

Bishops Cleeve Seniors Club

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 December 2024



Bishops Cleeve Seniors Club
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For the year ended 31 December 2024

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Bishops Cleeve Seniors Club
Company Information
For the year ended 31 December 2024

Registered Company Number	1058337
Registered Office	Denley Hall Churchfields Bishops Cleeve Cheltenham GL52 8LL
Trustees	Patricia Panter Jan Arney Mary Skinner
Accountants	MBS Accountants Conway House Worcester Street Gloucester GL1 3AJ

Bishops Cleeve Seniors Club
Report of the Trustees
For the year ended 31 December 2024

Organisational structure

Bishops Cleeve Senior Club is a non-incorporated registered charity.

The charity was formed on 30 September 1996 to provide recreational and leisure activities suitable for senior citizens in the local area.

The Club is managed by a team of three trustees: Patricia Panter, Jan Arney and Mary Skinner. All trustees are volunteers and are not remunerated for their work. The work of the trustees is supported by a number of other volunteers who give up their time to ensure the smooth running of the club.

Objectives and Aims

Bishops Cleeve Seniors Club has three main aims:-

- 1) The relief of senior citizens domiciled in Bishop's Cleeve, Woodmancote and the adjacent areas by the provision of a wide and balanced range of recreational and leisure time activities suitable to age and ability.
- 2) The principles governing activities shall be for the greater enjoyment and friendship of all participants, rather than for achievement alone.
- 3) The charity shall be non party political and non discriminatory in terms of sex, race, religious or cultural beliefs.

Activities

We are cutting back on our monthly outing due to lack of support, but have increased our indoor activities by extra Short Mat Bowls and a new activity of "Board Games" every Friday. All other activities remain unchanged.

Financial review

Our Membership has increased this year to 291 Members and we are conserving our expenditure to restore our financial reserves.

Signed on Behalf of the Board of Trustees on

Patricia Panter - Trustee

Bishops Cleeve Seniors Club
Independent Examiners' Report
For the year ended 31 December 2024

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charities trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an Independent Examination is required.

Having satisfied myself that the charity is not subject to audit and is eligible for an independent examination, it is my responsibility to:

- examine the accounts under Section 145 of the Charities Act 2011
- to follow the procedures laid down in the General Directions given by the Charity Commission under Section 145(5)(b) of the Charities Act 2011
- to state whether particular matters have come to my attention

Basis of the 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 set out in the statements below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with Section 41 of the Charities Act 2011 and;
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act 2011

Have not been met; or

- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Ian Morgan FMAAT
MBS Accountants
Conway House
Worcester Street
Gloucester
GL2 5DE

Dated 17/04/2025

Bishops Cleeve Seniors Club
Statement of Financial Activities
For the year ended 31 December 2024

	Notes	2024 Total funds £	2023 Total funds £
INCOMING RESOURCES			
Incoming resources from generated funds		0	-
Voluntary Income	2	802	602
Incoming resources from activities	3	42,071	51,681
Total incoming resources		42,873	52,283
RESOURCES EXPENDED			
Activities			
Direct Costs		24,221	36,215
Administraion Expenses		5,288	6,926
Depreciation Charge		1,174	1,565
Property Expenses		4,838	4,648
Total resources expended		35,521	49,353
Taxation		-	-
Net Incoming / (Outgoing) Resources		7,351	2,930
RECONCILIATION OF FUNDS			
Total funds brought forward			-
TOTAL FUNDS CARRIED FORWARD		7,351	2,930

Bishops Cleeve Seniors Club
Balance Sheet
For the year ended 31 December 2024

	Notes	2024 Total funds £	2023 Total funds £
FIXED ASSETS			
Land & Buildings	4	159,322	159,322
Fixed Assets	5	<u>3,520</u>	<u>4,694</u>
		162,842	164,016
CURRENT ASSETS			
Cash at bank	6	<u>28,629</u>	<u>20,104</u>
		28,629	20,104
CREDITORS			
Amounts falling due within one year	7	<u>420</u>	<u>420</u>
NET CURRENT ASSETS		<u>28,209</u>	<u>19,684</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		191,051	183,700
CREDITORS			
Amounts falling due after more than one year		-	-
NET ASSETS		<u>191,051</u>	<u>183,700</u>
FUNDS			
Unrestricted funds		<u>191,051</u>	<u>183,700</u>
TOTAL FUNDS		<u>191,051</u>	<u>183,700</u>

Signed by the Trustees

Patricia Panter

Approved by the trustees on: _____

Bishops Cleeve Seniors Club
Notes to the Financial Statements
For the year ended 31 December 2024

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ACCOUNTING POLICIES

Basis of Accounting

The financial statements are prepared in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015) and the Charities Act 2011.

Incoming Resources

All incoming resources are included on the Statement of Financial Activities when the company is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to a particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Tangible fixed assets are stated at cost or valuation less depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost or valuation of assets, less their estimated residual value, over their expected useful lives on the following basis:

Fixtures, Fittings and Equipment	25% on reducing balance
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Fund accounting

Unrestricted funds can be used in accordance with the objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the company. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each funds is included in the notes to the financial statements.

Going Concern

At the Balance Sheet date, the charity has an excess of current assets over current liabilities. The charity will continue to be reliant on volunteer help.

Bishops Cleeve Seniors Club
Notes to the Financial Statements
For the year ended 31 December 2024

2	VOLUNTARY INCOME	2024	2023
		£	£
	Donations	802	602
		<u>802</u>	<u>602</u>
3	INCOMING RESOURCES FROM ACTIVITIES	2024	2023
		£	£
	Activity Income	42,071	51,681
		<u>42,071</u>	<u>51,681</u>
4	Land and Property		2024
			£
	Cost		
	At 1 January 2024		159,322
	Additions		-
	At 31 December 2024		<u>159,322</u>
	Amortisation		
	At 1 January 2024		-
	Charge for Year		-
	At 31 December 2024		<u>-</u>
	Net Book Value		
	At 31 December 2024		<u>159,322</u>
	At 31 December 2023		<u>159,322</u>
5	Fixed Assets		2024
			£
	Cost		
	At 1 January 2024		40,622
	Additions		-
	At 31 December 2024		<u>40,622</u>
	Amortisation		
	At 1 January 2024		35,928
	Charge for Year		1,174
	At 31 December 2024		<u>37,102</u>
	Net Book Value		
	At 31 December 2024		<u>3,520</u>
	At 31 December 2023		<u>4,694</u>

Bishops Cleeve Seniors Club
Notes to the Financial Statements
For the year ended 31 December 2024

6	Cash at Bank		2024	2023
			£	£
	Lloyds No.1 Bank A/C		22,739	14,143
	Lloyds No.2 Bank A/C		5,884	5,955
	NatWest Current A/C		-	-
	NatWest Deposit A/C		-	-
	Petty Cash		7	7
			<u>28,629</u>	<u>20,104</u>
7	CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		2024	2023
			£	£
	Accrued expenses		420	420
	Taxes		-	-
			<u>420</u>	<u>420</u>
8	MOVEMENT IN FUNDS		Net Movement	
		At 31 Dec 2023	in funds	At 31 Dec 2024
		£	£	£
	Unrestricted funds			
	General fund	183,700	7,351	191,051
		<u>183,700</u>	<u>7,351</u>	<u>-</u>
	TOTAL FUNDS	<u>183,700</u>	<u>7,351</u>	<u>191,051</u>

Bishops Cleeve Seniors Club
Detailed Statement of Financial Activities
For the year ended 31 December 2024

	2024	2023
	£	£
INCOMING RESOURCES		
Voluntary income		
Donations	802	602
	<u>802</u>	<u>602</u>
Investment Income		
Interest Receivable	0	-
	<u>0</u>	<u>-</u>
Incoming resources from activities		
Art and Painting Income	269	141
Bingo Income	2,106	1,893
Bonus Ball Income	581	585
Bowls Income	655	562
Bridge Income	696	565
Exercise Class Income	2,582	1,726
Games Income	779	417
Jumble Sales Income	4,121	3,919
Lunches Income	1,625	1,320
Membership Fees	3,264	2,426
Outings and Holidays Income	19,255	33,414
Quiz Income	62	100
Refreshments Income	1,957	1,359
Sale of Books Income	175	144
Skittles fish & Chips Income	83	151
Skittles Income	687	585
Socials Income		
Tai Chi Income	1,346	1,142
Talks Income	700	467
Tea Dances Income	-	-
Misc Income	80	
Whist Income	1,048	767
	<u>42,071</u>	<u>51,681</u>
Total Incoming Resources	42,873	52,283

Bishops Cleeve Seniors Club
Detailed Statement of Financial Activities
For the year ended 31 December 2024

	2024	2023
	£	£
RESOURCES EXPENDED		
Direct Costs		
Bingo Costs	13	97
Bowls Costs	-	-
Exercise Class Costs	1,410	1,116
Lunches Costs		2,394
Other	-	-
Outings and Holidays Costs	19,326	31,038
Refreshments Costs	2,033	
Skittles Costs		
Socials Costs	30	-
Tai Chi Costs	1,112	1,200
Talks Costs	297	370
Whist Costs		
	<hr/> 24,221	<hr/> 36,215
Expenses		
Accountancy	420	420
Advertising and PR		561
Cleaning	2,410	3,224
Depreciation	1,174	1,565
Donations		
Fire Protection	411	
Insurance	1,793	1,688
Licenses		
Light and Heat	2,551	1,752
Other Legal and Prof		350
Postage	126	102
Rates	764	545
Repairs and Maintenance	1,112	2,350
Safety and Welfare	-	-
Stationery and Printing	426	398
Sundry	52	42
Telephone and Fax	62	62
Travel and Subsistence		79
	<hr/> 11,301	<hr/> 13,138
Net Surplus / (deficit) before taxation	<hr/> 7,351	<hr/> 2,930
Tax	<hr/> -	<hr/> -
Net Surplus / (deficit)	<hr/> 7,351	<hr/> 2,930