trustee expenses	-	-	-	2,534	-	**2,534**	2,211
Depreciation	-	-	-	-	12,010	**12,010**	13,641
	20,802	309,094	913,701	29,254	324,305	**1,597,156**	1,485,698
Support costs	5,425	80,605	238,275	-	(324,305)	**-**	-
Governance costs	489	7,271	21,494	(29,254)	-	**-**	-
Total expenditure 2026	**26,716**	**396,970**	**1,173,470**	**-**	**-**	**1,597,156**	
Total expenditure 2025	25,526	325,056	1,135,116	-	-		1,485,698

6b Analysis of expenditure (prior year)

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

7 Net income for the year

This is stated after charging/(crediting):

	2026	2025
	£	£
Depreciation	**12,010**	13,641
Operating lease rentals:		
Property	**262**	262
Other	**7,474**	7,308
Auditor's remuneration (excluding VAT):		
Audit	**10,000**	9,000

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

Staff costs were as follows:

	2026	2025
	£	£
Salaries and wages	**1,057,271**	969,273
Social security costs	**125,810**	85,183
Termination payments	**2,876**	4,027
Employer's contribution to defined contribution pension schemes	**35,880**	32,053
	1,221,837	1,090,536

One employee earned £60,000-£69,999 in the year (2025: 1). No other employees earned more than £60,000 during the year (2025: nil).

The total employee benefits including pension contributions and employers National Insurance of the key management personnel were £243,135 (2025: £231,388).

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2025: £nil). No charity trustee received payment for professional or other services supplied to the charity (2025: £nil).

Trustees expenses totalled £nil (2025: £nil). Trustee indemnity insurance was £733 (2025: £767).

9 Staff numbers

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

	2026	2025
	No.	No.
Domestic Abuse Project	**5.0**	5.0
Learning Disabilities Project	**34.0**	32.0
Support	**3.0**	3.0
	42.0	40.0

10 Related party transactions

Aggregate donations from related parties in the year to 31 March 2026 were £nil (2025: £240).

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.

12 Intangible fixed assets

	Software development £	**Total £**
Cost		
At the start of the year	-	**-**
Additions in year	18,315	**18,315**
At the end of the year	18,315	**18,315**
Amortisation		
At the start of the year	-	**-**
Charge for the year	763	**763**
At the end of the year	763	**763**
Net book value		
At the end of the year	17,552	**17,552**
At the start of the year	-	-

13 Tangible fixed assets

	Freehold property £	Short-term leasehold property £	Project equipment £	Fixtures and fittings £	Computer equipment £	Motor vehicles £	**Total £**
Cost							
At the start of the year	216,988	51,608	56,866	41,595	140,399	66,704	**574,160**
Additions in year	18,600	-	-	-	-	-	**18,600**
At the end of the year	235,588	51,608	56,866	41,595	140,399	66,704	**592,760**
Depreciation							
At the start of the year	41,360	39,036	56,866	36,292	132,529	66,704	**372,787**
Charge for the year	3,760	2,286	-	1,989	3,212	-	**11,247**
At the end of the year	45,120	41,322	56,866	38,281	135,741	66,704	**384,034**
Net book value							
At the end of the year	190,468	10,286	-	3,314	4,658	-	**208,726**
At the start of the year	175,628	12,572	-	5,303	7,870	-	201,373

Land with a value of £17,000 (2025: £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.

14 Debtors

	2026 £	2025 £
Trade debtors	**176,418**	87,651
Prepayments	**22,722**	17,303
Accrued income	**18,709**	23,141
	217,849	128,095

15 Creditors: amounts falling due within one year

	2026 £	2025 £
Trade creditors	**8,582**	17,323
Taxation and social security	**25,850**	19,547
Accruals	**39,379**	34,590
Deferred income (note 16)	**86,606**	27,310
	160,417	98,770

16 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 2026-27.

	2026	2025
	£	£
Balance at the beginning of the year	**27,310**	28,975
Amount released to income in the year	**(111,573)**	(144,117)
Amount deferred in the year	**170,869**	142,452
Balance at the end of the year	**86,606**	27,310

17a Analysis of net assets between funds (current year)

	General unrestricted	Designated	Restricted	**Total funds**
	£	£	£	**£**
Intangible fixed assets	-	17,552	-	**17,552**
Tangible fixed assets	-	208,726	-	**208,726**
Net current assets	755,348	402,187	573,757	**1,731,292**
Net assets at the end of the year	755,348	628,465	573,757	**1,957,570**

17b Analysis of net assets between funds (prior 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**
Net assets at the end of the year	788,631	477,322	584,150	**1,850,103**

18a Movements in funds (current year)

	At the start of the year	Income and gains	Expenditure and losses	Transfers	**At the end of the year**
	£	£	£	£	**£**
Restricted funds:					
Domestic Abuse Project	-	190,345	(190,345)	-	**-**
Learning Disabilities Project	-	105,636	(105,636)	-	**-**
Bede House Renovation	-	30,588	-	(30,588)	**-**
Bede Centre Capital Appeal	584,150	23,357	-	(33,750)	**573,757**
Total restricted funds	584,150	349,926	(295,981)	(64,338)	**573,757**
Unrestricted funds:					
Designated funds:					
Fixed Asset fund	201,373	-	(12,010)	36,915	**226,278**
Maintaining Bede's Premises fund	275,949	-	-	126,238	**402,187**
Total designated funds	477,322	-	(12,010)	163,153	**628,465**
General funds	788,631	1,354,697	(1,289,165)	(98,815)	**755,348**
Total unrestricted funds	1,265,953	1,354,697	(1,301,175)	64,338	**1,383,813**
Total funds	1,850,103	1,704,623	(1,597,156)	-	**1,957,570**

18b Movements in funds (prior year)

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

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.

Bede House Renovation fund shows restricted income against the total spend to date on the Bede House renovation project; there is no continuing restriction on these funds. £11,988 of these funds were transferred to Maintaining Bede's premises fund to replace funds spent in 2024/25, and £18,600 was transferred to the Fixed Asset fund.

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, £40,982 in 2024/25 and a further £88,000 in 2025/26 to this fund to support the renovation of Bede House. £26,250 was also added from the Bede Centre Capital Appeal fund with the permission of the funders to derestrict their donations.

19 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	
	2026	2025	**2026**	2025
	£	£	**£**	£
Less than one year	**262**	262	**3,537**	7,439
One to five years	**917**	1,048	**263**	2,930
Over five years	**-**	131	**-**	-
	1,179	1,441	**3,800**	10,369

20 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.