



Registered Charity Number: 1055187

Registered Company Number: 03080066 (England and Wales)

ACE OF CLUBS (CLAPHAM)

(A company limited by guarantee)

**REPORT OF THE TRUSTEES & DIRECTORS
and
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2024**

Mahesan & Co
Suite 5
6 Great Ormond Street
London
WC1N 3RB

Ace of Clubs (Clapham)

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Ace of Clubs (Clapham)

Reference and administrative details of the charity, its Trustees and advisers for the year ended 31 July 2024

Trustees and Directors: The Trustees give their time voluntarily and without remuneration. They are members and also the Trustees of the Congregation of the Most Holy Redeemer and were, for the time under review:

Rev T. Buckley C.Ss.R.
Rev A. Burns C.Ss.R.
Rev E. Gweme C.Ss.R.
Rev D. McBride C.Ss.R.
Rev R. Reid C.Ss.R.

Company Secretary: Br D. Nyamuronda C.Ss.R

**Members of Trustees
Committee:**

Rev M. O'Mahony C.Ss.R.
Mr D. Joshi
Mrs V.A. Long Treasurer
Rev D. McBride C.Ss.R.
Mr F. Ortega resigned 31 October 2023
Rev C. Simba Mukabva C.Ss.R.
Mr N. Taylor appointed 31 October 2023

Director: Ms Heidi Shrimpton appointed 29 August 2024

Registered office: Ace of Clubs
St Alphonsus Road
Clapham
London SW4 7AS

Independent Examiner: Mahesan & Co

Solicitors: Potheary Wilham Weld
70 St George's Square
London SW1V 3RD

Bankers: HSBC Bank plc
54 High Street
Epsom
Surrey KT19 8DS

Charity registered number: 1055187

Company registered number: 3080066 (England and Wales)

Website www.aceofclubs.org.uk

REFLECTIONS ON THE 2023 - 2024 YEAR AND THE YEAR AHEAD

LETTER FROM OUR CHAIR OF THE MANAGEMENT COMMITTEE AND OUR DIRECTOR

As we reflect on 2023–24 and look ahead to 2024–25, we are preparing to celebrate a significant milestone: our 30th Anniversary year. This is both a triumph and a sobering reminder of the ongoing need for our charity's work three decades on. Since opening in 1995, Ace of Clubs has continuously adapted to meet evolving and complex needs. The demand for our daily service remains as high as ever, with 37,595 meals served to our guests this year, (34,860 the previous year).

We remain confident in the holistic model we have developed at Ace of Clubs, reflecting years of experience and dedication. While the journey hasn't always been easy, our commitment to serving those who are homeless, precariously housed, or otherwise vulnerable has never wavered. Every day, we see the positive impact of our work as our guests take steps to improve their lives. Keeping our guests at the heart of our development and strategy remains a priority, exemplified by the growth of our Service Involvement Group and the many guests who actively volunteer at our centre.

Transparency and accountability are core to our work and we exercise standardised processes with our data capture. We aim to continue to enhance our impact reporting mechanisms as these tools help us evaluate and adapt our services while enabling us to make a strong case for support to new funders and audiences.

Our partnerships with service delivery providers in the areas of welfare, housing, health and wellbeing and education are also central to the quality and breadth of support we offer. We take pride in the strong relationships we've built with on-site partners, enabling us to provide a seamless, one-stop experience for our guests. We aim to continue to address needs holistically and as we look forward, we are committed to further expanding these partnerships.

Operationally, we continue to adapt to evolving standards in health and safety, safeguarding, HR, policies, and training to ensure a smooth-running service. Ensuring our staff, volunteers, and on-site partners have the resources, training, and support they need to deliver our service remains a top priority, as does maintaining the structure and functionality of our building so it is fit for purpose.

Funding remains a critical focus to sustain our daily operations. Staff capacity has been challenged as our service has grown. We are deeply grateful to our staff team, who went above and beyond, and to our volunteers—not only those delivering daily services, but also those working behind the scenes on strategy, funding, communications, and finances. We also extend heartfelt thanks to our funders, individual donors, community supporters, corporate partners, and those organisations and individuals who contributed food and in-kind gifts. This collective generosity has positioned us to move into 2025 in a strong and sustainable place.

Our new Director starting shortly after this year end, alleviates some of the significant leadership and management pressures on our volunteer Trustees' Management Committee, particularly our Chair and Treasurer. We remain a small but mighty team, delivering an extraordinary scale of work for a charity of our size. As we approach our 30th Anniversary year, we are filled with gratitude for everyone who makes this possible. We look forward to continuing this journey together and for this important milestone in 2025.

With Warm Regards **Anna Long, Chair of the Trustees' Management Committee & Treasurer**
Heidi Shrimpton, Director (started August 29th 2024)

Report of the Trustees and Directors

for the year ended 31 July 2024

The Trustees, who are also directors of the charity for the purpose of the Companies Act 2006, present their annual report with the unaudited financial statements of the charity for the year ended 31 July 2024.

The financial statements have been prepared in accordance with the accounting policies set out in Note 1 to the financial statements and comply with current statutory requirements of the Charity's Trust Deed, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)"

OUR HISTORY

Ace of Clubs opening in 1995 can be seen as a positive gesture in line with Redemptorist tradition to alleviate local suffering, poverty and loneliness – and provide them the best club, the 'Ace of Clubs'. The charity initially started as a place of warmth and food to grant people refuge in our building - what was previously St Mary's Primary School, initially a boy's school – who had moved out of St Alphonsus road premises. When you enter our premises, this is very apparent with our large dining hall, high ceilings and adjacent classrooms, now adapted for our charity operations.

Today, Ace of Clubs has grown to be a multi-faceted, holistic project where every aspect of each person's needs is given due attention, respect and care – with a range of opportunities from healthcare, education, accommodation, advice and advocacy.

'When we opened the Ace of Clubs on the 15th May 1995 our hope was that it would meet the needs of those poorest and most vulnerable in our society. It is a real joy to see the club now flourishing and serving so many deserving men and women.'

Fr Jim McManus CSSR – Founder

OUR PRINCIPAL OBJECTIVES

The principal objectives of the charity are to promote and provide for the relief of poverty, the advancement of education and undertake other charitable work through the provision of an open-access day-centre for the homeless, vulnerable, dispossessed and most vulnerable in society.

The aim is to not only address immediate human needs (e.g. hunger) but also to go above and beyond such needs by making a difference to guests' lives through transformative support (e.g. physical and mental health, welfare, wellbeing, training and education).

PUBLIC BENEFIT

Further to the objectives set out above, the Trustees have considered the general guidance published by the Charity Commission relating to public benefit when reviewing the charities activities, and in particular, the guidance on the prevention or relief of poverty.

Our Strapline today is:

'Safe Off the Street, Help onto your feet' Support for homeless and vulnerable people.

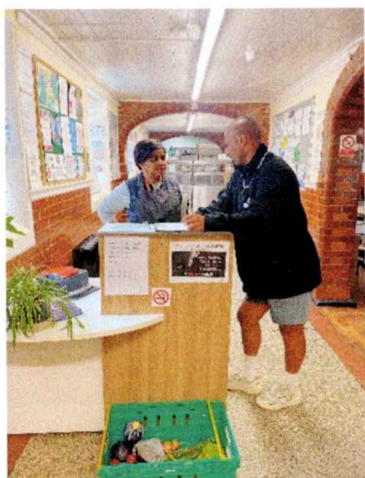
OUR VISION

We welcome all homeless adults, vulnerable, disposed and marginalised and do not discriminate on the basis of age, race, colour, religion, national origin, gender, sexual orientation, marital status or disability.

We provide an essential lifeline of non-judgemental, transformative support to address urgent and complex issues, impounded by street homelessness and precarious living conditions, to help change and transform lives.

We provide an accessible, safe space to relax, where all those who walk through our doors can feel respected and a sense of belonging in a trusted environment.

OUR ACTIVITIES



Alongside being homeless or living in precarious living conditions, our guests can face a range of complex and challenging issues from hunger, malnutrition, loneliness and isolation, housing, mental and physical health, addiction, learning, language and digital inclusion barriers, debt and unemployment, family breakdown and bereavement.

Our service is not only about the direct help that we provide, but the sense of community and friendship that is created when people sit and enjoy food together in a warm space, whilst having the opportunity to access more services.

We pride ourselves on our partnership working which enables us to expand our services even more by inviting external professionals to our centre to deliver their services within our space.

This holistic and complete 'one stop' package of services provided at Ace of Clubs ensures that people can find their needs met in one place. Our supportive programme enables their progression to the next stage of their lives as they regularly return, building their confidence and self-esteem on each visit and engaging more with the support services on offer, supporting recovery and independence.

- We have continued to serve those in the community who are experiencing homelessness, including those who are sleeping rough, or are living in temporary or insecure housing.

Guests come from Clapham and neighbouring boroughs within London. However, we have witnessed guests travelling from across London for the comfort of Ace of Clubs.

- We are an open-access service, open Monday to Friday (including bank holidays and Christmas Day), 5 days a week, all throughout the year.
- Our core food serving times are between 12 – 2.30 each day, but some other services run outside of these times. Guests can choose to eat their food in or have a take-away, depending on what best suits their needs. A standard day usually varies from 130 -200 clients. Our guests are asked to pay £1 for their meal, which helps support the cost of providing the food. We also provide funded meal tickets for guests that are unable to pay. Guests with No Recourse to Public Funds are not required to pay.

Our core delivery services include:

- A daily nutritious hot meal prepared by our Chef with a vegan and meat option, catering for different dietary requirements.
- Tea and coffee bar and refreshments, ensuring people stay hydrated and can warm up.
- A food bank service which includes fresh produce – all freshly donated by local food donors.
- Hot Showers, Laundry Service, clothing donations, toiletries and other emergency supplies– to enable people to freshen up and get warm again.
- Essential daily communication needs when homeless such as postal service, phone charging, phone use, transport vouchers – these can be a lifeline for GP or hospital appointments, job interviews and appointments with the Job Centre.
- Support/Case Workers on site for daily support needs, welfare assistance, translation, ID and bank opening, finance, end of life care etc.
- Referral to housing, benefits, debt, pension credit, passports, immigration etc. (from onsite Case Workers), enabling people to progress to the next stage.
- Referral to food banks to support people experiencing hunger and malnutrition.
- Referral to local night shelters during the winter months to support people off the streets.
- Onsite IT suite for IT use.
- Mental health, Addiction, Physical Health support (from NHS nurse and mental health services) enabling people to address their health and wellbeing for positive progression.
- Other essential health services including dental, eye care, podiatry and health and wellbeing days for health checks, vaccinations etc.

OUR IMPACT

We collated our impact in the following ways:

- Daily monitoring and recording of the number of guests having a hot meal (our numbers do not include seconds that many of our guests come back for).
- We carried out two Service Involvement Surveys to record feedback on our services from our guests. We conduct Service Involvement Group meetings and this group also helps support the shaping and development of our services.
- Logging dedicated Case Work support in the areas of Housing, Finance, Transport, Physical Health, Mental Health and referrals on to our Charity Log System.

- Estimating each week, the number of 'interventions' our Support Workers carry out from helping charge a phone to obtaining a meal ticket.
- Collating data from the partners who are also working on our site to support our guests – these partners include other homelessness charities, NHS, mental health and physical health teams. We hold regular Service Provider Partnership meetings so we can share best practice and encourage feedback around our services and support requirements.
- Collect focussed Case Studies from our clients to understand better their journeys from homelessness to gaining more independence. We have also invited pro bono external partners in to interview our clients and provide case studies and films about our work.
- Track our numbers of volunteers and their overall hours according to our daily volunteer schedule.
- Work closely with our food partners and donors to ensure we have regular food donations and other donations to supply our daily provisions and track these.

IMPACT AND THE DIFFERENCE MADE

Impact - Our Meal Service

All hot meals are prepared from scratch, using fresh ingredients, on a daily basis. We rely on donations from local supermarkets and food businesses, City Harvest, Fare Share, The Felix Project, Critical Support, KFC, Nandos, individuals and local churches and schools, particularly at Harvest Festival time.

A full list of our food partners (see appendix 1).

Accordingly, records have been kept on a daily basis (from a physical count) of the number of guests accessing our hot food takeaway service. Note, the statistics below do not include the extra meals given to our guests at the end of the lunchtime service from food that is 'left over'.

This has satisfied demonstrable needs – particularly financial hardship and hunger.

- We served 37,595 meals (previous year was 34,860).
- Our highest number of clients entering on one day was 204 clients.

Impact - Daily Interventions from our Support Workers

- We have calculated around 10,000 interventions a year (around 40 a day) – be that topping up a phone, helping someone find clothing, with a travel ticket or food voucher, shower or much more.
- On average, we calculate that at least 30 people per week access showers, 30 people per week access clothing, 30 people per week access laundry, 30 people per week access the IT suite and 100 people per week access shower gel, hygiene products, razors, toothbrushes and toothpaste etc.

Impact - Onsite Support to clients

Support Worker sessions are more dedicated one to one support with a client in areas such as housing, finance and benefits, transport, physical health, mental health, referrals. Detailed sessions are logged.

- Our Ace of Clubs Case/Support Workers provide 600 dedicated one to ones with clients a year. Many of these are ongoing issues with particular clients. Around 150 clients were seen through these sessions.

Impact - Our partners on site also provide the following support:

- Glass Door provide dedicated Case Worker sessions each day at our Ace of Clubs site and saw 989 guests for case work sessions with 344 outcomes in these areas with the highest outcome being in housing.
 - Our onsite NHS nurses visited twice a week and supported around 360 guests in 12-months (please note the 12 month period was not exactly within this annual reporting year)
 - Onsite mental health teams supported guests at least twice a week.
 - Other onsite providers such as dental, eye, podiatry, employability - supported our guests on around a monthly basis or in some cases more regularly.
- All these services collaborated with our staff team to share positive outcomes and progression.

Impact - Guest Feedback

We carried out two guest service surveys which helps inform our operational development. An average of 43 guests were interviewed for each survey:

- Over 94% of our guests would recommend our services and rate our team as good or excellent.
- 92% of our guests rated the quality of our food as good or excellent.

Note: 36% of these guests from both surveys stated that they had a recognised disability.

Impact - Volunteering

Our volunteers support in a range of ways from helping with preparing vegetables and food, our front desk, serving food and refreshments, lunch service, maintaining our food stall, co-ordinating our clothing and shower services.

- 105 corporate partnership days
- 73 individual volunteers (20 of those were guest volunteers)
- 14 volunteers supported from Probation Services carrying out community service
- Our volunteers donate over 15,660 volunteer hours a year.
- The monetary value of our volunteers per year is over £203,580 (based on 15,660 volunteers a year at £13 an hour).

OUR PEOPLE

Our Guests

GUEST P

P came to the Ace of Clubs firstly as a grab and go food situation as his long-term career in the music industry came to a decline and he battled with addiction. In time, Ace became a safe place for him, attending more regularly and volunteering too – helping others who needed help. P said:

“If I ever needed help, Ace is the first place and probably the only place I would go” – Guest P

GUEST G – A 64-year old male. He said:

G, a well-mannered, gentle man in his early 60's, had been sleeping out for 8 months, but often a year plus at a time - this had been a cycle for G for almost 20 years. He had small periods of respite, but overall, he was out on the streets, sleeping in the park. G had managed to survive yet another winter on the streets of London.

G first found out about Ace through word of mouth. G's intention was just to come for food, a hot drink and a space to be inside for a few hours in the day.

“The amount of help available was unexpected but a relief, that massively boosted my self-esteem. I have had NHS health assistance, and support with employment, case-work, hot meals, eat in & take-away - generous portions! It is the best organisation I have ever encountered that is there to help people regardless of their position.

I am a 60+ male homeless due to no fault of my own. Ace of Clubs saved me”.

Ace of Clubs Support/Case Worker personally visited another charity to ask them to take G in for the winter and they kindly offered him a shared room. Once G had a safe space, he could engage with the support available and has now started regularly volunteering at Ace of Clubs.

Things have finally started looking up, G has a room to call home and volunteers at Ace, he is a very well respected, reliable and trustworthy member of the volunteer team. He is a pleasure to work with.

Our Trustees and Trustees' Volunteer Management Committee

The Trustees and Management Committee bring a range of professional experiences to their volunteer governance roles. Please see more about this group under our Constitution and Governance section.

Our Staff Team

Our new Director joined the charity in August 2024 (shortly after the end of the Annual Reporting year). The staff team consisted of a Centre Manager, Senior Support/Case Worker, Support/Case Worker, Chef and Driver (who collects donations). In addition, we hire an independent qualified Security Guard to cover our lunchtime shifts who manages the entry door to our centre and is available to support the staff team during our busy lunchtime period.

Our charity is an accredited London Living Wage Employer ensuring all our staff receive London Living Wage.

Our Volunteer Team

Each day we have at least six to ten volunteers on site supporting the day to day functions and running of our centre. Roles include food preparation and serving, cleaning, distributing food and clothing, co-ordinating shower visits, signposting, maintenance, advocacy, fundraising and community support and much more! We have volunteers from our local community, our guest volunteers who are looking to gain experience and give back to the centre and also community service volunteers provided by probation services. Alongside this, corporate partnership teams regularly volunteer, further bolstering our volunteer support. We pride ourselves on the diversity and inclusivity of our volunteer team who are able to adapt well to the needs of our guests.

Our volunteers go through a thorough onboarding process and are provided with a Handbook, regular risk assessment, health and safety and safeguarding briefings, support and training provision to ensure they are fully inducted into their role.

FINANCIAL REVIEW

The full details of the financial activities of the Charity are shown on the following pages of the Report and Accounts. There was a surplus for the year of £24,554 on unrestricted funds (2023 deficit: £28,394).

Donations and grants were received from a combination of charitable trusts and other charities, individuals, businesses, churches, schools and events. Details are given in Note 2 of the Accounts. No statutory or government funding is received by the charity.

The Trustees are grateful to everyone who has supported the Charity during this financial year, both large and small, which enables the charity to carry out its valuable work and will continue to explore new funding avenues. The priority continues to be to develop further long-term funding relationships that satisfy core running costs but also build on and diversify our current funding network. We also see our 30th Anniversary year as an opportunity to reach new audiences in our local community in addition to thanking our existing supporters and volunteers.

The meal ticket scheme operated by the Ace of Clubs facilitates the giving of support to vulnerable and homeless people on the street, but also provides a valuable option for members of the general public to support those less fortunate in society by providing access to a hot meal.

RESERVES POLICY

The Trustees keep the level of Reserves under review, by employing regularly updated forecasts and projections of the known pattern of income and the proposed level of outgoings for at least twelve months ahead. An unrestricted reserves policy based on six months forward running costs has been used as a prime indicator.

The total funds held as at the yearend were £265,147 (2023 £246,869), of which £25,244 (2023 £49,153) was restricted funds and £41,957 (2023 £62,378) designated fund to cover the future depreciation of fixed assets, and £91,802 (2023 £53,738) Buildings Improvement Fund, leaving £106,144 (2023 £81,600) unrestricted reserves.

The combined unrestricted reserves plus the building improvement fund, totalling £198,000 represents 6 months of Reserves in line with our Reserves policy.

RISK MANAGEMENT

The Trustees Committee reviewed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied appropriate controls are in place to mitigate its exposure. Risk management is taken to meetings, particularly around health and safety, safeguarding and incidences, funding and financial updates and forecasts.

The charity carried out a full Health and Safety Risk assessment with the support of external experts. This ensured all areas of the charity operations were reviewed in terms of risk - with recommendations around policies and procedures. A Planned Preventative Maintenance buildings survey was also carried out from a property company. In addition, a yearly Fire Safety Assessment from London City Fire Group. Service checks of our utilities and premises are regularly scheduled according to recommended health and safety guidelines.

Our charity continues to hold a 5-star food hygiene rating from the Food Standards Agency.

FUTURE PLANS

The Trustees are committed to developing our strategic plans for the future growth of the Ace of Clubs while maintaining the core services that remain in high demand among our guests.

Our staff team have been stretched over this reporting year due to increased service delivery demand, but we were fortunate to have volunteers supporting behind the scenes, particularly with fundraising. As a result, we are starting the year in a financially stable position and are investing in our overall governance and leadership by appointing a Director. This position will provide valuable support to our Trustees and volunteer Management Committee, enabling our charity to develop our strategic planning in the years ahead for our operations and fundraising, which our Trustees are committed to.

Our building has served us well for nearly 30 years, but along with the Redemptorists at St Mary's Church who lease the building to us, we recognise the need for further planning for the next three decades. We have further invested in our designated building improvement fund this year through a generous corporate donor who is committed to our building's management and carried out an audit on our building maintenance. Whilst we have already taken steps such as installing new fire doors, this strong financial foundation allows us to continue investing in our centre's infrastructure.

OUR CONSTITUTION AND GOVERNANCE

The organisation is a charitable Company limited by guarantee, incorporated on 14 July 1995 and registered as a Charity on 8 May 1996. The Company was established under a Memorandum of Association which established the objects and powers of the Charitable Company and is governed under its Articles of Association. In the event of the Company being wound up members are required to contribute an amount not exceeding £1

In March 2012 the Trustees amended the Charity's Articles of Association to allow the formation of a Trustees' Committee. They have delegated day to day management of the Charity to this Committee. This consists of three Redemptorists and up to five non- Redemptorists from the local community.

There is a tri-partite management structure in place, consisting of:

The Trustees

The Trustees' Management Committee

Director and Centre Management staff team

The Trustees are responsible for the strategic direction and policy making of the charity, and have through the committee regulations, delegated all matters relating to the day-to-day management and operation of the charity to the Trustees' Management Committee.

The Trustees' Management Committee meets at least six times a year for formal meetings. Information provided by the Director and senior staff at the charity around daily operations is reviewed and approved from a governance perspective. Key information is then taken to our Board of Trustees for further approval.

The day-to-day responsibility for the provision of services by the charity is the responsibility of the Director, assisted by the Centre Manager and other paid staff, with the assistance of volunteers.

RECRUITMENT AND APPOINTMENT OF NEW TRUSTEES AND OUR MANAGEMENT COMMITTEE

The Trustees are elected by the members of the Congregation of the Most Holy Redeemer for a period of four years, with the possibility of re-election at the end of each four-year period. In all matters relating to finance and civil law the Trustees are aware of the importance of seeking appropriate professional advice.

The Trustees and Management Committee collectively bring a range of specialist skills to their roles.

The Trustees are all members of the Redemptorist Order, providing a wealth of experience - but they also have additional areas of specialism including: Chair experience with other charities, Human Resources and Charity Management, Company Secretary, Safeguarding, International Experience, Communications and Publications.

The Management Committee also have professional backgrounds and bring a wealth of expertise including: Our Chair and Treasurer is a Chartered Accountant and has volunteering experience at a number of homelessness charities. We also have a Rector, a Lawyer, a Pharmacist and Lecturer on our committee. Overall, our committee brings experience in: accountancy and finance, legal, healthcare, charity and operational management, safeguarding, communications, fundraising, IT.

Trustees and committee members receive an induction briefing and pack with details of the constitution and the work of the charity. Arrangements are also made to ensure that visits to the Centre are made on a regular basis, so as to witness the operations of the charity first hand.

RELATED PARTIES

Ace of Clubs is ultimately controlled by the Trustees of the Congregation of the Most Holy Redeemer which continues to provide premises at a heavily subsidised rental cost of £30,000 per annum. The Congregation also oversees the management of a charity shop in Clapham, with the objective of generating profits which are ring-fenced and restricted and can only be used by the Ace of Clubs charity upon request and approval.

Ace of Clubs is related to Redemptorist Publications, a registered charity, by virtue of the common control by the same group of Trustees. Redemptorist Publications also provides payroll and administrative services to the Ace of Clubs, including payment of salaries in advance of reimbursement.

Statement of Responsibilities of the Board of Trustees

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and regulations. Company law requires the Trustees to prepare financial statements for each financial year. Under that law they are required to prepare the financial statements in accordance with UK Accounting Standards and applicable law (UK General Accepted Accounting Practice), including FRS 102 The Financial Reporting Standards applicable in the UK and Republic of Ireland. 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 excess of income over expenditure for that period. In preparing these financial statements the Trustees are required to:

- Ensure that the charity operates in accordance with its objectives and for promoting its public benefit;
- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable United Kingdom accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on a going concern basis, unless it is inappropriate to presume that the organization will continue its activities.

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 have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the charitable company and prevent and detect fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the charitable company and financial information included on the website. UK legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The Trustees confirm that the financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102, The Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014.



26th 2025

Rev R Reid C.Ss.R.
Chair

Ace of Clubs (Clapham)

Independent examiner's report on the Unaudited Accounts of to the Trustees of Ace of Clubs (Clapham) for the year ended 31 July 2024

I report to the Trustees on my examination of the accounts of the Ace of Clubs (Clapham) for the year ended 31 July 2024 which are set out on pages 14 to 20.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The 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 (2006 Act). The Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Act) nor under Part 16 of the 2006 Act, and that an independent examination is needed.

Having satisfied myself that the accounts of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, it is my responsibility to:

- i) examine the accounts under section 145 of the 2011 Act;
- ii) follow the procedures laid down in the General Directions given by the Charity Commission section 145(5)(b) of the 2011 Act; and
- iii) state whether particular matters have come to my attention.

This report, including my statement, has been prepared for and only for the Charity's Trustees as a body. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my examination work, for this report, or for the statements I have made.

BASIS OF INDEPENDENT EXAMINER'S REPORT

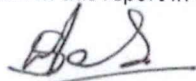
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

INDEPENDENT EXAMINER'S STATEMENT

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm I am qualified to undertake the examination by being a member of the Association of Chartered Certified Accountants, which is one of the listed bodies. I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination, giving me cause to believe that, in any material respect:

1. accounting records were not kept in respect of the Company as required by section 386 of the Companies Act 2006; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by Charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102);
 - which are consistent with the methods and principles of Statement of Recommended Practice: Accounting and Reporting by Charities

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.



S Mahesan FCCA

Mahesan & Co

Suite 5, 6 Great Ormond Street

London WC1N 3RB

Date:

27/02/2025

Ace of Clubs (Clapham)

Statement of Financial Activities (incorporating the income & expenditure) for the for the year ended 31 July 2024

		Unrestricted funds	Designated funds	Restricted funds	2024 Total funds	2023 Total funds
	Note	£	£	£	£	£
INCOME						
Donations, grants and legacy	2	185,415	50,000	118,624	354,039	259,578
<i>Income from charitable activities</i>						
Drop-in centre		26,175	-	-	26,175	11,418
Investment income	3	4,012	-	-	4,012	1,503
Total income		215,602	50,000	118,624	384,226	272,499
EXPENDITURE						
<i>Costs of raising funds</i>						
Promotional and fundraising expenses		1,017	-	-	1,017	487
<i>Expenditure on charitable activities</i>						
Drop-in centre		190,041	32,357	142,533	364,931	289,247
Total expenditure		191,058	32,357	142,533	365,948	289,734
Net income /(expenditure)		24,544	17,643	(23,909)	18,278	(17,235)
Reconciliation of funds						
Total Funds brought forward		81,600	116,116	49,153	246,869	264,104
TOTAL FUNDS CARRIED FORWARD	9	106,144	133,759	25,244	265,147	246,869

The financial statements have been prepared in accordance under the Companies Act 2006.

The accompanying accounting policies and notes form an integral part of these financial statements.

Ace of Clubs (Clapham)

Balance Sheet as at 31 July 2024

	Note	Unrestricted funds £	Designated	Restricted funds £	£	2024 Total funds £	2023 Total funds
FIXED ASSETS							
Tangible assets	6	245	41,957	-		42,202	62,787
CURRENT ASSETS							
Debtors & Prepayments	7	2,939	-			2,939	4,435
Cash at bank & in hand		110,480	91,802	25,244		227,526	183,302
		113,419	91,802	25,244		230,465	187,737
CREDITORS: amounts falling due							
within one year	8	(7,520)	-	-		(7,520)	(3,655)
NET CURRENT ASSETS		105,899	91,802	25,244		222,945	184,082
TOTAL ASSETS LESS CURRENT LIABILITIES		106,144	133,759	25,244		265,147	246,869
NET ASSETS		106,144	133,759	25,244		265,147	246,869
CHARITY FUNDS							
Unrestricted income funds	9					106,144	81,600
Designated income funds						133,759	116,116
						239,903	197,716
Restricted income funds						25,244	49,153
TOTAL CHARITY FUNDS						265,147	246,869

The accompanying accounting policies and notes form an integral part of these financial statements.

The financial statements have been prepared in accordance with the special provisions applicable to charitable companies subject to the small companies' regime.

The financial statements were approved, and authorised for issue, by the Board of Trustees on 26th February 2025 and were signed on its behalf by:

Rev R Reid C.Ss.R. - Trustee

 26.ii.2025

Company Number 3080066 (England & Wales)

**Notes to the Financial Statements
for the year ended 31 July 2024**

1 ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) - (Charities SORP FRS 102), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and the Companies Act 2006.

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

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

1.2 Public benefit entity

The charitable company meets the definition of a public benefit entity as defined by FRS 102.

1.3 Going concern

The Trustees consider that there are no material uncertainties regarding the charitable company's ability to continue as a going concern. At the time of approving the financial statements, there are good levels of secured income and a strong fundraising pipeline for the financial year 2024-25.

1.4 Income

Income is recognised when the Charity has entitlement to the income, it is probable that the income will be received, and the amount can be measured reliably.

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

The charity receives donated food. The estimated value of this food and other consumables and used by the Ace of Clubs of £18,800 (2023 £17,430) has been included in the accounts.

In accordance with Charities SORP (FRS 102) the value of services provided by volunteers has not been included in these accounts. Refer to the Trustees' report for more information about their contribution.

Income tax recoverable in relation to donations received under Gift Aid is recognised at the time of the donation.

1.5 Expenditure

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

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated to the applicable expenditure headings.

1.6 Irrecoverable VAT

Expenditure includes VAT and is reported as part of the expenditure to which it relates.

**Notes to the Financial Statements
for the year ended 31 July 2024**

1.7 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

1.8 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. The cost of minor additions or those costing less than £1,000 are not capitalised. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Plant and machinery etc	-20% on cost
Fixtures & Fittings	-15% on cost
Office Equipment	-20% on cost
Building Improvements	-10% on cost
Motor vehicles	-20% on cost

1.9 Interest receivable

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

1.10 Debtors

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

1.11 Cash at Bank and in Hand

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

1.12 Creditors and provisions

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

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with exception of bank loans which are subsequently measured at amortised cost using the effective interest rate.

1.13 Pension costs

The charity operates an auto enrolment scheme for all employee which commenced on 1 May 2017. The annual contributions payable are charged to the statement of financial activities.

1.14 Cash flow statement

The financial statements do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirements to prepare such a statement under Financial Reporting Standard 102 as amended by Update Bulletin 1.

Notes to the Financial Statements
for the year ended 31 July 2024

2 INCOME	Unrestricted funds	Designated funds	Restricted funds	2024 Total funds	2023 Total funds
	£	£	£	£	£
Grants, donations and Legacy					
Wimbledon Foundation Homelessness Fund	2,500	-	23,860	26,360	26,246
StreetSmart	-	-	20,000	20,000	10,000
Streets of London	-	-	15,000	15,000	-
Corporate	-	50,000	-	50,000	-
The National Lottery Community Fund	-	-	59,764	59,764	-
The Drapers' Charitable Fund	-	-	-	-	10,000
Deutsche Bank - Opportunity fund	-	-	-	-	20,000
NatWest Bank PLC	-	-	-	-	20,000
Sir Harold Hood's Charitable Trust	15,000	-	-	15,000	12,000
Shadworth Hodgson Bequest	5,000	-	-	5,000	10,000
G & Mrs E Pollithec Charitable Settlement	5,000	-	-	5,000	-
The Oliver Borthwick Foundation	-	-	-	-	5,000
The Alexandra Trust	2,750	-	-	2,750	3,000
Individuals, community and corporate	136,365	-	-	136,365	125,902
Donated food	18,800	-	-	18,800	17,430
	185,415	50,000	118,624	354,039	259,578

3 INVESTMENT INCOME	2024	2023
	£	£
Deposit Interest	4,012	1,503

4 STAFF COSTS	2024	2023
	£	£
Staff costs were as follows:		
Salaries	122,076	100,962
Agency staff	15,046	13,462
Social Security Costs	4,061	6,229
Pension cost	3,659	2,500
	144,842	123,153

The average monthly number of employees during the year was 5 (2023: 5)

Apart from the Trustees, key management comprises the Treasurer and Centre Manager of Operations. The aggregate remuneration of key management amounted to £35,333 (2023: £28,179)

No employee received remuneration amounting to more than £60,000 in either year.

5 TRUSTEES' REMUNERATION, BENEFITS AND EXPENSES

During the year ended 31 July 2024 no trustees' received any remuneration, other benefits or reimbursement of expenses (2023 £nil).

Ace of Clubs (Clapham)

Notes to the Financial Statements for the year ended 31 July 2024

6 TANGIBLE FIXED ASSETS

	Building Improvements	Fixtures, Fittings & Equipment	Motor Vehicles	Kitchen Equipment	2024 Total
Cost					£
Cost brought forward	150,339	35,745	46,476	54,765	287,325
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
At 31 July	150,339	35,745	46,476	54,765	287,325
DEPRECIATION					
Charge brought forward	134,785	23,085	18,590	48,078	224,538
Disposals	-	-	-	-	-
Charge for year	4,782	3,165	9,295	3,344	20,586
At 31 July	139,567	26,250	27,885	51,422	245,123
NET BOOK VALUE					
At 31 July 2024	10,773	9,495	18,591	3,343	42,202
At 31 July 2023	15,554	12,660	27,886	6,687	62,787

7 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Other debtors	310	914
Prepayments and accrued income	2,629	3,521
	2,939	4,435

8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Other creditors and accruals	7,520	3,655

9 STATEMENT OF FUNDS

	Brought Forward	Income	Expenditure	Transfers in/out	Carried Forward
	£	£	£	£	£
Designated funds					
Fixed asset dep'n fund	62,378	-	(20,421)	-	41,957
Building Improvement Fund	53,738	50,000	(11,936)	-	91,802
	116,116	50,000	(32,357)	-	133,759
General funds					
General fund	81,600	215,602	(191,058)	-	106,144
Unrestricted funds	197,716	265,602	(223,415)	-	239,903
Restricted funds					
Fire alarm system	383	-	(383)	-	0
Staffing & core costs	10,329	98,624	(98,953)	-	10,000
Meals provision	27,625	20,000	(41,197)	-	6,428
Building maintance	-	-	-	-	-
Bicycle project	750	-	-	-	750
Equipment & security	2,000	-	(2,000)	-	-
Vehicle fund	6,566	-	-	-	6,566
Other restricted funds	1,500	-	-	-	1,500
	49,153	118,624	(142,533)	-	25,243
TOTAL FUNDS	246,869	384,226	(365,948)	-	265,147

Fixed Asset Depreciation Fund – This fund represents the net book value of capital assets purchased with restricted funds.

Buildings Improvement Fund – established to set aside resources for the repairs and renewals to the Centre. The Trustees decide annually on the amount to be kept in reserve for cyclical maintenance. Expenditure on refurbishment or new equipment is allocated against this fund.

Ace of Clubs (Clapham)
Notes to the Financial Statements
for the year ended 31 July 2024

10 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Restricted funds 2024 £	Unrestrict- ed funds 2024 £	Total funds 2024 £	Total funds 2023 £
Tangible fixed assets		42,202	42,202	62,787
Current assets	25,244	205,221	230,464	187,737
Current liabilities		(7,520)	(7,520)	(3,655)
TOTAL FUNDS	25,244	239,903	265,146	246,870

11 Compative Statement of Financial Activities
for the year ended 31 July 2023

	Notes	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds £
INCOME					
Donations and grants		175,718	-	83,860	259,578
<i>Income from charitable activities</i>					
Drop-in centre		11,418	-	-	11,418
Investment income	2	1,503	-	-	1,503
Total income		188,639	-	83,860	272,499
EXPENDITURE					
<i>Costs of raising funds</i>					
Promotional and fundraising expenses		487	-	-	487
<i>Expenditure on charitable activities</i>					
Drop-in centre		216,546	25,581	47,120	289,247
Total expenditure		217,033	25,581	47,120	289,734
Net (expenditure)/income		(28,394)	(25,581)	36,740	(17,235)
Transfer to Designated Funds			15,000	(15,000)	-
Reconciliation of funds					
Total Funds brought forward		109,994	126,697	27,413	264,104
TOTAL FUNDS CARRIED FORWARD		81,600	116,116	49,153	246,869

Ace of Clubs (Clapham)**Detailed Statement of Financial Activities**
for the year ended 31 July 2024

Income from:	Unrestricted	Designated	Restricted	Total	Unrestricted	Designated	Restricted	Total
	2024	2024	2024	Funds	funds	funds	funds	Funds
	2023	2023	2023	2023	2023	2023	2023	2023
	£	£	£	£	£	£	£	£
Voluntary Income								
Grants, Trusts & Legacies	38,783	50,000	118,624	207,407	32,386	-	83,860	116,246
Donations Churches & Schools	6,893			6,893	5,023			5,023
Donations Corporate	10,363			10,363	3,008			3,008
Donations Personal & food	92,104			92,104	91,790			91,790
Enthuse	36,932			36,932	43,267			43,267
Meal ticket sales	341			341	244			244
Drop-in centre	26,175			26,175	11,418			11,418
Deposit account interest	4,012			4,012	1,503			1,503
Total income	215,602	50,000	118,624	384,226	188,638	-	83,860	272,499
Expenditure on:								
Raising funds								
Promotional and fundraising exp	1,017			1,017	487			487
Charitable activities								
Salaries & agency staff	46,877		97,965	144,842	82,096		41,057	123,153
Hire of plant and machinery	1,116		-	1,116	789		-	789
Rent, rates and water	15,166		15,000	30,166	31,841		-	31,841
Light and heat	20,670		12,534	33,204	15,674		-	15,674
Telephone	4,262		-	4,262	3,609		-	3,609
Takeaway supplies	7,229		2,867	10,096	7,841		1,247	9,088
Meals provided	26,023		2,400	28,423	26,760		2,078	28,838
Cleaning and waste disposal	9,952		5,451	15,403	12,916		1,524	14,440
Repairs and renewals	15,620	11,936	2,383	29,939	10,806	5,160	1,214	17,180
Centre insurance	5,218		-	5,218	4,738		-	4,738
Motor & Travel expenses	2,550		267	2,817	1,512		-	1,512
Activities	1,456		-	1,456	447		-	447
Security	20,326		-	20,326	-		-	-
Staff Training & Seminars	1,094		1,128	2,222	1,027		-	1,027
Support and advice provision ex	1,061		2,538	3,599	4,822		-	4,822
Kitchen equip	644		-	644	1,478		-	1,478
Accountancy	1,000		-	1,000	1,000		-	1,000
Legal & Consultancy	3,143		-	3,143	3,181		-	3,181
Postage, stationery & printing	2,140		-	2,140	1,965		-	1,965
Computer software	1,895		-	1,895	1,280		-	1,280
Bank charges	377		-	377	285		-	285
Recruitment Expenses	1,323		-	1,323	323		-	323
Subscriptions	700		-	700	1,510		-	1,510
Other expenses	34		-	34	-		-	-
Depreciation of fixed assets	165	20,421	-	20,586	645	20,421	-	21,066
	190,041	32,357	142,533	364,931	216,546	25,581	47,120	289,247
Total expenditure	191,058	32,357	142,533	365,948	217,033	25,581	47,120	289,734
Net income/(expenditure)	24,544	17,643	(23,909)	18,278	(28,394)	(25,581)	36,740	(17,235)
Transfer of funds - Fixed Asset Fund		-	-	-		15,000	(15,000)	
Total funds bought forward	81,600	116,116	49,153	246,869	109,994	126,697	27,413	264,104
Total funds carried forward	106,144	133,759	25,244	265,147	81,600	116,116	49,153	246,869
Designated depreciation for funded assets		41,957				62,378		
Building improvement fund		91,802				53,738		
		133,759				116,116		

APPENDIX

For the Year Ended 31 July 2024

Food Partnerships

Aldi
City Harvest
COOK Clapham
Co-op
Crosta & Mollica
Critical Support
Fareshare (including The Felix Project and Foodiverse)
GAIL's
Getir
Lidl
KFC
Nando's
Neighbourly - (Sainsbury)
Marks & Spencer
Tesco
Trussell Trust
Waitrose

Service Delivery Partners

Change Grow Live
Footworks
Glassdoor
GoodGym
Guy's and St Thomas' NHS Foundation Trust's Health Inclusion Team
HM Prison & Probation Services
Job Centre Plus
King's Community Special Care Dentistry- Lambeth, Southwark & Lewisham
Lambeth Drug and Alcohol Treatment
Lambeth Street Engagement Team
Lambeth Probation Services
NHS Dentist and NHS Nurse
Safer Neighbourhood Team
SLAM/START
South London and Maudsley Hospital
Streetlink
SPEAR
Thames Reach
The Robes Project
Volunteering Matters

Corporate Volunteering Teams

Blackbaud
Blend Network
Blueprint Partners
CBRE
Crosta & Mollica
Datasite
Dentsu
Doggart & Squash
Ernst & Young LLP
Fortem
Fosters + Partners
Franklin Fitch
Gallagher
Gore Street Capital
Gü Desserts
ICMM
Imagino
Jimmy's Pop Up
KIND Snacks
London Borough of Lambeth
Lloyds Bank
NatWest
Nestle
Octopus Energy
ORIC International
Pathwaze
Peters & Peters
PIMCO
Premier Foods
PwC
Radancy
RSA Insurance
Rocket Food
Simba Sleep
Sodexo
Tesco
The Athenaeum Hotel & Residences
The Analyst
The Executive Club
The Fendale Group
Third Bridge
Vodafone
Zoopla