

Ferring Retirement Club

England & Wales · Charity number 1040624

Details

Other names	FERRING RETIREMENT CLUB INC FRIENDS OF FERRING, FERRING RETIREMENT CLUB-INCORPORATING FRIENDS OF FERRING
Status	Registered
Legal form	Other
Registered	1994-09-07
Register	View on the Charity Commission register

Contact

Address	Ferring Retirement Club Greystoke Road Ferring Worthing BN12 5JL
Phone	07522092690
Email	enquiries@ferringretirementclub.co.uk
Website	https://www.ferringretirementclub.co.uk

Activities

Objects: THE RELIEF OF THE ELDERLY IN ANY MANNER NOW OR HEREAFTER DEEMED CHARITABLE AT LAW WITHIN FERRING AND THE SURROUNDING AREA.

Activities: WE RUN FOR THE ELDERLY OF THE VILLAGE A COFFEE MORNING AND RECREATIONAL ACTIVITIES SUCH AS TABLE TENNIS,BOWLS,BRIDGE,KNIT & NATTER POETRY,CHOIR,DANCE FIT,SEATED EXERCISES,RUMMIKUB.

Classification

- **How:** Other Charitable Activities
- **What:** General Charitable Purposes, Recreation
- **Who:** Elderly/old People

Geography

- **Area of benefit:** FERRING AND SURROUNDING AREA
- West Sussex

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£44,475	£318,017	-	-
2024-09-30	£43,833	£63,871	-	-
2023-09-30	£42,312	£34,552	-	-
2022-09-30	£27,911	£27,106	-	-
2021-09-30	£11,219	£11,943	-	-

Trustees

Name	Role	Appointed
Susan Noelle Pratt	Chair	2023-09-12
Ann Lambert		2024-11-20
Bernadette Griffin		2022-05-10
Betty McCann		2023-07-11
Heather Hones		2024-11-20
Jan Garland		2024-11-20
Lynda Susan Gould		2020-11-25
Roger Charles Williams Abbott		2020-11-25

Accounts

Ferring Retirement Club (Registered Charity No. 1040624)

Trustees' Annual Report (TAR) for the year ended 30 September 2025

Charity address:

201 Greystoke Road, Ferring, West Sussex BN12 5JL

Trustees

The Trustees listed below served in the financial year 2024/25

Susan Pratt	(Chair)
Bernadette Griffin	(Secretary)
Betty McCann	(Treasurer)
Roger Abbott	
Jeannette O'Sullivan	
Lynda Gould	
Jan Garland	(appointed 20/11/24)
Heather Hones	(appointed 20/11/24)
Anne Lambert	(appointed 20/11/24)
Valerie Simpson	(retired 20/11/24)
Yvonne Linzey	(retired 20/11/24)
Ann Smith	(retired 20/11/24)

Structure and management

The Charity is an unincorporated association. The Charity has, during the financial year 2024/25 worked alongside a newly created charitable incorporated organisation (Ferring Retirement Club CIO Charity No. 1212151 (FRC CIO)) with a view to transferring all day to day operations, assets and liabilities to FRC CIO. A formal Transfer Agreement was signed by the Charity and FRC CIO on 16 September 2025, since which date the new FRC CIO has been fully operational. Accordingly, it is anticipated that the Charity will be dissolved during the financial year 2025/26.

The current Trustees sit on the boards of both the Charity and the new FRC CIO and all participate fully in decision-making. The Trustees have been appointed from the membership and understand their remit, specifically the duties and responsibilities of being a charity trustee. Trustees' meetings are held every two months.

Membership

The Charity's closing membership at the end of September 2025 stood at 270 members. With effect from 1 October 2025, the Charity's members were invited to join the new FRC CIO and their membership of the Charity ceased. Since the year end, the Trustees remain as the members of the Charity to enable final decisions and resolutions to be passed in furtherance of the anticipated dissolution.

Activities, objectives and performance

During the financial year 2024/25, the Charity continued to offer a range of activities to its members, including social coffee mornings, art, bridge, dance fit, seated exercises, poetry, rummikub, table tennis, choir and short mat bowls. Attendance at all such activities was good (with some sessions having to run waiting lists) and the Trustees actively considered ways in which the Charity could

improve on and add to the services it offered. Saturday afternoon warm space sessions were offered during the winter months; replaced by chat and games sessions in the Summer. Additional table tennis and bridge sessions, together with a new meditation session were added to the weekly timetable during the year.

The Charity also continued to hold ticketed social events and choir concerts during the year, all of which sold out, thus further demonstrating the very healthy member interest in the Charity's activities. All activities will continue under the operation of the new FRC CIO.

Communication with members was achieved in a number of ways, including via the Charity's Facebook page and website, both of which were updated regularly. In addition, a monthly FRC Flyer was introduced. This was emailed to members (with hard copies also available in the Charity's premises) providing information about the Charity's activities and events, together with progress updates in respect of the transfer of operations to the new FRC CIO.

Public benefit

The Objects of the Charity are *"the relief of the elderly in any manner now or hereafter deemed Charitable within Ferring and the surrounding area"*.

During the year, the Charity continued to provide activities for its members, as described above, and kept activity charges and the annual membership fee at the same level as in previous years. Some activities were subsidised, where the costs of running the activity exceeded the fee receipts.

In addition, in line with its Objects and in recognition of the Charity Commission's public benefit requirement, introduced by the Charities Act 2006, whereby charities are required to demonstrate an identifiable benefit enjoyed by the public at large, the Charity's Finance Policy includes the following provision:

"With effect from July 2024, the Trustees have agreed to consider using part of the Charity's reserves by way of donations to other appropriate Ferring charities, whose aims and objects are closely aligned with those of the Charity. This decision specifically recognises that the Charity holds a very significant sum in reserves and that, whilst continuing to maintain a suitable reserves level, FRC will review how it might use unspent funds in line with its charitable aims, including supporting other Ferring charities with aligned purposes."

Finance

The accounts for the year ended 30 September 2025 were prepared by the Charity's Treasurer and checked by an Independent Examiner. The financial health of the Charity remains good. In furtherance of the transfer of assets and liabilities to the new FRC CIO, and in accordance with the provisions of the formal Transfer Agreement dated 16 September 2025, the accounts show that sums totalling £270,050 were transferred from the Charity to the new FRC CIO before the financial year-end. The balance of £85,554 (less any liabilities falling due after the year-end) will be transferred to the new FRC CIO after the year-end.

The Charity does not hold any funds as a custodian trustee.

FERRING RETIREMENT CLUB

ACCOUNTS FOR THE YEAR 1ST OCTOBER 2024 - 30TH SEPTEMBER 2025

2023/24	INCOME	2024/25	2023/24	EXPENDITURE	2024/25
2567	CATERING	2765	2712	CATERING	2994
18663	ACTIVITIES	20656	10343	ACTIVITIES	9940
204	DONATIONS	692	2520	MAINTENANCE	1840
682	SUBSCRIPTIONS	4940	341	SUNDRIES	612
1011	CONCERTS	1079	847	PRINTING & STATIONERY	1144
1895	EVENTS	1790	1474	HOUSEKEEPING	2536
18811	INTEREST EARNED	12553	4249	HALL HIRE & RATES	6631
			637	CLUB MOBILE & PHONE	524
			2258	ELECTRICITY	1690
			383	WATER & RATES	584
			408	INSURANCE	514
			2129	INDEPENDENT EXAMINER	375
				EVENTS	2100
				EQUIPMENT PURCHASES	5043
				LEGAL FEES	10622
			570	FLAGSTONE FEES	
			5000	SETTLEMENT AGREEMENT, FOF	0
			30000	DONATIONS	1520
				TRANSFER BANK BALANCES TO CIO	269348
43833		44475	63871		318017
	BALANCE B/F	359096			
	INCOME	44475		CASH IN HAND	44
				CURRENT ACCOUNT	510
	EXPENDITURE	318017		SAVINGS ACCOUNT	
		85554		INVESTMENT ACCOUNT (FLAGSTONE)	85000
					85554

I HAVE PREPARED THIS FINAL ACCOUNT FOR THE YEAR ENDED 30TH SEPTEMBER 2025 FROM THE STATEMENTS, RECEIPTS AND PAYMENTS VOUCHERS AND EXPLANATIONS GIVEN TO ME.

IN MY OPINION THEY REPRESENT THE FINANCIAL POSITION OF THE FERRING RETIREMENT CLUB AS AT 30TH SEPTEMBER 2025.

INDEPENDENT EXAMINER, JANE CRATHERN

J Crathern 21/10/2025 *B Crathern*

22/10/25

22/10/25

FERRING RETIREMENT CLUB (CIO)

BALANCE SHEET FOR THE YEAR ENDED 30TH SEPTEMBER 2025

	£
Debtor (Old FRC)	85554
Cash at Bank and in Hand	270050
Total Assets	<u>355604</u>
General Funds	<u>355604</u>
Total funds	<u>355604</u>

I have prepared this Balance sheet as at 30th September, 2025, from the statements, receipts and payments, from the books, vouchers and explanations given to me and in my opinion they represent the true financial position of the Ferring Retirement Club (CIO) as at 30th September, 2025

INDEPENDENT EXAMINER

JANE CRATHERN

Accounts

Ferring Retirement Club (Registered Charity No. 1040624)
Trustees' Annual Report: 1 October 2023 – 30 September 2024

Charity address:

201 Greystoke Road, Ferring, West Sussex BN12 5JL

Trustees

A number of changes have taken place in the Trustee body over recent years, as members resign and new ones take their place, but these have been welcomed, for they ensure that our board of Trustees remains vibrant.

Trustees who served in the financial year 2023/24

Valerie Simpson (Chair) (retired 20/11/24)

Bernadette Griffin (Secretary)

Betty McCann (Treasurer)

Roger Abbott

Lynda Gould

Robert Linzey (retired 31/12/23)

Yvonne Linzey (retired 20/11/24)

Jeannette O'Sullivan

Susan Pratt (appointed Chair 20/11/24)

Ann Smith (retired 20/11/24)

Lindsay Taylor (retired 16/01/24)

Trustees appointed since the year end

Jan Garland (appointed 20/11/24)

Heather Hones (appointed 20/11/24)

Annie Lambert (appointed 20/11/24)

Structure and management

The Charity is an unincorporated association.

With a structure of sub-committees, Trustees have been able to work both as individuals and collaboratively in teams, with every Trustee participating fully in decision-making. Trustees' meetings have been held every three months and sub-committee meetings have also been held on the same scheduling. New Trustees have been appointed from the membership and all applicants for a trustee role are asked to complete a questionnaire setting out their particular skills and experience.

Membership

The Charity's closing membership at the end of September 2023 was the highest ever at 261. This was exceeded at the end of the financial year 2023/24, with the membership standing at 266. Unfortunately, since the year end, this has reduced to 226 members. The reasons for this reduction included members moving away from the area or into care homes. Also, a number of members died in the year.

Activities, objectives and performance

The Charity continues to offer a range of activities to its members, including social coffee mornings, art, bridge, dance fit, seated exercises, poetry, rummikub, table tennis, choir and short mat bowls. Most activities have full attendance and some have waiting lists. The Trustees actively consider ways in which the Charity can improve on and add to the services it offers.

In 2024, the Charity updated its website and created a Facebook page, both of which have helped to increase the Charity's profile. The website now contains links to policies, accounts and members' documents, including AGM documentation.

Public benefit

The Objects of the Charity are *"the relief of the elderly in any manner now or hereafter deemed Charitable within Ferring and the surrounding area"*.

During the year, the Charity continued to provide activities for its members, as described above, and kept activity charges and the annual membership fee at the same level as in previous years. Some activities were subsidised, where the costs of running the activity exceeded the fee receipts. This included the Christmas lunch in December 2023.

In the year 2023/24, in line with its Objects and also taking into account Charity Commission guidance, the Trustees reviewed the scope of its public benefit requirement and the application thereof to the wider Ferring community. This is explained in more detail in the Finance section below.

Finance

The accounts were prepared by the Charity's Treasurer and checked by an Independent Examiner. The financial health of the Charity remains good, as can be seen from the accounts filed for the year ended 30 September 2024, with income exceeding expenditure in terms of regular items. There were some exceptional items of expenditure in the year, including legal fees, a settlement payment to Friends of Ferring (paid upon a mutually agreed separation from the Charity) and a donation to another Ferring charity.

Expenditure has increased over recent years due to the increased costs of running activities, hall hire and overhead utility costs. However, the Charity was able use its financial reserves in the year to support and subsidise activities provided for members. Reserves also provided a safety net to cover the cost of maintaining the Charity's continued occupation of its premises.

Some four years ago, the Charity was the beneficiary of a significant legacy, which has largely remained unspent. At the end of the 2023/24 financial year, the Charity's total reserve stood at £359,000. Of this sum, £310,000 was held in four deposits with different UK financial institutions, so that all funds are protected by the FSCS compensation scheme. These reserves have been held at this level (or slightly above) for the past three financial years, the Trustees having made the decision to maintain this reserve and use the interest generated to support the activities run by the Charity. The rationale for retaining such a large sum, rather than designating it for a specific purpose or purposes, centred on concerns about the Charity's ability to continue to occupy its premises when the original lease expired in 2023. Those concerns have now been largely allayed, as a new lease is at an advanced stage in negotiations with the landlord.

The Trustees started the process, in the year, of looking at ways in which it could use its significant reserves. This was reviewed with consideration of the appropriate level of reserves to be retained for forward financial planning and weighed against the key charitable principles to spend income within a reasonable period in furtherance of the Charity's Objects. The Trustees recognised that the Charity's financial needs were modest, relative to its reserves and, therefore, approved a change to its reserves policy whereby the Trustees could consider making donations to one or more other Ferring charities whose objects aligned closely with its own. Four organisations were identified and

considered as potential donees, as all four charities provide relief, benefits or services to the elderly of Ferring.

In the financial year 2023/24, an unrestricted donation of £30,000 was approved and made to one of the four identified Ferring charities. This charity was selected on the grounds that it is a central hub of Ferring village and is in the process of renovating and upgrading its facilities. It is a valuable village asset from which the elderly of Ferring benefit, including many of the Charity's own members.

Going forward, the Trustees resolved to undertake regular reviews of its financial position in terms of considering potential donations to other Ferring charities, including those already identified as possible future donees.

The Charity does not hold any funds as a custodian trustee.

November 2024

FERRING RETIREMENT CLUB

ACCOUNTS FOR THE YEAR 1ST OCTOBER 2023 - 30TH SEPTEMBER 2024

2022/23	INCOME	2023/24	2022/23	EXPENDITURE	2023/24
2621	CATERING	2567	2366	CATERING	2712
16615	ACTIVITIES	18663	9616	ACTIVITIES	10343
2	CLUB SALES		771	MAINTENANCE	2520
43	DONATIONS	204	1083	SUNDRIES	341
5010	SUBSCRIPTIONS	682	712	PRINTING & STATIONERY	847
1257	CONCERTS	1011	1313	HOUSEKEEPING	1474
9772	INTEREST EARNED	18811	5249	HALL HIRE & RATES	4249
2958	EVENTS	1895	90	CLUB MOBILE PHONE	637
			2094	ELECTRICITY	2258
			294	WATER & RATES	383
			349	INSURANCE	408
			2148	LEGAL FEES	
			3290	EVENTS	2129
			852	FLAGSTONE FEES	570
				SETTLEMENT AGREEMENT, FOF	5000
				DONATIONS	30000
38278		43833	30227		63871
	BALANCE B/F	379134		CASH IN HAND	125
	INCOME	43833		CURRENT ACCOUNT	48971
	EXPENDITURE	63871		INVESTMENT ACCOUNT (FLAGSTONE)	310000
		359096			359096

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IN MY OPINION THEY REPRESENT THE FINANCIAL POSITION OF THE FERRING RETIREMENT CLUB AS AT 30TH SEPTEMBER 2024.

INDEPENDENT EXAMINER, JANE CRATHERN

J Crathern
15/10/2024

CHARIVALEE SIMPSON

V J Simpson

B. McCarroll
B. McCarroll

15/10/24

FERRING RETIREMENT CLUB

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INDEPENDENT EXAMINER, JANE CRATHERN

J Crathern
15/10/2024

CHARIVALEE SIMPSON

V J Simpson

B. McCarroll
B. McCarroll

15/10/24

Accounts

Ferring Retirement Club

Chairman's Annual Report 01.10.2022 – 30.09.2023

My third year as Chairman started on a rather turbulent note as many of our members were hit by a surprise wave of Covid, just when we thought we were out of the woods. A number of key personnel were indisposed, as a result of which some activities were disrupted, but we kept the ship afloat, thanks to a strong body of helpers. The true value of teamwork was never more appreciated as people stepped in to cover the duties of absent colleagues.

Since taking office in November 2020, I have been fortunate in having Brian Bigwood by my side as Treasurer. Having been elected to his post a year earlier than I, he had his feet firmly under the table, so to speak, and this was a great comfort to a novice Chairman. Brian has been a loyal and painstaking guardian of our finances and has chaired our Finance & General Purposes Committee (F&GPC) since its inception. Sadly, he has taken the decision to stand down and this will be a great loss to our Club and especially to me. However, I take comfort in the knowledge that Brian has developed systems that will, I am confident, enable his successors throughout the coming years to carry out their duties as efficiently and effectively as he has done. I am very pleased that Brian will continue as Section Leader for Table Tennis.

Club Secretary, Bernadette Griffin, has never failed to offer support and guidance, and I personally value her wise counsel. Apart from preparing all meeting papers and meticulously keeping minutes of meetings, Bernie has spent countless hours reviewing our existing policies and procedures, as well as drafting new ones. She keeps a watchful eye on any changes required to ensure that we comply with the requirements of the Charity Commission and has added, this year, a Safeguarding & Wellbeing Policy. Bernie also serves on the F&GPC and our newly-formed Communications & Welfare Group (CWG).

Executive Committee:

Our Trustees have continued to meet bimonthly but, in September, they resolved to meet quarterly with effect from the start of the next financial year. However, every Trustee will serve on at least one of our three subcommittees – the F&GPC, the CWG and the Events Management Team (EMT). These three advisory bodies will now each meet once between Trustee meetings and present their recommendations to the full Trustee body for approval. This structure will enable the Trustees to focus more on strategic issues at meetings and make the most of the time available.

Roger Abbott, our Assistant Treasurer, has deputised as Treasurer in Brian's absence and we hold him in high regard for his financial acumen and scrupulous bookkeeping skills. He oversees the management of our funds and investments, undertaking the necessary research with the utmost care. Roger serves on the F&GPC and also undertakes the counting, collating and banking of all monies paid by members for annual membership, weekly activities and other events.

Our Membership Secretary, Yvonne Linzey, collects membership applications and payments, updates the database and keeps activity registers continuously updated throughout the year, ensuring that accurate records are maintained. Yvonne serves on both the F&GPC and the EMT, and has also demonstrated exceptional skills in project management – especially in the planning and delivery of a highly successful Christmas Lunch.

Lindsay Taylor, our Manager, is an essential presence both in front of and behind the scenes at all events as well as running our Coffee Morning, Fish & Chip Lunches, Chinese Suppers and Cream Teas. In addition to serving on our EMT and CWG, Lindsay keeps us supplied with coffee, tea, cakes and biscuits, and her untiring efforts are greatly appreciated by us all.

In October 2022, Robert Linzey, with Yvonne's assistance, started Saturday Bingo sessions, and members appreciated having somewhere warm to go in the winter and something to do at weekends. Bob is another member of our EMT as well as our Maintenance Officer, carrying out a multitude of tasks in that role, in addition to acting as Fire Safety Officer and Health & Safety Officer. Thank you, Bob, for taking on all these areas of responsibility.

The start of 2023 saw a repeat of our Burns Night Supper and thanks go to Barbara Black for arranging this successful event. Barbara also organised our first St George's Day event, with Morris dancers, communal singing and a cream tea. I would like to thank all those who assisted Barbara with the preparations for these events. I am sorry that Barbara resigned as a Trustee in March 2023 but grateful that she continues to serve on the EMT.

When we started serving cream teas on Saturday afternoons last autumn, Lynda Gould, Barbara and Lindsay shared the responsibility and the result was a most professional-looking lay-out of tables with pretty cloths, napkins, flowers and, of course, cake stands with the traditional sandwiches, scones and fancy cakes. Lynda also helps with the catering at other activities, is Section Leader for Tuesday Seated Exercises, and serves on the EMT.

Ann Smith, our second longest serving Trustee, can be seen helping behind the scenes with refreshments at concerts and other events. She serves on the EMT and is one of the hand-deliverers of our Newsletters, along with Bernie, Brian and Roger. This is essential for keeping those members informed who do not have access to email.

In December, we were sorry to learn that Marilyn Catterill was resigning; she had been an excellent and well-loved Welfare Officer and we have missed her well-judged contributions around the meeting table. However, we have been very fortunate in recruiting three new Trustees, one of whom, Susan Pratt, has taken on the Welfare Officer role. Sue has many years' experience in trustee and governance roles, and has brought fresh skills to our team. She serves on the EMT and CWG, and stands for election today.

Our other new recruits are Betty McCann and Jeannette O'Sullivan. Betty stands for election as Treasurer. She is treasurer and trustee with other local organisations and now serves on all three of our sub-committees.

Jeannette is another experienced charity trustee and has rapidly found a niche for herself in the role of Communications Officer, chairing our CWG as well as serving on our other two sub-committees.

We welcome all three of our new recruits and hope they will enjoy their involvement with the governance and management of our charity.

Though not a Trustee, Sally Davidge-Pitts, attends our EMT meetings and, in that role, has been involved in the planning and execution of all our events and activities. Thank you, Sally!

I am indebted to my fellow Trustees for their loyalty and support, without which our Club could not function. They all undertake additional tasks that do not appear in their Role Descriptions and may well go unnoticed by club members; but I notice them, and I am most grateful for all these little tasks that are so essential to the smooth running of the Club.

Membership:

Our closing membership at the end of September 2022 was the highest ever at 249 but a number chose not to renew their membership for a variety of reasons – some had moved away from the area, others had become too frail to attend activities, and a few had, regrettably, developed life-changing conditions that sadly necessitated their move to residential care. I am saddened to report the deaths of five members – Peter Bentley, Margaret Metcalf, Janet Courtenage, Betty Weaver and David Jeffcock. Peter was a stalwart of our Terry Clough Choir, and Margaret was a much-loved member of our Dance Fit and Poetry groups. Janet and Betty enjoyed Seated Exercise classes, while David was a loyal member of our bridge section.

Numbers soon picked up again as we found ourselves welcoming new members on a weekly basis so our membership at the close of the financial year on 30 September 2023 stood at a magnificent, all-time high of 261! This is, of course, good news for us but it does mean that our section leaders are managing larger numbers and we are most grateful to them as they are an essential part of our management structure; without them, we could not run any of our activities. Special mention must be made here of Wendy and Roger Tallett, who both served as section leaders for nearly 13 years but have now relocated out of the area. They devoted much time and energy to ensuring the smooth running of our events and this earned them the well-deserved status of Honorary Life Members.

Finance:

As part of my annual report, I must advise members of the Club's Policy on Financial Reserves. Our Reserves Policy governs the funds that we hold, where we keep them and our plans for their use. We have also adopted a club specific addendum, which is reviewed on an ongoing basis by our F&GPC, chaired by our Treasurer. They report any changes at Trustee meetings and the Policy is specifically reviewed by the executive committee every six months.

We maintain a total reserve of £360,000; this is split into an expendable reserve of £20,000, held in an instant access savings account with a high street bank, and an investable reserve of £340,000, which is split into four deposits with different UK financial institutions. Thus, all our funds are protected by the Financial Services Compensation Scheme.

The Trustees have taken the decision to maintain our Reserve so that the interest generated can be used to support the activities run by the Club and contribute towards the running

costs and maintenance of our clubroom. For the benefit of our members, we decided once again not to increase the annual membership fee or activities fee for 2022/23. Participants in our exercise classes will know that the cost of a session with us is significantly less than at other similar classes run locally. We also subsidised the ticket price of our Christmas Lunch and Summer Supper to make these events more affordable for our members.

Change of charity name:

Many of you will be aware of Friends of Ferring (FoF) – the wonderful organisation that transports clients to and from medical appointments asking for no more than a donation towards expenses. What you may not have realised is that FoF operates under the same charity number as Ferring Retirement Club (FRC), although the two organisations have always functioned completely independently of each other. In view of this, the Trustees of FRC have, after much deliberation and consultation with FoF, proposed that the two entities should separate. Although FoF would no longer operate under FRC's charity number, there would be no other material change, and FoF would continue to operate as it has always done. The rationale for this has been explained more fully in a circular that all members have received. A vote will be taken today on the resolution to change our charity name from Ferring Retirement Club (Incorporating Friends of Ferring) to Ferring Retirement Club.

Clubroom Lease:

Although the lease on our clubroom expired this year, I am delighted to say that we are in the process of securing a new lease, which will take us through to the end of 2036. I would like to express my thanks to the Directors of the Glebelands Centre for granting this and to our Secretary, Bernie Griffin, for the many hours spent negotiating our way through the legalities.

In conclusion, I must admit that I am filled with pride when people tell me that our Club's support has made such a difference to their lives, enabled them to overcome a challenge or inspired them to do something better. Of course, without our Trustees, Section Leaders and casual helpers, there would be no club. In fact, our future existence depends on retaining and recruiting the right people to act as Trustees and we are working very hard to keep the club running as effectively as possible for the benefit of our members. Only those who undertake a particular task can fully appreciate just what it entails and, unfortunately, it is only too easy to take people for granted. So I would like all our volunteers, in whatever capacity, to know that any contribution they make to the smooth running of our Club is greatly valued and I thank all our members for their continued support.

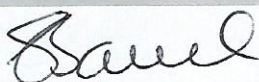
FRIENDS OF FERRING

ACCOUNTS FOR THE YEAR ENDED 30TH SEPTEMBER 2023

	<u>2023</u>	<u>2022</u>
GENERAL FUND:-		
BALANCE AS AT 30TH SEPTEMBER	2022 6,361.00	2021 7,093.00
DONATIONS	4,033.57	2,791.00
INTEREST RECEIVED		23.00
TOTAL	<u>4,033.57</u>	<u>2,814.00</u>
LESS EXPENDITURE:		
DRIVERS EXPENSES	2,296.28	1,528.00
TELEPHONE	213.34	172.00
INSURANCE	393.40	362.00
WREATH	20.00	15.00
WEBSITE	494.36	-
COVID		103.00
TEAM EVENT		315.00
DBS CHECKS	59.70	251.00
SUNDRIES	67.93	286.00
ADS AND PRINTING	729.50	514.00
ST ANDREWS HALL HIRE	50.00	
TOTAL	<u>4,324.51</u>	<u>3,546.00</u>
INCOME LESS EXPENDITURE	(290.94)	(732.00)
TOTAL FUNDS FOR YEAR	<u>6,070.06</u>	<u>6,361.00</u>

SIGNED:-

SUE SAMUEL



TREASURER

Dated: 20th October 2023

JOHN JOHNSON

CHAIRMAN.



I have examined the receipts from the books vouchers and explanations given to me and in my opinion they fairly represent the financial position of Friends of Ferring as at 30th September 2023

CLYDE FORDYCE HON INDEPENDENT EXAMINER

Dated:

19th October 2023



FERRING RETIREMENT CLUB					
FINAL ACCOUNTS FOR THE YEAR 1st OCTOBER 2022 - 30th SEPTEMBER 2023					
	INCOME	2022/23		EXPENDITURE	2022/23
2021/22			2021/22		
1770	CATERING	2621	1521	CATERING	2366
14601	ACTIVITIES	16615	6829	ACTIVITIES	9616
0	CLUB SALES	2	668	MAINTENANCE	771
90	DONATIONS	43	7069	SUNDRIES	1083
4030	SUBSCRIPTIONS	5010	753	PRINTING & STATIONERY	712
990	CONCERTS	1257	1118	HOUSEKEEPING	1313
3512	BANK INTEREST	9772	1158	HALL HIRE & RATES	5249
0	LEGACY	0	40	CLUB MOBILE	90
105	EVENTS	2958	2711	ELECTRIC	2094
			101	WATER	294
			549	INSURANCE	349
			0	LEGAL FEES	2148
			200	EVENTS	3290
			843	FLAGSTONE FEES	852
25098		38278	23560		30227
	BALANCE B/F	371083		CASH IN HAND	780
	INCOME	38278		CURRENT ACCOUNT	16864
				SAVINGS ACCOUNT	20621
	EXPENDITURE	30227		FLAGSTONE	340869
		379134			379134
I have prepared this final account for the Year 2022/2023 from the statements, receipts and payments from the books, vouchers and explanations given to me and in my opinion they represent the true financial position of the Ferring Retirement Club as at 30 September 2023.					
			TREASURER - BRIAN BIGWOOD	<i>[Signature]</i> 5.10.2023	

TREASURER - BRIAN BIGWOOD

EXM. JÉR-CYDÉ VOLDSTÅEN

7-10-2023

✓
VALERIE SIMPSON - CHAIRMAN
VJ Livingston 12.10.23

Accounts

Ferring Retirement Club

Chairman's Annual Report 01.10.2021 – 30.09.2022

My second year as Chairman has been very different from the first as we no longer needed to operate under the restrictions imposed by the coronavirus pandemic. As a result, we found we were welcoming new members at such a rate that we had to introduce waiting lists for some activities as we could not safely accommodate the large numbers wishing to participate.

Having struggled without a Secretary for most of the previous year, I was greatly relieved that Susanne Champ was elected to that post at our AGM in 2021 but, regrettably, she stood down for personal reasons within a few weeks. After advertising the vacancy for the next five months, good fortune finally came my way when Bernadette Griffin took up that post in May. With her legal background, Bernie has already put her knowledge and skills to good use on our behalf. Close on Bernie's heels followed Yvonne Linzey, who immediately assumed the role of Membership Secretary and has faced the huge task of managing annual membership renewals, which we had not been able to update since 2019. Also joining our committee in May was Barbara Black, whose meticulous planning and organisation are greatly valued. In September, we welcomed Bob Linzey who, with his engineering expertise, stepped into the role of Maintenance Officer on the resignation of Roger Tallett at the end of September.

Throughout this year, which has brought new challenges, there is no doubt that my mainstay has been our Treasurer, Brian Bigwood. His loyalty and constancy have been indispensable. In addition, he maintains our accounts in meticulous detail and it is a great comfort to me to know that the Club's financial affairs are in such safe hands.

The start of 2022 saw a new event for us – a Burns Night Supper, superbly managed by Barbara Black, to whom I express gratitude on behalf of all who attended this fun-filled evening. Barbara's impressive performance on the bagpipes lent a touch of authenticity to the proceedings while Lilian Holdsworth kept us amused with her delivery (in an admirable Scottish accent) of the Address to the Haggis. We shall be repeating the event in January 2023.

In February, we introduced some new regular activities – an Art Group, which meets twice monthly, facilitated by Jo Jones, and a Games Morning, run by Barbara Black, where players have enjoyed chatting over Canasta and Mahjong. Fish and Chip lunches, once a month, were organised by our Manager, Lindsay Taylor, and they were so popular that we also offered Chinese suppers during the warm summer evenings. We are replacing these with weekend cream teas for the winter season and Bingo on Saturday mornings.

Her Majesty Queen Elizabeth II's 70-year reign did not go unmarked by the Club as our Terry Clough Choir presented a Platinum Jubilee Concert – a wonderfully celebratory event. In complete contrast, on 19 September, we closed for the day as the nation paid respects during Her Majesty's funeral. We opened on all other Bank Holidays, though, and we thank our Section Leaders for giving up their time to run activities for those who might otherwise have been lonely and isolated.

Membership: Two Life Members, Lyn Cooper and Terry Jordan, relocated away from Ferring to be closer to family and we thank them for the many years of dedicated service they gave to our Club. Four former club members, Paul Sykes, Tom Boggis, Sally Kent and Christine Johnson sadly passed away. Paul had served on the committee and also acted as Bowls Section Leader, Tom and Sally were both valued members of our Terry Clough Choir, while Chris enjoyed Seated Exercises for many years.

Our closing membership at the end of September 2021 was 182 but a measure of our Club's success is reflected in the fact that, although we sadly lost a few members along the way, we recruited 75 new members during the following 12-months so that our membership at the close of our financial year on 30 September 2022 totalled a very healthy 249.

Committee: Our Trustees continue to meet bimonthly and, further to the introduction of an Events Management Team (EMT) and a Finance Sub-committee (FSC) last year, we have since replaced the latter with a Finance & General Purposes Sub-Committee (F&GPSC), ably chaired by our Treasurer. Our sub-committees are advisory bodies and, although they do not hold decision-making powers, we are able to deal more quickly with urgent matters by delegating tasks to them, which are then fed back to full committee for approval.

The only retirement from the Committee in November 2021 was Michael Simpson and we thank him for his time with us. On the plus side, we swelled our committee with the co-option, as mentioned, of Bernie Griffin, Barbara Black, Yvonne Linzey and Bob Linzey, bringing our total to twelve, the maximum permitted under the terms of our Constitution. Unfortunately, Alan Plummer will be standing down today so we do have one vacancy to fill and I would be delighted to discuss the role with anyone interested in offering their help in the running of our Club.

In addition to keeping the public informed of our activities through monthly articles in 'All about Ferring' and Ferring Parish Magazine, we send Newsletters to all members periodically throughout the year. In this regard, we are indebted to our hand-deliverers – Roger Abbott, Brian Bigwood, Marilyn Catterill and Ann Smith. Marilyn also serves as our Welfare Officer, sending cards to those who are unwell or bereaved, and keeping an eye on Health & Safety matters. Her warm, caring manner is greatly appreciated by all so, thank you, Marilyn, for carrying out your duties so efficiently.

Lindsay Taylor, our Manager, is an essential presence behind the scenes at all our events as well as running our Coffee Morning, Fish & Chip Lunches, Chinese Suppers and Afternoon Teas. She keeps our members supplied with coffee, tea, cakes and biscuits, and ensures that we do not run out of essential janitorial items. I know I speak on behalf of us all when I say that her untiring efforts are greatly valued by all Club members.

Finance: In his role as Treasurer, Brian is ably assisted by our Assistant Treasurer, Roger Abbott, who deals with such matters as insurance and day-to-day cashing up and banking. My thanks also go to Alan Plummer, another member of our F&GPSC, who is resigning today. We have valued his eight years of service on the committee and are pleased that he will be continuing as Bowls Section Leader.

As part of my annual report, I have to advise members of the Club's Policy on Financial Reserves. Our Reserves Policy governs the funds that we hold, where we keep our funds, and

our plans for their use. We also have adopted a club-specific addendum, which is reviewed by our F&GPSC, chaired by our Treasurer, on an ongoing basis and they report any changes at full committee meetings. The Policy is specifically reviewed by the Trustees every six months.

Currently we have a total reserve of £360,000, which is almost exclusively the result of the legacy given to the club from the estate of Miss Rosemary Proudlock. The reserve is split into an expendable reserve of £20,000, held in an instant access savings account with a High Street Bank, and an investable reserve of £340,000, which is split into four deposits with different UK financial institutions so that all our funds are protected by the FSCS compensation scheme.

During the year, we have supported the activities within the club from our Reserves, as we chose not to charge an annual subscription or increase activity fees for 2021/22. We also faced substantial increases in our electricity bills and an increase in the fee we have to pay to hire the Glebelands hall. Whilst we have decided to reinstate the £20 membership fee for the current year (2022/23), the interest we are now receiving from our investable reserves will be invaluable in covering our overheads.

We have not designated any funds for a particular purpose and indeed the committee still feel that we cannot put in place plans for the use of our Reserve until uncertainty caused by the effect of Covid-19 on both the Club's activities and the economy in general has passed. We are also conscious that any uncertainty over the future of the Glebelands Community Centre may be another factor to consider in how we use our reserve.

Sections: I must express my personal thanks to all our section leaders, without whom we could not run any of the activities our members enjoy so much. Special mention must be made of Wendy Tallett for she was, until June, Section Leader of three sections – Dance Fit, Seated Exercises and Rummikub. After many years of dedication to these roles, she handed over the Dance Fit baton to Sharon Miller, and Seated Exercises to Lynda Gould and Lindsay Taylor. Rummikub was taken over by Rita Pierpoint in September. We are most grateful for all that our Section Leaders do for their members, frequently going above and beyond what is required of them.

As our financial year began, we had just introduced two new Sections – a Poetry Group and a Barre Class. Unfortunately, the latter closed at Christmas as numbers dwindled, rendering the class non-viable, but Poetry continues with a small group of enthusiastic participants. Our new sections, Art and Games, are small but those who attend enjoy their sessions.

Volunteers: We always need extra manpower to assist the Committee during the events that we host and those who serve us in any way at our activities are greatly appreciated. Sally Davidge-Pitts and Barbara Willis willingly gave of their time as members of our EMT, while many others assisted on a casual basis at concerts and events. We thank them all.

Our incorporated charity, Friends of Ferring, continues to do sterling work in transporting Ferring residents to and from medical appointments. Their Annual Report will be presented to you today.

Maintenance: I was very sorry to lose the services of our loyal and dependable Maintenance Officer, Roger Tallett, at the end of September and I thank him for all he has done for the Club over the years. I hope he and Wendy will be very happy in their new life in Caterham. As

mentioned, Roger's role has been taken over by Bob Linzey and we are grateful to him for stepping into this vacancy, especially as he was a new club member.

The Glebelands Community Centre:

This time last year, I reported that there was some uncertainty over the future of our Club with the news that the Directors of the Glebelands Centre, which we hire for so many of our activities, might have no option but to hand back their lease on the property to West Sussex County Council. I am relieved to say that this does not now appear to be a consideration but we are currently in negotiation over the renewal of our own lease on the clubroom in order to secure our premises for the future.

In conclusion, I would like to say that I am indebted to my fellow Trustees for their loyalty and support, without which our Club could not function. I am delighted to see our Club evolving to reflect both the changes in society and the needs of our members, and I thank you all for your continued support.

FRIENDS OF FERRING - ANNUAL ACCOUNTS
YEAR ENDING - 30TH SEPT 2022

	2021/22	2020/21	
INCOME			
Donations	2791	120	
Interest	23	71	
Receipts	2814	191	
EXPENDITURE			
Drivers expenses	1528	96	
Telephone	172	122	
Insurance	362	322	
Wreath	15	15	
Website	0	339	
Covid	103	202	
Team event	315	0	
BBS checks	251	0	
Sundries	286	164	
Ads & printing	514	0	
Total	3546	1260	
NET INCOME	-732	-1069	
Carried forward	7093	8162	
Income	2814	191	
Expenditure	3546	1260	
Net income	-732	-1069	
Totals			7093
Lloyds A/C 30-Sep	6227		1905
Cash in hand	84		0
CAF	0		5188
Carried forward	6361		7093

Hon Treasurer

Trevor Martin

Trevor Martin 8.11.2022

Hon Independent Examiner

Clyde Fordyce

Clyde Fordyce 8.11.22

I have examined the receipts from the books vouchers and explanations given to me and in my opinion they fairly represent the financial position of Friends of Ferring as at 30th September 2022.

FINAL ACCOUNTS FOR THE YEAR 1st OCTOBER 2021 - 30th SEPTEMBER 2022

BALANCE B/F	369546	CASH IN HAND	110
INCOME	25097	CURRENT ACCOUNT	9524
	394643	SAVINGS ACCOUNT	20592
EXPENDITURE	23560	FLAGSTONE	340857
	371083		371083

CHAIRMAN - VALERIE SIMPSON

I have examined the receipts and payments from the books, vouchers and explanations given to me and in my opinion they fairly represent the financial position of the Ferring Retirement Club as at 30 September 2021.

Clyde Fordyce
INDEPENDENT EXAMINER