

**Company registered in England and Wales, limited by guarantee, number 08430250**

**Registered charity, number 1151935**

# **FRIENDS OF JESMOND LIBRARY**

**Trustees' Report and Financial Statements  
for the year ended 31 March 2025**

## **FRIENDS OF JESMOND LIBRARY**

### **Trustees' Report and Financial Statements for the year ended 31 March 2025**

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## **FRIENDS OF JESMOND LIBRARY**

### **Reference and administrative details of the charity and its trustees, for the year ended 31 March 2025**

#### **Trustees and Directors**

Peter Francis Breakey (previously a trustee in 2013-2017, then appointed as a trustee and Chair of trustees, 15/06/24, and re-appointed 12/10/24)

Sarah Elizabeth Langley Breakey (appointed 11/10/14, retired and immediately re-appointed for a fourth three-year term, 30/09/23)

Philip John Browne (appointed 09/11/24)

Anne Burton (appointed 03/07/21, re-appointed for a second three-year term, 12/10/24)

Christopher John Lawrey Clarke (appointed 05/03/13, retired and immediately re-appointed for a fourth three-year term, 12/10/24)

Jeremy Christopher Hardy (appointed 24/09/16, retired and immediately re-appointed for a fourth three-year term, 12/10/24)

Julian Nicholas Scott Hargreaves (appointed 09/11/24)

Gerard Francis Keating (appointed 28/07/18, resigned 07/09/24)

Felicity Ann Mendelson (appointed 07/07/13, retired and immediately re-appointed for a fourth three-year term, 12/10/24)

Sarah Anne Barbour Mercer (appointed 07/07/13, retired and immediately re-appointed for a fourth three-year term 15/10/22)

Susan Rea (appointed 03/09/16, retired and immediately re-appointed for a third term, 02/10/21)

Catherine Ellen Bernadette Walker (appointed 07/07/13, retired and immediately re-appointed for a fourth three-year term, 15/10/22; elected Vice Chair on 03/08/19)

Richard John Watson (appointed 28/07/18, retired and immediately re-appointed for a second three-year term, 15/10/22)

Nicola (Finn) Willingham (appointed 07/07/13, retired and immediately re-appointed for a fourth three-year term, 15/10/22)

Wendy Young (appointed 28/07/18, retired and immediately re-appointed for a third three-year term, 30/09/23)

**Company registered number**

08430250

**Charity registered number**

1151935

**Registered office**

Jesmond Library, St George's Terrace, Jesmond, Newcastle upon Tyne NE2 2DL

**Telephone number**

0191 281 2385

**Emails**

[events@jesmondlibrary.org](mailto:events@jesmondlibrary.org) , [enquiries@jesmondlibrary.org](mailto:enquiries@jesmondlibrary.org) , [finance@jesmondlibrary.org](mailto:finance@jesmondlibrary.org) and [volunteers@jesmondlibrary.org](mailto:volunteers@jesmondlibrary.org)

**Website and Facebook site**

[www.jesmondlibrary.org](http://www.jesmondlibrary.org) and [www.facebook.com/JesmondLibrary](https://www.facebook.com/JesmondLibrary)

**Company secretary**

Christopher J L Clarke

**Independent examiner of the Financial Statements**

Geoffrey R Carter

**Bankers**

Barclays Bank plc, Leicester LE87 2BB

United Trust Bank, One Ropemaker Street, London EC2Y 9AW

## **FRIENDS OF JESMOND LIBRARY**

### **Trustees' report for the year ended 31 March 2025**

The trustees, who are also directors of the charitable company for the purposes of the Companies Act 2006, present their annual report together with the financial statements of the Friends of Jesmond Library (the charitable company) for the year ended 31 March 2025.

Thanks to the efforts of our volunteers and the support of our local community, the number of people visiting the library has once again increased, with more books borrowed, more events organised, and a greater sum generated through our Standing Order scheme. During the year covered by this report we purchased new public address and audio-visual display systems to improve our facilities for public lectures and meetings.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006, and "Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

### **Structure, Governance and Management**

#### **a. Constitution**

The Friends of Jesmond Library is a charitable company, limited by guarantee. It was incorporated on 5 March 2013, with registered company number 08430250. It is also a registered charity, with charity number 1151935. The company's articles of association were amended by Special Resolution on 8 May 2013.

The objects of the company as stated in the amended articles are:

1. To advance the education of the public by the promotion of the use of a public lending library service for the benefit of the residents of Newcastle upon Tyne City (the area of benefit);
2. To promote the benefit of the inhabitants of the area of benefit without distinction of sex, sexual orientation, age, disability, nationality, race or of political, religious or other opinions, by associating together the said inhabitants and the statutory authorities, voluntary and other organisations in a common effort to advance education and to provide facilities in the

interests of social welfare for recreation and leisure-time occupation with the object of improving conditions of life for the said inhabitants;

3. To promote such other charitable purposes as may from time to time be determined.

#### **b. Method of appointment or election of members and trustees**

The articles of association define the company structure, which includes both members and directors. The directors are also known as trustees for the purposes of the Charities Act.

*In day-to-day operations the charitable company also uses the term “member” in a financial context (eg “Founder Member”) and in the context of borrowing books (people registered to borrow books are also commonly known as members of the library) but neither of these usages of the word “member” carries any relevance to the legal structure of the company.*

Under article 32 of the company’s rules all the directors were required to retire from office at the conclusion of the first Annual General Meeting, which was held on 11 October 2014. Since that date one third of the directors must resign from office each year, by rotation (unless there are sufficient casual resignations). Directors who resign are eligible for re-appointment.

The Charity Commission has recommended that trustees should not normally stand for more than three, three-year terms, unless a specific reason is stated in this Annual Report. Several trustees are now into their fourth three-year terms, but it is considered by the other trustees that the company benefits greatly from the accumulated experience of these long-serving individuals. The trustees do fully consider the benefits of bringing in new ideas and individuals from time to time, through advisers and other volunteers, as well as through Board membership.

There are currently no bodies that are automatically entitled to nominate directors to the Board.

Potential new director/trustees will be identified from time to time amongst the volunteers and supporters of the charitable company, bearing in mind the range of skills and experience available amongst the existing trustees and the qualities which the potential new trustee(s) can bring to the Board.

At the Annual Meeting of the company in September 2023 Sarah Mercer stood down as Chair of the trustees, but she remains as a trustee. The trustees then embarked on a recruitment process to identify a new Chair. This process was concluded in June 2024 when Peter Breakey (who had previously been a founding trustee of the company) was appointed as the new Chair of the trustees.

### **c. Policies and practices adopted for the induction and training of trustees**

The charitable company has so far focussed on recruiting and training volunteers to staff the library. Training centres on the wide range of skills needed for operational purposes.

All new trustees are subject to an induction process, including familiarity with Charity Commission guidance on the role and responsibilities of trustees. The company benefits from the wide range of pre-existing skills available amongst the trustees and other volunteers.

### **d. Organisational structure and decision making**

The Board of Directors is responsible for making all strategic decisions and overseeing their implementation. Board meetings are open not only to trustees but also to members of a loosely defined wider group, known as the Advisory Group, established to involve a wider range of skills in the governance of the company. Advisory Group members receive board papers but only need to attend meetings if they wish, or if their presence is specifically requested.

Current members of the Advisory Group are Julia Black (contracts for building maintenance and services), Biddy Casselden (research on the value of libraries), John Cook (the building), Pamela Denham (Wellbeing for Life, Elders Council of Newcastle), Julie Eccles (library operations), Rachel Gibson (events and room bookings), Tina Gough (architectural advice), Paul Luft (the building), Despoina Papadopoulou (architectural advice), Kay Punshon (library operations), Paul Taylor (book buying group), Barbara Trevitt (volunteer coordinator) and Wes (Andrew) Wareham (the building, and IT).

On formal matters before the board only the trustees are eligible to vote. The board normally meets every six weeks, on a Saturday morning.

The board has also established a number of free-standing specialist groups, to involve a wider range of interests and skills in the operation and management of the library. All key matters discussed in the groups are brought to the board for formal decision making. Current groups include the Finance and Building Group, the Book Buying Group, the Marketing Group and the Events Group. Members of the groups include trustees, members of the advisory group, and other volunteers. The “Green” (i.e. most experienced) volunteers also meet regularly with the Volunteer Coordinator.

A number of the trustees, advisory group members and other volunteers have taken on specific roles within the organisation, once again subject to the overall oversight of the board. These roles include:

Julia Black: Building maintenance contracts; and reviewing our risk management and fire safety policies and procedures;

Anne Burton: Fundraising and newsletters;

Sarah Breakey: The children's area, and displays. Sarah is supported in the organisation of children's activities by Joan Aarvold and others;

Chris Clarke: Treasurer and Company Secretary, organises the "Wellbeing for Life" programme with Pamela Denham, Beryl Downing and others;

John Cook, Despoina Papadopoulou and Andrew (Wes) Wareing: Building issues;

Rachel Gibson: The events calendar, and room bookings;

Jeremy Hardy: Publicity and marketing;

Pamela Denham: Wellbeing for Life, regular monthly meetings for older people, and liaison with the Elders Council of Newcastle;

Felicity Mendelson: Book buying and operational library management issues, liaison with Newcastle University and the City Council library service;

Paul Rea (Red Square Design): Posters and publicity;

Barbara Trevitt: The recruitment, training and management of the volunteers, especially in ensuring adequate cover whenever the building is open, supported by Sue Rea, and liaison with Newcastle University regarding student volunteers;

Catherine Walker: Vice-Chair, and joint Acting Chair (with Finn Willingham) until a new Chair was formally appointed in June 2024;

Richard Watson: The General Data Protection Regulations;

Finn Willingham: shared the role of Acting Chair with Catherine Walker; and oversight of the website.

The "Greens" and other volunteers have also agreed to take on particular individual operational responsibilities, such as for the photocopier, coffee machine, cash register, posters and notice boards, membership records and training.

#### **e. Risk Management and Reserves Policies**

The trustees have previously assessed the major risks to which the company is exposed, such as potential problems with the building, over-reliance on certain key individuals, and potential difficulties in maintaining the commitment of volunteers and financial supporters once the initial "honeymoon period" is over, and measures have been put in place to minimise these risks. Over the last year a full review of our risk management, health and safety, and fire and emergency safety policies and procedures has been launched. Whilst



work on these reviews is not yet complete, a number of procedures have already been tightened up, including improved guidance and training on fire safety.

To minimise the potential risks for volunteers, the trustees' policy is not to open the building to the public unless at least two volunteers are present. (This does not apply for private room bookings and events). The library volunteers must not accept responsibility for children aged under 10, who are using the library, who must remain in the care of a parent, teacher, or responsible adult, at all times. Over that age, children are allowed in the library on their own.

In managing the building, the Friends aim at best practice, and have continued or improved on many of the routines set up originally by the council.

During the period covered by this report the company had public liability insurance cover of £10 million. Our own insurance includes accidental damage to the large windows in the main room. Other aspects of building insurance are covered by the Council, under the terms of our lease. Negotiations over a new lease are starting later in 2025.

Before the pandemic the company had introduced explicit terms and conditions for room hire, which clarified the responsibilities of people hiring rooms. A review of the terms and conditions was nearing completion at the end of the period covered by this report.

The company's Reserves Policy was reviewed during 2023/24, and the revised policy statement was approved by the Board.

Up until four years ago the first priority of the company's policy for its financial reserves was that there should always be enough funding in reserve to continue to pay our running costs for at least six months, if for some reason our income suddenly fell or we were forced to close the building.

At the end of 2019/20, with the closure of the building on Government advice, the existence of this reserve became vital to the company's future. It was therefore decided that for the time being we should maintain an Operating Reserve covering twelve months normal, general running costs. This policy is still in place.

Reserves kept for further major building improvements and longer term planned maintenance form the company's Building Fund. This fund is also used to hold reserved funds which cannot be used for any other purpose, such as grants obtained for the Writer in Residence.

The company also maintains a Wellbeing Reserve Fund, which holds grants, donations and income related to the Wellbeing for Life programme, run jointly by the Friends of Jesmond Library and the Elders Council of Newcastle, and the Friday Fund, which holds grants and donations raised for the library's work with asylum seekers and refugees, and for the Warm

Zone initiative and its successor, Wellbeing Hubs, all of which were focussed on Friday mornings.

The library has also now taken over responsibility for managing the Sing and Socialise programme, first established by Jesmond Dementia Action Alliance, and grants and donations associated with Sing and Socialise are now also held in the Wellbeing Fund

### **Review of Activities**

In setting objectives and planning activities the trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, and to the objects of the charitable company (pages 5/6).

### **Public Lending Library Services**

#### **a. Library operations**

The opening hours of the public library amount to 25.5 hours a week (9:30am - 4:30pm on Tuesdays and Saturdays, 9:30am - 6:00pm on Thursdays, and 9: 30am – 12:30pm on Fridays).

28,295 visitors to the library were recorded in 2024/25, compared with 24,118 in the previous year. This exceeds by some margin the figures of 22,000 or more recorded before the pandemic. The busiest month last year was January 2025, when 2,813 visits were recorded. The busiest day was Saturday 12 October 2024 (317 visitors recorded).

On 31 March 2025, 2,473 people or organisations were registered to borrow books from Jesmond Library, compared with 2,058 in March 2024. Between 1 April 2024 and 31 March 2025, 11,592 book issues were recorded. This compares with 11,208 in 2023/24. While the overall number of loans went up by 6%, junior loans went up by 15%, while adult fiction loans went down by 5% and adult non-fiction loans went down by 2%

In 2024/25 we bought 278 new books, at a cost of over £3,375, and 8 second hand books. We also accepted 558 donated books, although we had been offered far more than this. The main categories of book which we accept as donations are children's books and books with a particular local connection, such as by a local author or about local history. Other second-hand books we re-direct to our local Oxfam book shop.

The most-borrowed authors in the year were once again Julia Donaldson and Roger Hargreaves. David Walliams ranked third and L J Ross fourth. The three most-borrowed individual books were all about dementia, the most-borrowed being "Alzheimer's and other Dementias" by Alex Bailey.

In total, at the end of 2024/25 we had 10,261 books and other items on the shelves. 60 items were for reference, 4,734 were classified as Fiction and 5,527 as Non-Fiction (or "other").

## **b. Volunteers**

The company employs no paid staff, and is wholly dependent on the unstinting efforts of volunteers for the operation of the library service and all other activities which take place in the building.

Our volunteer coordinator has estimated that our front of house volunteers worked a total of approximately 4,500 hours during the year April 2024 – March 2025. If we cost these hours at the national living wage (£11.44 per hour) this would be equivalent to a total “value” of £51,480. This does not include the hours “worked” by the many other volunteers who organise activities and events, or play other roles behind the scenes. Besides the tremendous value of these efforts to the local community, we believe that many volunteers themselves derive a measure of personal satisfaction and a sense of achievement, while some use their work experience to gain paid employment elsewhere.

On 31 March 2025 we had 73 Front of House volunteers, including experienced supervisor/trainers (known as “Greens”). 11 volunteers are involved in running groups, another 12 volunteers play various behind the scenes roles and there are 14 trustees. This gives 110 active volunteers in total. Our front of house volunteers do not have to commit to working specific times or days, or numbers of hours per week, but use an online system (SignUp) to choose their own shifts (although the volunteer coordinator often has to send out last minute email appeals to fill the final vacant shifts).

Once again, the trustees are extremely grateful to all those who keep our services running and provide the friendly welcome which so many library customers appreciate.

## **Education and Social Welfare**

### **c. Events and room hire**

Since re-opening under the management of the Friends of Jesmond Library the library has developed as a busy community hub, with far more events taking place than when the building was managed by the Council.

Between 1 April 2024 and 31 March 2025 there were 447 room bookings by outside organisations, compared with 415 in the previous year. 116 of the 2024/25 room bookings were in the Main Room, 131 in the Catherine Cookson Room and 200 in the Sid Chaplin Room.

In addition, there were 637 events run by library volunteers in 2024/25, compared with 610 in 2023/24. 191 of the 2024/25 events took place in the Main Room, 265 in the Catherine Cookson Room, 177 in the Sid Chaplin Room and 4 at the United Reformed Church. Total attendance at these events was 8,654, a notable increase over the previous year, when the total was 7,426.

Highlights of the year's events programme included the library's contributions to the annual Jesmond Community Festival in May, some excellent Thursday evening talks, and, at the end of the year, the first of a new series of "Music in the Library" Friday lunchtime events. The quality of the events programme was significantly enhanced by the new PA and audio-visual equipment.

At the present time some of the most popular regular events taking place in the library are the language conversation groups run by library volunteers; other events include a book group, play reading, poetry sharing, current affairs, a Craft 'n' Chat group, the "Wellbeing for Life" series for older people, story-time and crafts for children, and IT advice sessions. Groups making regular room bookings include Mindfulness, Meditation, Philosophy, Keep Jesmond Clean, a Chess Club, private language classes, Jesmond Community Forum and Councillors' ward surgeries.

Friday mornings are designated Wellbeing Hubs, when the library is open to all comers as usual but we also provide popular English as a second language conversation groups, free refreshments, and occasional drop-in sessions run by partner agencies such as Northumbria Police and Healthwatch.

Library volunteers will always open the building outside the times when it is operating as a public library, if it is needed for room bookings or events, so in practice Jesmond Library is open for at least part of nearly every day of the year.

#### **d. The People's Network computers**

The council left its "People's Network" public use computers in the library when they handed over the building. These are still maintained by the council and are well used by members of the public, especially people who do not have alternative access to IT facilities. Library volunteers frequently give informal assistance to People's Network users. Over the full year 2024/25 1,822 logins were recorded on our 6 People's Network computers, compared with 2,876 logins in 2023/24. From the raw data it is not possible to account for this fall in the number of logins – possibly fewer people lack access to their own facilities. Those who do use the library People's Network computers tend to stay in the library for some time – the average duration of a single usage is over 40 minutes.

#### **e. The building**

Jesmond Library is a much-loved and architecturally distinguished modern building, unusual in being a Grade 2 Listed Building designed and built in the 1960's. Some of the architecturally valuable features of the building, notably the huge windows and glass doors, provide particular challenges in terms of building maintenance. Since we took over management of the building we have sought, where possible, to return to the spirit of the original design of the building, while accommodating the present, flexible use of the building as a community hub as well as a public library.

A major challenge for many householders and businesses is the steady increase in energy costs, along with rising concern about climate change. Since our takeover of the building we have carried out a number of projects intended to reduce energy use, including improved roof and cavity wall insulation, an advanced system for managing the heating system, and the replacement of all the windows in the main room with a double-glazed equivalent. While firm conclusions are hard to distinguish from other factors, it appears that these projects are already saving us significant energy costs.

We are now in the process of raising funding for a further phase of energy saving improvements which we hope to commence during 2025.

#### **f. Publicity and communications**

We publish regular events programmes and posters, whose visual impact is greatly helped by our designer, Paul Rea. Information on events is circulated electronically through Jesmond Community Forum and Jesmond Residents Association, and through our own circulation list of library users.

Our Facebook page, Tweets and Blogs are well-received by those of our users who make use of social media. We also publish an occasional newsletter, “The Blurb”.

#### **g. Links with other community-managed libraries**

The Friends of Jesmond Library was actively involved in the establishment of the national Community Managed Libraries Peer Group Network, of which Chris Clarke is a Board Member, and on several occasions over the last year Jesmond volunteers have been pleased to advise other community libraries on issues such as fundraising and volunteer recruitment and management.

### **Financial Review**

#### **a. Going Concern**

When it first re-opened, the company enjoyed an immediate financial input from residents of Jesmond, from charitable bodies (notably, but not only, the Catherine Cookson Trust), and from the North and South Jesmond Ward Committees of the Council. This enabled the company to build up sufficient reserves during its first few months to be confident of remaining a going concern for at least the next few years, and probably much more.

Our early optimism proved to be well founded, and these accounts are therefore prepared on the basis that we are still a “going concern” and likely to remain so for the foreseeable future.

## **b. Reserves Policy**

The trustees consider the reserves of the company to be more than adequate to meet its immediate working capital needs. Total funds as at 31 March 2025 were £134,093.86, an increase of £14,125,40 over the previous year.

The basis of the company's Reserves Policy has been in place since 2014/15, when an Operating Reserve Fund and a Building Improvement Fund were established. These two designated funds stand alongside the pre-existing Wellbeing Fund, which supports a programme of activities for older people, jointly run with the Elders Council of Newcastle.

In 2022 an additional designated fund called the Friday Fund was established, to keep grants, donations and expenses related to the Friday morning and other activities to support work with asylum seekers, and the Warm Zone, separate from other funds. The Warm Zone initiative has since become the Wellbeing Hub, but we have retained the name of Friday Fund for this designated fund.

On 16 March 2024 the trustees adopted a formal Reserves Policy, of which the above is a summary.

The funding reserved for the Wellbeing programme increased from £7,989 on 31 March 2024 to £11,440 on 31 March 2025, largely as a result of grants obtained to continue both the Wednesday "Wellbeing for Life" and Friday "Sing and Socialise" meetings.

The Friday Fund was originally established with grants and donations obtained for the library's work with refugees and asylum seekers. However, the use of a local hotel as a Home Office hostel for asylum seekers finished towards the end of 2023/24. Since then, small grants from the council have allowed Friday morning to continue as a "Wellbeing Hub". The Friday Fund rose slightly from £146 on 31 March 2024 to £301 on 31 March 2025. The small remaining sum is being used to fund refreshments at the Wellbeing Hub on Friday mornings, but it is anticipated that the fund will close if the balance reduces to zero. At that point Friday morning opening will be funded as part of the library's mainstream operations.

Up until the end of 2019/20 the policy of the trustees was that unrestricted reserves should not fall below a level equivalent to six months' routine, general expenditure (about £13,000 at the end of 2019/20). However, with the greatly increased uncertainty resulting from the coronavirus crisis, the trustees considered it prudent to increase the Operating Reserve from six to a full twelve months general running costs, and we intend to retain £26,000 for this purpose for the foreseeable future.

On 31 March 2025 the Building Improvement Fund stood at £77,382, compared with £66,863 on 31 March 2024. The purposes of the Building Fund are to finance capital items, such as the purchase of new furniture, which are paid for over several years, to pay for major building refurbishment items, which will not recur every year, and to hold grants

which have to be spent on specific projects. At the end of the financial year the Building Fund is topped up with any surplus from the General Fund.

### **c. Principal Funding**

The first financial priority of the trustees is to raise enough in reasonably reliable monthly income to cover basic running costs (such as utility bills, insurance, stationery, and building and equipment maintenance). This was achieved during 2024/25, when the library's general account recorded a surplus of £18,098 before the surplus was transferred to the Building Reserve Fund.

The largest contributors to our general income are donations from 151 regular subscribers by Standing Order (£12,619 in 2024/25), events organised by our volunteers (£11,534) and room hires (£10,183), with smaller sums raised from miscellaneous donations, the sale of coffee and tea, bank interest, photocopying and printing, and other fundraising.

### **Plans for the Future**

The trustees have three main aims for the future. First is to maintain and improve the range of services available to the local public. If possible, it would be good to further increase opening hours.

Second is to continue to invest in the fabric of the building, furniture and fittings, and at the same time sensitively bring the library up to date. Over the next year we aim to start work on another phase of improvements to the energy efficiency of the building, and invest further in the children's area.

Third is to improve our links with local universities (including both staff and students), schools and businesses.

### **Statement of Trustees' Responsibilities**

The trustees (who are also directors of Friends of Jesmond Library for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and best practice advice. Company law requires the trustees to prepare financial statements for each financial year.

Under company law the trustees must not approve the financial statements unless they are satisfied that they 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 trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and 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.

### **Provision of information to the independent examiner**

Each of the persons who are trustees at the time when this trustees' report is approved have confirmed that:

- so far as each trustee is aware, there is no relevant financial information of which the charitable company's independent examiner is unaware; and
- each trustee has taken all the steps that ought to have been taken as a trustee in order to be aware of any information needed by the charitable company's independent examiner in connection with preparing this report and to establish that the charitable company's independent examiner is aware of that information.

In preparing this report, the trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

This report was approved by the trustees on 20 September 2025 and signed on their behalf by:

**Peter Breakey, Chair**

**20 September 2025**



## **Independent examiner's report to the trustees of the Friends of Jesmond Library**

I report to the charity trustees on my examination of the accounts of the Friends of Jesmond Library for the year ended 31 March 2025, as set out on pages 18 to 29.

### **Responsibilities and basis of my report**

The charity's trustees, who are also the directors of the company for the purposes of company law, are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006. Having satisfied myself that the accounts of the company are not required to be audited for this year under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011. In carrying out my examination, I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the Charities Statement of Recommended Practice (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

(signed)

**Geoffrey R Carter**

59 Queens Terrace, Jesmond, Newcastle upon Tyne NE2 2PL

20 September 2025

## FRIENDS OF JESMOND LIBRARY

### Statement of Financial Activities

#### Income and Expenditure Account

for the year ended 31 March 2025, compared with the year ended 31 March 2024

	Note	Total Funds 2024/25 £	Total Funds 2023/24 £
<b>Income</b>			
Incoming resources from generated funds:			
Voluntary receipts	2	<b>21,107.27</b>	16,838.23
Grants received	2	<b>12,500.00</b>	22,534.04
Receipts from fundraising activities	3	<b>4,665.08</b>	3,714.70
Investment income	4	<b>3,144.73</b>	1,904.46
Receipts from charitable activities	5	<b>23,879.58</b>	20,600.08
<b>Total Incoming Resources</b>		<b>65,296.66</b>	<b>65,591.51</b>
<b>Expenditure</b>			
Fundraising costs	6	<b>1,553.72</b>	2,180.39
Charitable activities	7	<b>41,851.57</b>	49,755.97
Governance costs	8	<b>34.00</b>	13.00
Depreciation	9	<b>7,731.97</b>	6,601.80
<b>Total Resources Expended</b>		<b>51,171.26</b>	<b>58,551.16</b>
<b>Net Income (Deficit) for the year</b>	10	<b>14,125.40</b>	<b>7,040.35</b>

The notes on pages 20 to 29 form part of these financial statements.

## FRIENDS OF JESMOND LIBRARY

### **Balance Sheet**

**as at 31 March 2025, compared with 31 March 2024**

	Note	31/03/2025	31/03/2024 £
<b>Fixed assets</b>	9		
Equipment		<b>3,227.31</b>	4,490.44
IT equipment		<b>1,360.25</b>	43.49
Library management system		<b>0.00</b>	0.00
Furniture		<b>1,770.28</b>	595.02
Book stock		<b>8,367.82</b>	7,801.49
<b>Total fixed assets</b>		<b>14,725.66</b>	<b>12,930.44</b>
<b>Current assets</b>			
Recoverable Gift Aid	12	<b>224.80</b>	210.36
Cash at bank	13	<b>119,113.04</b>	106,797.30
Petty cash		<b>30.36</b>	30.36
<b>Total current assets</b>		<b>119,368.20</b>	<b>107,038.02</b>
<b>Total assets</b>		<b>134,093.86</b>	<b>119,968.46</b>
<b>Represented by</b>		<b>31 March 2025</b>	<b>31 March 2024</b>
Balance brought forward		<b>119,968.46</b>	112,928.11
Net income for the year		<b>14,125.40</b>	7,040.35
<b>Total funds</b>	14	<b>134,093.86</b>	<b>119,968.46</b>

For the year ending 31 March 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies. The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard applicable to charities in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

The financial statements were approved by the trustees on 20 September 2025 and signed on their behalf by Peter Breakey (Chair).

**Peter Breakey, Chair**

The notes on pages 20 to 29 form part of these financial statements.

**Notes to the Financial Statements for the year ended 31 March 2025**

**1. Accounting Policies**

**1.1 Basis of preparation of Financial Statements**

The financial statements have been prepared in accordance with the Charities Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)."

The trustees have considered the charitable company's current and future prospects and are satisfied that the company can continue to pay its liabilities as they fall due, for a period of well over twelve months from the date of approval of these financial statements, and is therefore a "going concern".

**1.2 Turnover**

Turnover comprises revenue recognised by the charitable company in respect of goods and services supplied during the year. The charitable company is not registered for Value Added Tax.

**1.3 Company status**

The charitable company is a company limited by guarantee. In the event of the company being wound up, the liability of the director/trustees of the company in respect of the guarantee is limited to £10.

**1.4 Fund accounting**

Designated funds are funds set aside by the company for specific purposes. At the present time the four funds designated by the company are the Wellbeing Fund, the Friday Fund, the Operating Reserve Fund and the Building Improvement Fund. The purposes of these funds were summarised on pages 14/15 of this report. All remaining income and expenditure is contained in the General Fund, which is therefore where the vast majority of day-to-day trading income and expenditure is allocated.

**1.5 Incoming resources**

All incoming resources are included in the Income and Expenditure Account.

Voluntary income is primarily received as donations and grants. All monetary donations are included in full in the statement of financial activities when received, provided that there

are no donor-imposed restrictions as to the timing of the related expenditure, in which case recognition would be deferred until the pre-condition has been met.

Gifts in kind for use by the charity are valued at the estimated cost which would have been incurred by the charity, if they had been purchased. This method has been applied to second hand books donated by well-wishers to the library, whenever the books concerned have been added to our book stock. (Space on the shelves in Jesmond Library is limited, and some donated books, for which we do not have room, have been in turn donated to Oxfam or other local groups.) Books left in the library by the city council were not given a value.

Investment income at present comprises only bank interest. The income is recognised when received.

### **1.6 Resources expended**

Expenditure is allocated to the activity to which it relates.

Governance costs are those costs associated with the constitutional and statutory requirements of the charitable company, principally an annual payment to Companies House.

### **2. Voluntary receipts and grants received**

Two main categories of donation were received from library users during the year. Regular Subscribers provided monthly or annual donations, by Standing Order, totalling £12,619 over the year (compared with £11,258 the year before). Many regular donors give us £2 per month or £20 per year, but a substantial number give us significantly more than this. There were also a number of Miscellaneous Donations, totalling £6,832 (compared with £3,999 the year before). Amongst the Miscellaneous Donations in 2024/25 were donations towards the refurbishment of the children's area, donations made at events, such as children's storytime and crafts, and voluntary contributions made at events where refreshments were served.

The Friends of Jesmond Library is registered with the Fundraising Regulator, and supports the principles that it promotes. Gift Aid is being claimed on all eligible donations. The table on the next page includes all recoverable Gift Aid that we are eligible to claim, even when a claim had not yet been submitted. HMRC pay a small amount of interest when paying Gift Aid claims, to cover the period between the eligible donation being made and the Gift Aid being paid. The company uses the Gift Aid Small Donations Scheme in order to increase the value to us of small miscellaneous donations.

The company has arrangements for supporters to donate money through JustGiving. This generated £683 for the Friends during 2024/25 (compared with £806 in 2023/24), but also cost £216 in payments to contribute to JustGiving costs in that period. We also have an

arrangement with Easyfundraising, which during 2024/25 generated £135 from commissions on internet shopping (compared with £138 in 2023/24).

£12,500 was received in grants during 2024/25, compared with £22,534 the year before, but significant effort was put into preparing a number of other grant applications which we hope will bear fruit later in 2025.

The largest of this year's grants, from the Ballinger Charitable Trust, enabled us to continue the Sing and Socialise programme, while two grants, from the DWF Foundation and Newcastle City Council's South Jesmond Ward Committee, were awarded for improvements to the children's area. Grants from the Hadrian Trust and the Barchester Charitable Foundation went towards continuing the Wellbeing for Life Programme, for older people. Newcastle City Council also gave us a grant to help continue Friday morning opening, as a Wellbeing Hub, while two further council grants, from the City Council's North and South Jesmond Ward Committees, were awarded to increase the size of our cycle parking facilities. The Percy Hedley 1990 Charitable Trust gave us another welcome unrestricted grant.

We are very grateful to all these organisations. The value of books donated by well-wishers and added to the library stock during 2024/25 was approximately £835.

<b>Voluntary receipts and grants included in the Income and Expenditure account</b>	<b>General Fund 2024/25 £</b>	<b>Wellbeing Fund 2024/25 £</b>	<b>Friday Fund 2024/25 £</b>	<b>Building Fund 2024/25 £</b>	<b>Total Funds 2024/25 £</b>	<b>Total Funds 2023/24 £</b>
Regular Subscriber donations (including related Gift Aid)	12,619.39				12,619.39	11,258.39
Miscellaneous donations	3,756.53	2,648.60		427.50	6,832.63	3,999.59
Interest on Gift Aid	0.15				0.15	0.75
JustGiving	671.86			11.98	683.84	806.57
Easyfundraising	135.76				135.76	138.43
Grants received		6,500.00	250.00	5,750.00	12,500.00	22,534.04
Value of Donated Books	835.50				835.50	634.50
<b>Total Voluntary Receipts and Grants Received</b>	<b>18,019.19</b>	<b>9,148.60</b>	<b>250.00</b>	<b>6,189.48</b>	<b>33,607.27</b>	<b>39,372.27</b>

### **3. Receipts from fundraising activities**

The main fundraising activities which raise money for the library are sales, including the sale of books which are surplus to requirements and of bought-in stock, branded shopping bags and other miscellaneous items, and the sale of coffee, tea and hot chocolate from the coffee machine. Small charges are also normally made for the display of small advertisements.

	<b>Total Funds 2024/25 £</b>	<b>Total Funds 2023/24 £</b>
Shop Income, including books etc	1,136.18	1,140.70
Coffee and tea	3,490.90	2,537.00
Display of Small Advertisements	38.00	37.00
<b>Total receipts from fundraising activities</b>	<b>4,665.08</b>	<b>3,714.70</b>

### **4. Investment income**

Interest rates increased during 2024/25. £3,144.73 was received in investment income during that year, compared with £1,904.46 the year before. In 2024/25 £924.40 was received from a 40-day notice account with the United Trust Bank (UTB), £923.20 from a 100-day notice account with UTB, £261.37 from a 2-year bond with UTB, £257.86 from a 1-year bond with UTB and £777.90 from an Active Saver account with Barclays.

### **5. Receipts from charitable activities**

Receipts generated from the library's activities include room hire fees, income generated from events organised by library volunteers, income from the printer/photocopier, and smaller categories such as the creative writing competition. Most categories recorded healthy increases. The efforts of our events organisers are particularly commendable, along with the many local groups and businesses who hire our rooms for meetings, classes and training events.

	<b>Total Funds 2024/25 £</b>	<b>Total Funds 2023/24 £</b>
Room Hire income	10,183.50	8,202.00
Event income	11,534.19	10,655.65
Printing and photocopying	1,497.90	1,410.85
Teddy Bear Trail	258.00	290.00
Lost books, DVD's etc	6.99	0.00
Writing competition	105.00	33.00
Miscellaneous income (including miscellaneous sales)	384.00	8.58
<b>Total receipts from charitable activities</b>	<b>23,879.58</b>	<b>20,600.08</b>

## **6. Fundraising costs**

This includes fees payable to JustGiving, an annual fee to the Fundraising Regulator, the cost of purchasing items for re-sale, and supplies for the coffee machine.

	<b>Total Funds 2024/25 £</b>	<b>Total Funds 2023/24 £</b>
Fundraising costs (including annual fee to the Fundraising Regulator)	180.00	176.00
Payments to JustGiving	216.00	216.00
Purchase of goods for re-sale (including books, calendars and cards)	371.00	1,332.99
Supplies for the coffee machine	786.72	455.40
<b>Total fundraising costs</b>	<b>1,553.72</b>	<b>2,180.39</b>

## **7. Charitable activities**

This category includes all the revenue expenditure associated with running the library and its building. It does not include expenditure on capital items, such as books, furniture or equipment, which are treated as assets that can be expected to last several years.

These appear in the Balance Sheet as capital items, and are depreciated over the anticipated life of the asset concerned (see note 9). Purpose-designed Items fixed to the building, such as new shelving, are not treated as capital, as it is assumed that they would be left in the building if we vacated it.

A number of costs went up significantly during the year, as a result of the rising cost of living, especially energy costs.



	General Fund 2024/25 £	Wellbeing Fund 2024/25 £	Friday Fund 2024/25 £	Building Fund 2024/25 £	Total Funds 2024/25 £	Total Funds 2023/24 £
Gifts and grants given	100.00				100.00	
Volunteer expenses	515.06				515.06	70.63
Room hire		325.00		40.00	365.00	1,475.00
Travel costs for Wellbeing events		450.00			450.00	408.60
Refreshments at events	240.46	1,540.76	94.85		1,876.07	2,266.97
Event expenses	409.50	237.99			647.49	73.62
10 <sup>th</sup> anniversary events						1,496.00
Writer in residence	3,336.00				3,336.00	6,483.42
Sing and Socialise		2,800.00			2,800.00	2,106.00
Refunds	395.40			267.00	662.40	11.40
Electricity	2,895.91				2,895.91	2,918.79
Gas	2,382.56				2,382.56	2,625.05
Water	597.00				597.00	353.00
Refuse disposal	444.60				444.60	458.95
Insurances	1,405.62				1,405.62	1,106.88
Information area						4,755.24
Heating studies	170.00				170.00	3,060.00
Children's area	832.30				832.30	159.98
Building Surveys	1,208.40				1,208.40	
Energy Improvements	1,278.00				1,278.00	
Other building refurbishment						2,904.59
General repairs and maintenance	3,373.35				3,373.35	3,028.84
Regular cleaning	3,623.50				3,623.50	3,048.50
Window cleaning	280.00				280.00	340.00
Carpet cleaning	515.00				515.00	515.00
Security and alarms	1,348.34				1,348.34	1,074.00
Repair/service coffee machine						150.00
Telephone and Email	789.09				789.09	580.11
TV licence	169.50				169.50	159.00
PRS and PPS licence	149.40				149.40	142.28
Postage	20.70				7.00	20.70
Other administrative items	679.31				679.31	296.34
Competition prizes						20.00
Stationery	336.35				336.35	406.78
Newspapers	2,917.99				2,917.99	2,394.58
Subscriptions, including Which?	99.00				99.00	184.00
Printing and photocopying	209.50	30.00			239.50	248.76
Website	415.00				415.00	325.00
Publicity and posters	540.00	313.80			853.80	1,795.00
IT running costs	836.98				836.98	775.96
Library Management System	1,074.00				1,074.00	1,152.00
Equipment purchases	1,755.93				1,755.93	
Bank charges	305.12				305.12	269.00
Fees paid	75.00				75.00	75.00
Licences	42.00				42.00	21.00
<b>Total charitable activity costs</b>	<b>35,752.17</b>	<b>5,697.55</b>	<b>94.85</b>	<b>307.00</b>	<b>41,851.57</b>	<b>49,755.97</b>

## **8. Governance costs**

In 2024/25 governance costs amounted to £34.00, for the Annual Return to Companies House, compared with £13.00 in the previous year.

## **9. Depreciation of tangible fixed assets**

The costs of purchasing furniture, IT and other equipment, and books, are treated as capital expenditure and appear in the Balance Sheet. They are depreciated over 4-5 years, in order to write off the total costs of their acquisition over their expected useful lives. (IT and other equipment, and the Library Management System, are depreciated over 4 years; furniture and books over 5 years.)

	Office Equipment £	IT Equipment £	Library Management System £	Furniture £	Book Stock £	Total £
<b>Cost of purchase</b>						
Assets acquired before 1 April 2024	23,250.75	4,170.74	4,422.60	17,201.88	39,394.52	88,440.49
Additions during 2024/25	1,744.96	1,797.00	0.00	1,773.98	4,211.25	9,527.19
<b>Total assets at 31 March 2025</b>	<b>24,995.71</b>	<b>5,967.74</b>	<b>4,422.60</b>	<b>18,975.86</b>	<b>43,605.77</b>	<b>97,967.68</b>
<b>Accumulated depreciation</b>						
Depreciation brought forward from 31 March 2024	18,760.31	4,127.25	4,422.60	16,606.86	31,593.03	75,510.05
Depreciation during 2024/25	3,008.09	480.24	0.00	598.72	3,644.92	7,731.97
<b>Total depreciation at 31 March 2025</b>	<b>21,768.40</b>	<b>4,607.49</b>	<b>4,422.60</b>	<b>17,205.58</b>	<b>35,237.95</b>	<b>83,242.02</b>
<b>Net book value at 31 March 2025</b>	<b>3,227.31</b>	<b>1,360.25</b>	<b>0.00</b>	<b>1,770.28</b>	<b>8,367.82</b>	<b>14,725.66</b>

The valuations of book stock given in the above table are based on a more detailed calculation which distinguishes between new, second hand and donated books, as follows:

	2024/25		2023/24		Comments
	Number Of books	Value £	Number of books	Value £	
Donations	558	845.50	423	634.50	Most estimated at £1.50 each, unless value known
2 <sup>nd</sup> hand books	8	15.68	0	0.00	
New books	278	3,350.07	539	4,541.55	
<b>Total</b>	<b>844</b>	<b>4,211.25</b>	<b>962</b>	<b>5,176.05</b>	

## **10. Income and Expenditure by Fund**

The following table shows how the Total Funds 2024/25 column in the Income and Expenditure Account on page 18 can be sub-divided between funds.

Income and Expenditure	General Fund	Designated Funds				Total Funds 2024/25
		Wellbeing for Life Fund	Friday Fund	Operating Reserve Fund	Building Improvement Fund	
	£	£	£	£	£	£
<b>Income</b>						
Voluntary receipts	18,019.19	9,148.60	250.00		6,189.48	33,607.27
Receipts from fundraising activities	4,665.08					4,665.08
Investment income	3,144.73					3,144.73
Receipts from charitable activities	23,879.58					23,879.58
<b>Total Incoming Resources</b>	<b>49,708.58</b>	<b>9,148.60</b>	<b>250.00</b>	<b>0.00</b>	<b>6,189.48</b>	<b>65,296.66</b>
<b>Expenditure</b>						
Fundraising costs	1,553.72					1,553.72
Charitable activities	35,752.17	5,697.55	94.85		307.00	41,851.57
Governance costs	34.00					34.00
Depreciation	7,731.97					7,731.97
<b>Total Resources Expended</b>	<b>45,071.86</b>	<b>5,697.55</b>	<b>94.85</b>	<b>0.00</b>	<b>307.00</b>	<b>51,171.26</b>
<b>Net Income (Loss) for the year, before transfers</b>	<b>4,636.72</b>	<b>3,451.05</b>	<b>155.15</b>	<b>0.00</b>	<b>5,882.48</b>	<b>14,125.40</b>

## **11. Transfers**

Between 1 April 2024 and 31 March 2025 the Building Improvement Fund was drawn on to fund improvements to our facilities for talks and meetings, providing a new TV-style screen for showing presentations, and a much-improved PA system. Further improvements were made to the children's area, and the computers used by volunteers at the main desk were replaced. The final stage of the Writer in Residence project was funded from a restricted grant obtained for this purpose, and fees and other costs were incurred in preparing for future improvements to the thermal efficiency of the building. To cover these items a total of £13,461.83 was transferred from the Building Fund to the General Fund.

At the end of the financial year the net surplus on the General Fund (£18,098.55) was transferred to the Building Fund, to be allocated in due course to improvements to the library building.

	General Fund £	Wellbeing Fund £	Friday Fund £	Operating Reserve £	Building Fund £	Total Funds 2024/25 £
Net Income (Loss) for the year, before transfers	4,636.72	3,451.05	155.15	0.00	5,882.48	14,125.40
Transfers from the Building Fund to the General Fund	13,461.83				(13,461.83)	0.00
Transfer from the General Fund to the Building Fund	(18,098.55)				18,098.55	0.00
Net Income (Loss) for the year, after transfers	0.00	3,451.05	155.15	0.00	10,519.20	14,125.40

## **12. Recoverable Gift Aid**

Recoverable Gift Aid is Gift Aid to which we are entitled, but which has not yet been reclaimed from HMRC.

## **13. Cash at bank**

Cash held in bank accounts can be subdivided as follows:

	Net asset value at 31 March 2025 £	Net asset value at 31 March 2024 £
<b>Bank accounts</b>		
Barclays current account	5,509.09	1,745.38
Barclays active saver account	56,208.43	50,023.23
United Trust Bank 100-day notice account	22,335.01	21,411.81
United Trust Bank 2-year bonds	5,422.87	5,161.50
United Trust Bank 40-day notice account	24,246.91	23,322.51
United Trust Bank 1-year bonds	5,390.73	5,132.87
<b>Total in bank accounts</b>	<b>119,113.04</b>	<b>106,797.30</b>

## **14. Reconciliation of Funds**

The funds carried forward at the end of the 2024/25 financial year are held as follows. Funds held at the end of 2023/24 are given for comparison:

	<b>31/03/25</b> <b>£</b>	<b>31/03/24</b> <b>£</b>
General Fund	18,969.13	18,969.13
Wellbeing Fund	11,440.83	7,989.78
Friday Fund	301.35	146.20
Operating Reserve Fund	26,000.00	26,000.00
Building Improvement Fund	77,382.55	66,863.35
<b>Total funds carried forward</b>	<b>134,093.86</b>	<b>119,968.46</b>