

Charity Registration No. 1062448

Company Registration No. 3364551 (England and Wales)

,

ACTIVE TRAINING AND EDUCATION

A COMPANY LIMITED BY GUARANTEE

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2024

ACTIVE TRAINING AND EDUCATION

REFERENCE AND ADMINISTRATIVE INFORMATION

President	Lord Fox of Leominster
Trustees	Josie Whitworth - Chair Mike Forrest FCA Ben Harris Stephen Kelly Barry Walmsley
Secretary	Mike Forrest FCA
Charity number	1062448
Company number	3364551
Correspondence address	32 Western House London Road Thrupp Stroud GL5 2BX
Registered office	Union House 111 New Union Street Coventry CV1 2NT
Bankers	HSBC 1 Church Street Malvern Worcestershire WR14 2AB

ACTIVE TRAINING AND EDUCATION
A COMPANY LIMITED BY GUARANTEE

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ACTIVE TRAINING AND EDUCATION

A COMPANY LIMITED BY GUARANTEE

TRUSTEES' REPORT

FOR THE YEAR ENDED 30 SEPTEMBER 2024

The trustees present their annual directors' report and financial statements for the year ended 30 September 2024, which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and Accounting and Reporting for 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).

Public benefit

The trustees have considered the guidance provided by the Charity Commission, and are satisfied that the activities of the Company satisfy the requirements for them to be considered in the public benefit.

Structure, governance and management

Active Training and Education (ATE) is a charitable company limited by guarantee, incorporated on 2 May 1997 and registered as a charity on 16 May 1997.

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.

The trustees, who are also the directors for the purpose of company law, are listed on page 1. They all served throughout the year.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £10 in the event of a winding up.

Other suitable individuals will continue to be invited to attend Board meetings, and may be co-opted as trustees by vote of the Board for an initial period of two years, renewable for further periods of two years by further votes of representation.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to these risks.

Objectives and activities

The general objectives of the charity remain the advancement of the education of children and young people attending educational establishments by the provision of education through activities such as residential holiday courses, term-time work with schools both in the classroom and in residential courses, and offering teachers and other education professionals training in the methods and practices of these education techniques.

ACTIVE TRAINING AND EDUCATION

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2024

ATE staff and volunteers

Monitors are volunteers drawn mostly from sixth formers, university students, trainee teachers and social workers. They must attend a week long training course and then work in at least one seven-day holiday with a group of children.

Many monitors return year after year and contribute enormously to the organisation. After a monitor has worked on three separate holidays and is at least 21 years old, he/she may apply to further training as Assistant Director. After working in this new capacity on at least three occasions, they may apply to attend yet another training course to work as a Director in charge of a complete SuperWeek.

Directors are reasonably remunerated, but monitors and assistant directors receive only expenses. It is a deliberate policy of ATE that the people working directly with the children should be doing so because they want to, and not because they need to earn money. 56 monitors and assistant directors worked with ATE in 2023-24.

A large proportion of this staff body show a remarkable loyalty and commitment to ATE and its overarching ethos. This is shown in large amounts of time given to attending residential 'in-service training' from people who are willing to undertake often very difficult challenges for no monetary reward, and have raised quite large sums of money towards the new centre fund and the Adventure Appeal fund.

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The charity's strategy is designed to develop that level of reserves over the next few years.

Review of the year

Last year's Superweek programme comprised six holidays, which were well attended (86% full), and 74 children were supported from the Adventure Appeal Fund, supported primarily by the POM Trust.

These were supplemented by one school residential, and two holidays we ran for Barton Camp (Bristol Children's Help Society). In addition, there were two residential weeks for children with stammers, working with Talking Out Limited.

Additionally, activities were provided in the family area at Pride Cymru in Cardiff, and a team of senior staff supported a residential being run by Leicester Children's Holidays. ATE's third year-long play residency also began at a Gloucestershire primary school as well as a fifth play residency for one term in another Gloucestershire school.

ACTIVE TRAINING AND EDUCATION

A COMPANY LIMITED BY GUARANTEE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2024

Financial review

ATE has continued with its core activity of running residential children's holidays, fortunately with no more significant disruption like the Covid pandemic. However, the finances of the organisation have been affected by both the cost-of-living crisis which has affected many regular customers and the availability of grant funding from charitable trusts. In addition, the spike in inflation caused by the energy crisis has had an adverse effect on the costs of delivering ATE's activities. Fortunately, the combination of the "bounce-back" loan scheme introduced by the government in 2019-20 and the range of different services which have been developed over last few years, have helped the organisation to survive these challenges.

ATE has struggled to return to the profitability achieved in 2021 but nevertheless is reporting a surplus of £10,503 (2023 – deficit of 9,044). This surplus has been generated in the restricted funds, offset by a small deficit of £791 (2023 - £7,368) from our usual activities. Consequently, the unrestricted reserves are in deficit by £43,336 (2023 - £42,545). The value of the restricted funds stands at £13,694 (2017 - £2,400).

SuperWeeks and term-time activities delivered surpluses of £33,014 (2023 - £34,724) and £6,195 (2023 - £6,264) respectively, while overheads increased to £73,207 (2023 - £60,346), reflecting the cost-of-living and inflationary challenges during the year. Part of the increase arose by employing three part-time members of staff, financed by a specific donation from one of ATE's keen supporters.

The trustees are confident that there will be sufficient working capital to meet ATE's obligations, as the projections that the trustees have prepared indicate that the planned programme for 2025 should continue to deliver sufficient revenue to cover expected outgoings. Prices have been increased again from 2024 prices, to take account of the increase in prices then but the capacity has been increased without an increase in the number of holidays being offered, leading to an expectation of a surplus in 2024-25.

Although unrestricted reserves show a significant deficit, the bounce back loan is repayable in monthly instalments of £518 until May 2030, at an interest rate of 2.5% and we still have the option of taking a six-month payment holiday, if required. The other loan is only repayable if and when Trustees believe that it can be repaid without risking the future of the charity.

Plans for the future

The Superweek programme planned for 2024-25 will comprise six SuperWeeks, including one at the New Year and another at Easter, maintaining the capacity at the 2024 level by the use of larger centres and developing the relationship with Barton Camp. There are also plans to expand the play residency scheme and forge new commercial relationships with partner organisations within the charity and education sectors.

Independent examiner

Chris Sims FCA has agreed to continue to act as independent examiner for ATE.

ACTIVE TRAINING AND EDUCATION

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2024

Trustees' responsibilities

The charity trustees (who are also directors of the Company) are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and UK Accounting Standards (UK Generally Accepted Accounting Practice).

Charity law requires the charity trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources, including income and expenditure, for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website.

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant information, being information needed by the independent examiner in connection preparing their report, of which the examiner is unaware, and
- the trustees, having made enquiries of fellow trustees and the examiner that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a trustee in order to make themselves aware of any relevant information and to establish that the examiner is aware of that information.

By order of the board of trustees

Mike Forrest

Treasurer and Trustee – 3rd April 2025

A COMPANY LIMITED BY GUARANTEE

INDEPENDENT EXAMINER' REPORT

TO THE TRUSTEES OF ACTIVE TRAINING AND EDUCATION

I report on the accounts of the charity for the year ended 30 September 2024, which are set out on pages 9 to 16.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. 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 seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's qualified statement

In the course of my examination, no matter has come to my attention other than that disclosed below.

1. which gives me reasonable cause to believe that in any material respect the requirements:

to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations

- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

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.

The matter that has come to my attention is that the financial position of the charity is precarious, as described by the trustees in their report. The situation arises solely due to charity's activities being effectively closed during the Coronavirus pandemic. The charity continues by means of a Government backed bounce-back loan, and the subordination of a loan made by the founder of the charity.



Chris Sims FCA, Beaminster, Dorset

3rd April 2025

**ACTIVE TRAINING AND EDUCATION
A COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES
(including income and expenditure account)
FOR THE YEAR ENDED 30 SEPTEMBER 2024**

		Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Incoming resources from generated funds					
Voluntary income	2	36,180	47,185	83,365	49,277
Activities in furtherance of the charity's objectives	4	123,111	-	123,111	135,440
Other incoming resources - interest		7	-	7	-
Total incoming resources		159,298	47,185	206,483	184,717
Resources expended					
Charitable activities - costs in furtherance of the charity's objectives	5	160,099	35,891	195,980	194,037
Total resources expended		160,099	35,891	194,993	194,037
Net income/(expenditure)		(791)	11,294	10,503	(9,320)
Fund balances at 1 October 2023		(42,545)	2,400	(40,145)	(30,825)
Fund balances at 30 September 2024		(43,336)	13,694	(29,642)	(40,145)

**ACTIVE TRAINING AND EDUCATION
A COMPANY LIMITED BY GUARANTEE
BALANCE SHEET
30 SEPTEMBER 2024**

		2024 £	2023 £
Fixed Assets			
Tangible Assets	13	5,931	8,470
Current Assets			
Debtors	14	8,812	9,858
Cash		31,994	32,697
		<u>40,807</u>	<u>42,555</u>
Creditors: amounts falling due in less than one year	15	(21,915)	(30,650)
Net current assets/(liabilities)		<u>18,891</u>	<u>11,905</u>
Total assets less current liabilities		<u>24,821</u>	<u>20,375</u>
Creditors: amounts falling due in more than one year	16	(54,463)	(60,520)
Net assets		<u>(29,642)</u>	<u>(40,145)</u>
Income Funds			
Restricted funds	17	13,694	2,400
Unrestricted funds		(43,336)	(42,545)
		<u>(29,642)</u>	<u>(40,145)</u>

The company is entitled to exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 30 September 2024. No member of the company has deposited a notice, pursuant to section 476, requiring an audit of these accounts under the requirements of the Companies Act 2006.

The directors acknowledge their responsibilities for ensuring that the company keeps accounts which comply with section 386 of the Act and for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

The accounts were approved by the Board on 3 April 2025

Mike Forrest – Treasurer and Trustee

Company Registration No. 3364551

**ACTIVE TRAINING AND EDUCATION
A COMPANY LIMITED BY GUARANTEE
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 SEPTEMBER 2024**

1 Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation relating to uncertainty in the preparation of the accounts are as follows:

1.1 Basis of preparation

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 FRS 102.

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

1.2 Incoming resources

Income is deferred where the charity is in receipt of funds in advance of providing the charitable activity to which the income relates, where there are clear preconditions for use of those funds.

Grants and donations are accounted for on a receivable basis. Grants received in respect of capital expenditure are deducted from the cost of the asset.

Investment income is accounted for on an accruals basis.

Other Incoming resources are included in the Statement of Financial Activities on a receivable basis.

1.3 Resources expended

Grants are included as expenditure in the period for which the award is given.

Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of VAT. All expenditure has been classified under headings that aggregate all costs related to the category. Where costs cannot be attributed to particular headings they have been allocated on a basis consistent with the use of the resources.

Support costs represent indirect charitable expenditure. In order to carry out the primary purposes of the charity it is necessary to provide support in the form of personnel development, financial procedures, provision of office services and equipment and a suitable working environment. The support costs are allocated wholly to charitable activities.

Governance comprises the costs which are directly attributable to the governance of the charity and the necessary legal procedures for compliance with statutory requirements.

**ACTIVE TRAINING AND EDUCATION
A COMPANY LIMITED BY GUARANTEE
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 30 SEPTEMBER 2024**

1.4 Tangible fixed assets and depreciation

The charity does not have a specific value above which capital expenditure is capitalised. Tangible fixed assets capitalised are those deemed to be for long term use by the charity.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows;

Fixtures, fittings & equipment	25% per annum
Computer equipment	33% per annum

1.5 Stock

Stock is valued at the lower of cost and net realisable value.

1.6 Accumulated funds

Unrestricted funds represent those monies which are freely available for application towards achieving any charitable purpose that falls within the charity's charitable objects.

1.7 Pensions

During the year, eligible and entitled employees were enrolled into the Company's defined contribution pension scheme, with employees contributing 5% and the company contributing 3%. The employer's contributions recognised in these financial statements as they fall due.

2 Voluntary Income

	2024	2023
	£	£
Unrestricted funds		
David and Helen Lowe Charitable Trust	5,000	7,500
Donations from individuals	31,187	11,227
	<u>36,180</u>	<u>18,727</u>
Restricted and designated funds		
POM Trust	12,390	18,160
Gosling Foundation	10,000	-
Britford Bridge Trust	10,000	-
David and Helen Lowe Charitable Trust	5,000	-
Companies and other charitable trusts	6,489	11,950
Donations from individuals	3,306	440
	<u>47,185</u>	<u>30,550</u>
Total	<u><u>83,365</u></u>	<u><u>49,227</u></u>

ACTIVE TRAINING AND EDUCATION
A COMPANY LIMITED BY GUARANTEE
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 30 SEPTEMBER 2024

4 Activities in furtherance of the charity's objectives

	2024	2023
	£	£
SuperWeeks	104,264	109,288
Term-time activities	17,347	22,892
Monitors' and directors' training courses and CPD	1,500	3,260
	<u>123,111</u>	<u>135,440</u>

5 Total resources expended

	Staff	Depreciation	Grants given	Other costs		
	£	£	£	£		
Activities	20,434	-	-	69,754	90,188	97,287
Grants payable	-	-	32,585	-	32,585	32,502
Support costs	58,190	3,188	-	11,829	73,207	64,248
Total	<u>78,624</u>	<u>3,188</u>	<u>32,585</u>	<u>81,583</u>	<u>195,980</u>	<u>194,037</u>

The grant funding was paid for from the Adventure Appeal restricted fund.

6 Activities undertaken directly

SuperWeeks	71,250	72,437
Term-time activities	11,152	16,200
Monitors' and directors' training courses and CPD	7,886	8,650
	<u>90,188</u>	<u>97,287</u>

7 Grants payable

Grants to individual children	32,585	30,502
Grants to monitors' course trainees	-	2,000
	<u>32,585</u>	<u>32,502</u>

The grants to children were used to pay for all or part of the charity's SuperWeek fees on behalf of individual children. 74 children benefited from grants in 2024 (2023 – 78). Those who received such grants were from families of limited income.

**ACTIVE TRAINING AND EDUCATION
A COMPANY LIMITED BY GUARANTEE
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 30 SEPTEMBER 2024**

8 Financial Commitments

The company has no financial commitments other than those disclosed in these financial statements.

9 Support costs

	2024	2023
	£	£
Staff costs	58,189	45,634
Staff training and recruitment	1,331	1,420
Advertising and marketing	1,020	2,619
Depreciation	3,188	3,080
Storage costs	2,870	2,958
Printing, postage and stationery	321	764
Telephone and internet	435	341
Travelling and subsistence	647	1,519
Insurance	729	1,178
Card services costs	1,420	1,477
IT costs	1,358	1,128
Interest paid	894	940
Other expenses	805	1,190
	<u>73,207</u>	<u>64,248</u>

10 Employees

Number of employees

During the year the charity employed an average of 5 administrative staff (2023 – 2), representing 1.8 full-time equivalents (2023 – 1.6). The charity also employed 20 temporary staff (2023 – 32) on a casual basis to run the charity's activities.

Employment costs

Wages and salaries	77,318	62,422
Social security costs	-	-
Pension costs	1,305	1,326
	<u>78,623</u>	<u>63,748</u>

There were no employees whose annual emoluments were £60,000 or more.

Pension scheme

The charity has made pension arrangements for its staff in accordance with the government's auto-enrolment programme. The scheme is managed by The People's Pension, and the charity contributes 3% of salary for employees who contribute 5% of their salary.

**ACTIVE TRAINING AND EDUCATION
A COMPANY LIMITED BY GUARANTEE
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 30 SEPTEMBER 2024**

11 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year. No expenses were reimbursed to trustees during the year (2023 - £nil).

12 Taxation

The charity's activities during the year were in accordance with its charitable objects and no corporation tax liability arose.

13 Tangible fixed assets

Fixtures,
fittings and
equipment
£

Cost

At 1 October 2023	20,639
Additions	647
At 30 September 2024	<u>21,288</u>

Depreciation

At 1 October 2023	12,169
Charge for the year	3,188
At 30 September 2024	<u>15,357</u>

Net book value

At 30 September 2024	<u>5,931</u>
At 30 September 2023	<u>8,470</u>

14 Debtors

	2024	2023
	£	£
Debtors	8,812	9,465
Prepayments and accrued income	-	393
	<u>8,812</u>	<u>9,858</u>

15 Creditors: amounts falling due within one year

Taxes and social security costs	3,551	2,996
Pension contributions	545	295
Creditors	8,332	22,650
Income in advance	4,037	-
Current portion of long-term loan	5,450	4,709
	<u>21,915</u>	<u>30,650</u>

**ACTIVE TRAINING AND EDUCATION
A COMPANY LIMITED BY GUARANTEE
NOTES TO THE ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 30 SEPTEMBER 2024**

16 Creditors: amounts falling due after more than one year

	2024	2023
	£	£
Government "Bounce Back" loan	32,738	38,125
Current portion – payable in the next 12 months	(5,450)	(4,709)
	<u>27,359</u>	<u>33,416</u>
Sub-ordinated loan	27,104	27,104
	<u>54,463</u>	<u>60,520</u>

The government loan is repayable at a fixed rate of interest of 2.5% until 11 May 2030.

The sub-ordinated loan was provided by the founder of the charity in order to support the finances of the charity in its early years. This loan is repayable only when, in the opinion of the trustees, the finances of the charity permit it.

17 Restricted funds

	1 October 2023	Incoming resources	Resources expended	30 September 2024
	£	£	£	£
Play Residency Fund	-	5,000	(3,306)	1,694
Adventure fund	2,400	42,185	(32,585)	12,000
	<u>2,400</u>	<u>47,185</u>	<u>(35,891)</u>	<u>13,694</u>

The adventure fund raises funds to enable children to experience the benefits of a SuperWeek, when their parents/carers would not otherwise be able to afford for them to participate.

The Play Residency fund was set up to help finance term-long or year-long delivery to in primary schools to support resilience, creativity, and confidence within groups of pupils aged 7 – 11. This is done by way of weekly workshops with classes, alongside support of staff to build skills within their week, and inset delivery to the whole school.