

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 2026**

FRIENDS OF JESMOND LIBRARY

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FRIENDS OF JESMOND LIBRARY

Reference and administrative details of the charity and its trustees, for the year ended 31 March 2026

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)

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 fifth three-year term 04/10/25)

Susan Rea (appointed 03/09/16, retired and immediately re-appointed for a fourth term, 04/10/25)

Catherine Ellen Bernadette Walker (appointed 07/07/13, retired and immediately re-appointed for a fifth three-year term, 04/10/25, elected Vice Chair on 03/08/19, resigned as trustee on 07/03/26)

Richard John Watson (appointed 28/07/18, retired and immediately re-appointed for a third three-year term, 04/10/25)

Nicola Mary (Finn) Willingham (appointed 07/07/13, retired and immediately re-appointed for a fifth three-year term, 04/10/25, resigned as trustee on 07/03/26)

Wendy Young (appointed 28/07/18, retired and immediately re-appointed for a third three-year term, 30/09/23, resigned as trustee on 07/03/26))

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, enquiries@jesmondlibrary.org , finance@jesmondlibrary.org and volunteers@jesmondlibrary.org

Website and Facebook site

www.jesmondlibrary.org and 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 2026

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 2026.

Thanks to the efforts of our volunteers and the support of our local community, Jesmond Library has developed further as a Community Hub, with the number of people visiting the library increasing once again, more books borrowed, more events organised, and a greater sum generated through our Standing Order scheme. During the year covered by this report we installed additional cycle racks and started work on a new programme of energy-saving improvements to the building.

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.

When the company was originally set up the only members were Peter Breakey and Chris Clarke, but during 2025/26 all the other director/trustees were appointed by the Board as members of the company.

In day-to-day operations the company also uses the term “member” in the context of borrowing books (people registered to borrow books are commonly known as members of the library) but this usage of the word “member” carries no 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 and fifth 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, and there are at present no plans to change this.

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.

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), 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), Wes (Andrew) Wareham (the building, and IT) and Catherine Walker, Finn Willingham and Wendy Young (recently retired trustees). Manjari Trivedi has recently been attending trustees' meetings with a view to taking over as Company Secretary as from 1 April 2026.

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, marketing, IT, and the renegotiation of our lease from the Council;

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 Licencing issues;

Richard Watson: The General Data Protection Regulations;

Finn Willingham: 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.

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 out-of-hours 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 now underway.

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

Up until five 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, during the COVID crisis, 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, but is likely to be reviewed in the near future.

Reserves kept for major building improvements and longer term planned maintenance form the company's Building Fund.

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 Sing and Socialise project, which the library has administered since the Jesmond Dementia Action Alliance was wound up.

The Friday Fund, which originally held grants and donations raised for the library's work with asylum seekers and refugees, has now evolved to hold grants given for the Council's Warm Zone initiative and its successor, Wellbeing Hubs, all of which are focussed on Friday mornings.

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

During 2025/26 the opening hours of the public library amounted 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). A slight increase in opening hours is planned for later in 2026.

30,873 visitors to the library were recorded by our volunteers in 2025/26, compared with 28,295 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 May 2025, when 3,185 visits were recorded. The busiest day was Saturday 24 May 2025 (303 visitors recorded).

It is worth noting that the counting of visitors only takes place when the library is open to the public as a public library, so that people coming into the library outside these hours, whether for an event or a room booking, are not included in the visitor counts. It is not feasible for us to count “out of hours” visitors, but, as an example, in the week beginning 23 February 2026, there were 21 hours of “out of hours” events and room bookings, not far short of the public opening hours (25.5 hours). In that week alone there could therefore have been very approximately at least 200 “uncounted” visitors, or perhaps 10,000 “uncounted” visitors over the whole year.

On 31 March 2026, 2,743 people or organisations were registered to borrow books from Jesmond Library, compared with 2,473 in March 2025. Between 1 April 2025 and 31 March 2026, 10,717 book issues were recorded. This compares with 11,592 in 2024/25. The slight fall in book issues is largely accounted for a fall in the borrowing of non-fiction books by both adults and children. Fiction and crime issues are up.

In 2025/26 we bought 369 new books, at a cost of over £4,300, and 12 second hand books. We also accepted 603 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 books this year were the “Alien Adventures” children’s series, with other popular books including two by Julia Donaldson, “Fundamentally” by Nussaibah Younis, “The Land in Winter” by Andrew Miller and “Three Days in June” by Anne Tyler. Julia Donaldson was our most popular author by far, followed by L J Ross and Adam Blade.

In total, at the end of 2025/26 we had 10,377 books and other items on the shelves. 68 items were for reference, 4,885 were classified as Fiction and 5,492 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 front of house volunteers worked in excess of 4,700 hours during the year April 2025 – March 2026. If we cost these hours at the national living wage (£13.45 per hour) this would be equivalent to a total “value” of £63,215. 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 2026 we had 81 Front of House volunteers, including experienced supervisor/trainers (known as “Greens”). 17 volunteers are involved in running groups, another 15 volunteers play various behind the scenes roles and there are 14 trustees or recently retired trustees. This gives 127 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. The volunteer coordinator sometimes has to send out last minute email appeals to fill the final vacant shifts, but reports that this is a less frequent occurrence than in the previous years.

With the increasing number of out of hours events and room bookings, volunteers and key holders are also kept busy opening and locking up the building, and organising this is another job undertaken by the volunteer coordinator.

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 2025 and 31 March 2026 there were 514 room bookings by outside organisations, compared with 447 in the previous year. 153 of the 2025/26 room bookings

were in the Main Room, 156 in the Catherine Cookson Room and 205 in the Sid Chaplin Room.

In addition, there were 775 events run by library volunteers in 2025/26, compared with 637 in 2024/25. 218 of the 2025/26 events took place in the Main Room, 218 in the Catherine Cookson Room, 236 in the Sid Chaplin Room and 1 next door, in the Methodist Church. Total attendance at these events was 12,186, a notable increase over the previous year, when the total was 8,654. (In addition, weekly “Sing and Socialise” meetings, now organised by the library, take place in St George’s Church Hall.)

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, the new series of “Music in the Library” Friday lunchtime events, and a growing programme of literary events, which included a number of visits from authors, and a celebration of the 250th anniversary of the birth of Jane Austen, which included an “authentic” Georgian supper and a Grand Ball!

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, Craft ‘n’ Chat, 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. This year we also welcomed our first Church groups, making regular use of the library on Sunday mornings.

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 a room booking or event, 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 2025/26 1,579 logins were recorded on our 6 People’s Network computers, compared with 1,822 logins in 2024/25. 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 47 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. Since our takeover of the building, we have carried out a number of projects designed 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 double-glazed equivalents. Over the last year we have commissioned improvements to the flat roof and fascia of the rear part of the building, and engaged services consultants to help us draw up a long-term strategy for modernising the building's heating and ventilation systems. As a further contribution to our "Greening" programme we installed extra cycle racks.

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, Instagram and Blogs are well-received by those of our users who make use of social media. We also publish a 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. Library volunteers are happy to advise other community libraries, when they can, and learn from other's experiences.

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 its first 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 2026 were £180,066.92, an increase of £45,973.06 over the previous year. Much of the increase results from fundraising for building improvements, already underway.

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 fell from £11,440 on 31 March 2025 to £10,465 on 31 March 2026, still a healthy reserve to continue both the Wednesday “Wellbeing for Life” and Friday “Sing and Socialise” events.

The Friday Fund holds donations and small grants from the council which have allowed Friday morning to continue as a “Wellbeing Hub”. The Friday Fund rose slightly from £301 on 31 March 2025 to £358 on 31 March 2026, thanks to a grant which the council gave to encourage us to stay open as much as possible over the Christmas/New Year holiday period. 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 twelve months general running costs, and we retain £26,000 for this purpose for the time being.

On 31 March 2026 the Building Improvement Fund stood at £124,273 compared with £77,382 on 31 March 2025, the increase being partly the result of fundraising for energy saving improvements, already underway at the end of the financial year. 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 the 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, the purchase of new books, and building and equipment maintenance). This was achieved during 2025/26, when the library's general account recorded a surplus of £16,482 before the surplus was transferred to the Building Reserve Fund at the end of March.

The largest contributors to our general income in 2025/26 were events organised by our volunteers (£17,127), regular donations from supporters, by Standing Order (£13,807) and room hires (£10,212), with smaller sums raised from the sale of coffee and tea, bank interest, miscellaneous donations, 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 continue 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 5 September 2026 and signed on their behalf by:

Peter Breakey, Chair

5 September 2026

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 2026, 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

5 September 2026

FRIENDS OF JESMOND LIBRARY

Statement of Financial Activities

Income and Expenditure Account

for the year ended 31 March 2026, compared with the year ended 31 March 2025

	Note	Total Funds 2024/25 £	Total Funds 2025/26 £
Income			
Incoming resources from generated funds:			
Voluntary receipts	2	21,107.27	29,951.62
Grants received	2	12,500.00	41,280.00
Receipts from fundraising activities	3	4,665.08	4,745.80
Investment income	4	3,144.73	3,672.83
Receipts from charitable activities	5	23,879.58	29,834.44
Total Incoming Resources		65,296.66	109,484.69
Expenditure			
Fundraising costs	6	1,553.72	1,829.50
Charitable activities	7	41,851.57	53,982.23
Governance costs	8	34.00	50.00
Depreciation	9	7,731.97	7,649.90
Total Resources Expended		51,171.26	63,511.63
Net Income (Deficit) for the year	10	14,125.40	45,973.06

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

FRIENDS OF JESMOND LIBRARY

Balance Sheet

as at 31 March 2026, compared with 31 March 2025

	Note	31/03/2025 £	31/03/2026 £
Fixed assets	9		
Equipment		3,227.31	883.17
IT equipment		1,360.25	898.50
Library management system		0.00	0.00
Furniture		1,770.28	(528.42)
Book stock		8,367.82	9,280.52
Total fixed assets		14,725.66	10,533.77
Current assets			
Recoverable Gift Aid	12	224.80	256.82
Cash at bank	13	119,113.04	169,245.97
Petty cash		30.36	30.36
Total current assets		119,368.20	169,533.15
Total assets		134,093.86	180,066.92
Represented by		31 March 2025	31 March 2026
Balance brought forward		119,968.46	134,093.86
Net income for the year		14,125.40	45,973.06
Total funds	14	134,093.86	180,066.92

For the year ending 31 March 2026 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 5 September 2026 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 2026

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 in turn been donated to Oxfam or other local groups, or sold in the library.) 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 £13,807 over the year (compared with £12,619 the year before). There were also a number of Miscellaneous Donations, totalling £10,838 (compared with £6,832 the year before). Amongst the Miscellaneous Donations in 2025/26 were donations towards our programme of energy-saving building works, 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 £4,256 for the Friends during 2025/26 (largely towards the energy-saving programme), but also cost £216 in payments to contribute to JustGiving costs in that period. (In the previous year only £683 had been raised through JustGiving.)

We also have an arrangement with Easyfundraising, which during 2025/26 generated £142 from commissions on internet shopping (compared with £135 in 2024/25).

£41,280 was received in grants during 2025/26, compared with £12,500 the year before. The largest of this year's grants, from the Barbour Foundation (£20,000) and the Catherine Cookson Trust (£10,000), were awarded towards Phases 1a and 1b of our programme of energy-savings works, the first part of which (1a, on the roof of the rear part of the building) had been completed by the end of the financial year, while the second part (1b, around the eaves of the main part of the building) should be underway later in 2026. The Bernard Sunley Foundation and the Joicey Trust also contributed to the costs of the works on the rear roof (£5,000 and £1,000 respectively).

A grant of £3,800 from the D'Oyly Carte Charitable Trust enabled us to continue the Sing and Socialise programme. The Percy Hedley 1990 Charitable Trust gave us another welcome unrestricted grant. Two smaller grants, from the City Council and New Writing North, were earmarked specifically for the Winter opening of our Wellbeing Hub and our programme of Author events, respectively. We are very grateful to all these organisations.

The value of books donated by well-wishers and added to the library stock during 2025/26 was approximately £904.

Voluntary receipts and grants included in the Income and Expenditure account	General Fund 2025/26 £	Wellbeing Fund 2025/26 £	Friday Fund 2025/26 £	Building Fund 2025/26 £	Total Funds 2025/26 £	Total Funds 2024/25 £
Regular Subscriber donations (including related Gift Aid)	13,807.64				13,807.64	12,619.39
Miscellaneous donations	3,388.14	1,982.50		5,467.82	10,838.46	6,832.63
Interest on Gift Aid	1.82				1.82	0.15
JustGiving	1,541.21			2,715.39	4,256.60	683.84
Easyfundraising	142.60				142.60	135.76
Grants received		3,800.00	280.00	37,200.00	41,280.00	12,500.00
Value of Donated Books	904.50				904.50	835.50
Total Voluntary Receipts and Grants Received	19,785.91	5,782.50	280.00	45,383.21	71,231.62	33,607.27

3. Receipts from fundraising activities

The main fundraising activities which raise money for the library are the sale of coffee, tea and hot chocolate from the coffee machine, and shop sales, such as surplus books and cards donated by supporters. Small charges are also normally made for the display of small advertisements.

	Total Funds 2025/26 £	Total Funds 2024/25 £
Shop Income, including books etc	875.80	1,136.18
Coffee and tea	3,855.00	3,490.90
Display of Small Advertisements	15.00	38.00
Total receipts from fundraising activities	4,745.80	4,665.08

4. Investment income

£3,672.83 was received in investment income during 2025/26, compared with £3,144.73 in the year before. In 2025/26 £957.55 was received from a 40-day notice account with the United Trust Bank (UTB), £915.49 from a 100-day notice account with UTB, £273.85 from a 1-year bond with UTB, £269.58 from another 1-year UTB bond (now matured) and £805.08 from an Easy Access account with UTB. Another £451.28 was received from a Barclays Business Savings account.

5. Receipts from charitable activities

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

	Total Funds 2025/26 £	Total Funds 2024/25 £
Room Hire income	10,212.50	10,183.50
Event income	17,127.75	11,534.19
Printing and photocopying	1,963.30	1,497.90
Teddy Bear Trail	396.00	258.00
Lost books, DVDs etc	0.00	6.99
Writing competition	122.00	105.00
Miscellaneous income (including miscellaneous sales)	12.89	384.00
Total receipts from charitable activities	29,834.44	23,879.58

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.

	Total Funds 2025/26 £	Total Funds 2024/25 £
Fundraising costs (including annual fee to the Fundraising Regulator)	405.35	180.00
Payments to JustGiving	216.00	216.00
Purchase of goods for re-sale (including books, calendars and cards)	142.50	371.00
Supplies for the coffee machine	1,065.65	786.72
Total fundraising costs	1,829.50	1,553.72

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.

	General Fund 2025/26 £	Wellbeing Fund 2025/26 £	Friday Fund 2025/26 £	Building Fund 2025/26 £	Total Funds 2025/26 £	Total Funds 2024/25 £
Gifts and grants given	75.00				75.00	100.00
Volunteer expenses	289.63				289.63	515.06
Room hire		679.00	90.00		769.00	365.00
Travel costs for Wellbeing events		475.80			475.80	450.00
Refreshments at events	561.16	1,718.37	133.13		2,412.66	1,876.07
Event expenses	1,240.72	295.28			1,536.00	647.49
Writer in residence						3,336.00
Sing and Socialise		3,330.00			3,330.00	2,800.00
Refunds	6.00				6.00	662.40
Electricity	2,472.65				2,472.65	2,895.91
Gas	1,725.99				1,725.99	2,382.56
Water	802.00				802.00	597.00
Refuse disposal	449.28				449.28	444.60
Insurances	1,568.91				1,568.91	1,405.62
Heating studies						170.00
Children's area	36.00				36.00	832.30
Building Surveys						1,208.40
Energy Improvements	11,478.68			59.40	11,538.08	1,278.00
Other building refurbishment	4,936.08				4,936.20	
General repairs and maintenance	3,570.68				3,570.68	3,373.35
Regular cleaning	4,207.50				4,207.50	3,623.50
Window cleaning						280.00
Carpet cleaning						515.00
Security and alarms	2,421.33				2,421.33	1,348.34
Telephone and Email	1,062.39				1,062.39	789.09
TV licence	174.50				174.50	169.50
PRS and PPS licence	244.37				244.37	149.40
Postage	15.75				15.75	7.00
Other administrative items	838.14	5.99			844.13	679.31
Stationery	195.38				195.38	336.35
Newspapers	3,213.25				3,213.25	2,917.99
Subscriptions, including Which?	99.00				99.00	99.00
Printing and photocopying	461.24				461.24	239.50
Website	429.00				429.00	415.00
Publicity and posters	748.01	253.20			1,001.21	853.80
IT running costs	696.00				696.00	836.98
Library Management System	1,074.00				1,074.00	1,074.00
Equipment purchases						1,755.93
Bank charges	489.30				489.30	305.12
Fees paid	75.00				75.00	75.00
Licences	1,285.00				1,285.00	42.00
Total charitable activity costs	44,942.06	6,757.64	223.13	59.40	53,982.23	41,851.57

8. Governance costs

In 2025/26 governance costs amounted to £50.00, for the Annual Return to Companies House, compared with £34.00 in the previous year and only £13.00 in 2023/24.

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 £
Cost of purchase						
Assets acquired before 1 April 2025	24,995.71	5,967.74	4,422.60	18,975.86	43,605.77	97,967.68
Additions during 2025/26	14.25	0.00	0.00	-1,700.00	5,243.76	3,558.01
Total assets at 31 March 2026	25,009.96	5,967.74	4,422.60	17,275.86	48,849.53	101,525.69
Accumulated depreciation						
Depreciation brought forward from 31 March 2025	21,768.40	4,607.49	4,422.60	17,205.58	35,237.95	85,242.02
Depreciation during 2025/6	2,358.39	461.75	0.00	598.70	4,231.06	9,380.52
Total depreciation at 31 March 2025	24,126.79	5,069.24	4,422.60	17,804.28	39,469.01	94,622.54
Net book value at 31 March 2025	883.17	898.50	0.00	-528.42	8,380.52	10,633.77

The reason for the negative figures appearing against “Furniture” in 2025/26 is that an item of furniture part paid for in the previous year was not in fact delivered. The money was repaid, but the effect of this change was that depreciation had been over-paid.

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:

	2025/26		2024/25		Comments
	Number of books	Value £	Number of books	Value £	
Donations	603	904.50	558	845.50	Most estimated at £1.50 each, unless value known
2 nd hand books	12	38.46	8	15.68	
New books	369	4,300.80	278	3,350.07	
Total	984	5,243.76	844	4,211.25	

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 2025/26
		Wellbeing for Life Fund	Friday Fund	Operating Reserve Fund	Building Improvement Fund	
	£	£	£	£	£	£
Income						
Voluntary receipts	19,785.91	5,782.50	280.00		45,383.21	71,231.62
Receipts from fundraising activities	4,745.80					4,745.80
Investment income	3,672.83					3,672.83
Receipts from charitable activities	28,134.44				1,700.00	29,834.44
Total Incoming Resources	56,338.98	5,782.50	280.00	0.00	47,083.21	109,484.69
Expenditure						
Fundraising costs	1,829.50					1,829.50
Charitable activities	46,942.06	6,757.64	223.13		59.40	53,982.23
Governance costs	50.00					50.00
Depreciation	7,649.90					7,649.90
Total Resources Expended	56,471.46	6,757.64	223.13	0.00	59.40	63,511.63
Net Income (Loss) for the year, before transfers	(132.48)	(975.14)	56.87	0.00	47,023.81	45,973.06

11. Transfers

Between 1 April 2025 and 31 March 2026 the Building Improvement Fund was drawn on to fund additional cycle racks (£4,936.20), the commencement of the works on the roof of the

rear part of the building (including fees) (£11,478.68) and expenses for author events (£200.00).

At the end of the financial year the net surplus on the General Fund (£16,482.40) 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 2025/26 £
Net Income (Loss) for the year, before transfers	(132.48)	(975.14)	56.87	0.00	47,023.81	45,973.06
Transfers from the Building Fund to the General Fund	16,614.88				(16,614.88)	0.00
Transfer from the General Fund to the Building Fund	(16,482.40)				16,482.40	0.00
Net Income (Loss) for the year, after transfers	0.00	(975.14)	56.87	0.00	46,891.33	45,973.06

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 2026 £	Net asset value at 31 March 2025 £
Bank accounts		
Barclays current account	3,269.19	5,509.09
Barclays active saver account	47,959.71	56,208.43
United Trust Bank 100-day notice account	23,250.50	22,335.01
United Trust Bank 2-year bonds	0.00	5,422.87
United Trust Bank 40-day notice account	25,204.46	24,246.91
United Trust Bank 1-year bonds	5,696.72	5,390.73
United Trust Bank Easy Access account	63,865.39	0.00
Total in bank accounts	169,245.97	119,113.04

14. Reconciliation of Funds

The funds carried forward at the end of the 2025/26 financial year are held as follows.
Funds held at the end of 2024/25 are given for comparison:

	31/03/26 £	31/03/25 £
General Fund	18,969.13	18,969.13
Wellbeing Fund	10,465.69	11,440.83
Friday Fund	358.22	301.35
Operating Reserve Fund	26,000.00	26,000.00
Building Improvement Fund	124,273.88	77,382.55
Total funds carried forward	180,066.92	134,093.86