

# ST. MARGARET'S HALL USERS GROUP

England & Wales · Charity number 1071545

## Details

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**Status** Registered

**Legal form** Other

**Registered** 1998-09-15

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 42 Fernleigh Crescent  
Up Hatherley  
Cheltenham  
Gloucestershire  
GL51 3QL

**Phone** 01242 231458

**Email** [roger.whyborn@gmail.com](mailto:roger.whyborn@gmail.com)

**Website** <http://stmargaretshall.co.uk>

## Activities

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**Objects:** TO MANAGE AND MAINTAIN THE PROPERTY KNOWN AS ST MARGARET'S HALL CONISTON ROAD, IN THE DISTRICT OF HATHERLEY, IN THE COUNTY OF GLOUCESTERSHIRE (HEREINAFTER CALLED "THE HALL") AND SUCH OTHER PROPERTY AS THE CHARITY MAY REQUIRE, FOR THE PURPOSES OF A VILLAGE HALL FOR THE USE OF THE INHABITANTS OF HATHERLEY AND THE NEIGHBOURHOOD(FOR FURTHER DETAILS SEE CONSTITUTION)

**Activities:** Provide first class Hall usage for the local Community in accordance with aims of our constitution.

## Classification

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- **How:** Provides Buildings/facilities/open Space
- **What:** Economic/community Development/employment
- **Who:** The General Public/mankind

## Geography

- **Area of benefit:** GLOUCESTERSHIRE
- Gloucestershire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£58,690	£60,120	-	-
2024-03-31	£47,509	£38,062	-	-
2023-03-31	£54,455	£36,119	-	-
2022-03-31	£49,995	£34,370	-	-
2021-03-31	£32,127	£23,679	-	-

## Trustees

Name	Role	Appointed
<b>Clive Lesley Taylor</b>	Chair	2023-04-06
Andrea Williams		2023-04-06
BILL UPTON		
Julie Margaret Sankey		2021-07-09
Louisa Jane Collingwood		2020-09-05
PAUL ALAN BOND		
ROGER LEE WHYBORN		
Stephen Alan Downing		2025-08-23

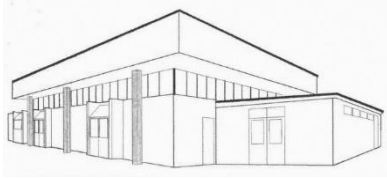
**ST. MARGARET'S HALL USERS GROUP**

England & Wales - Charity number 1071545

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# Accounts

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**ST. MARGARET'S HALL USERS GROUP**

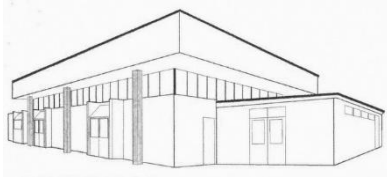
**Charity Reg No 1071545**

**REPORT & ACCOUNTS FOR THE  
YEAR ENDED 31<sup>ST</sup> MARCH 2025**

**CONTENTS**

- 1. Administrative information**
- 2. Report of the Executive Committee**
- 3. Independent Examiners' Report**
- 4. Statement of Assets & Liabilities**
- 5. Receipts and Payments Account**
- 6. 2025-2026 Budget**

**ST MARGARET'S HALL USERS GROUP**



## **ST. MARGARET'S HALL USERS GROUP**

### **ADMINISTRATIVE INFORMATION**

#### **EXECUTIVE COMMITTEE (TRUSTEES)**

Mr. C. Taylor, Chair  
Mrs. A. Williams, Secretary  
Mr. R. Whyborn, Treasurer  
Mr. P. Bond  
Ms. L. Collingwood  
Ms. J Sankey  
Mr. W. Upton

Mr M Pound has stepped down from the Committee  
Mrs. V. Downing, has stepped down as a Trustee. and is Centre Manager & Acting secretary

#### **HOLDING TRUSTEES**

The official custodian for charities

#### **REGISTERED OFFICE**

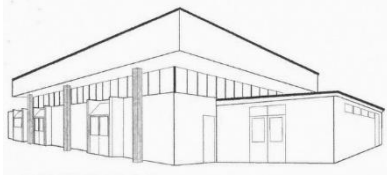
St. Margaret's Hall Users Group  
Coniston Road  
Cheltenham. GL51 3NU  
Gloucestershire

#### **INDEPENDENT EXAMINER**

Ms. R. Wetherill  
c/o St Margarets Hall Users Group  
Cheltenham  
GL51 3QL

#### **PRINCIPAL BANKERS**

CAF Bank plc  
25 Kings Hill Avenue  
Kings Hill  
West Malling, KENT  
ME19 4QJ



## **ST. MARGARET'S HALL USERS GROUP**

### **REPORT OF THE EXECUTIVE COMMITTEE**

The Trustees submit their report with the accounts of the Charity for the year ended 31 March 2025.

#### **Principal Object & Status of the Charity & Demonstrating Public Benefit**

The Charity's principal object is to promote the benefits of the inhabitants of Hatherley and surrounding neighbourhood by improving the conditions of public life, though the provision of first-class public hall facilities, available to all without distinction, at affordable cost. Located at Coniston Road, GL51 3NU.

#### **Administration of the Charity**

The Charity is administered and managed by an Executive Committee, who are the managing Trustees in law and in practice.

#### **Review of the Year – General**

Financial year 2024-2025 has been another successful one for the hall and its users. A healthy balance sheet is highlighted in the financial review below.

We have maintained hall hire at a high level of £47,700 and have used some £3994 from rent received from hirers to purchase a commercial dishwasher, to aid users' operations. We committed to and completed a major capital project in 2024/25, that is bigger storage facilities to aid our users including the 'hub', a purpose-build container for the Lakeside Community Project food pantry food pantry at a cost of £16,730 less a grant for £4000 from Gloucestershire County Council (GCC).

For 2025-26 we remain committed to renewal of the hall's blinds, upgrading of the WiFi router, internal repainting and re-furbishment of the Ladies room, and will complete our CCTV renewal at a cost of £2353 in May 2025, as well as completion of the office for the centre manager.

We continue to purchase administrative services to alleviate pressure on existing committee members. This has been successful, and the committee has extended this practice. After careful consideration of the benefits and costs, the committee has, since 1<sup>st</sup> February 2025, contracted Victoria Downing to provide management services at a cost of £1410 per month, including her existing cleaning services, and also purchased weekend caretaking /opening and closing services at £75 per weekend from Thomas Wayne.

## **Review of the Year – Further financial details**

The accounts for the year ended 31 March have been prepared on a receipts and payments basis.

Income: Our total income for the year was £58,690 including a GCC grant for £4000, interest of £2527 and solar energy feed-in tariffs of £1959. There was also £2254 from various fund-raising activities, mainly a model railway exhibition in May 2024 raising £2000 for the hall. Our main source of income was hall bookings, which totalled £47,700.

So overall, and excluding the one-off income of £6000, income was up 10.9% on 2023/24.

Expenditure: Our total expenditure for the year was £60,120 compared to £38,062 in 2023/24. This included our usual operating costs including caretaker services and repair and maintenance charges, rent, rates, Professional costs reflect start (since February 1<sup>st</sup>) of purchasing centre management services . We also repaid loan repayments of £4184 to CBC. Larger project activities totalled £21,697, (detailed further above), compared to £3407 in 2023/34. If special project costs are stripped out, expenses at £38,423 were up 10.8% compared to £34,669.

The net Income after expenditure was therefore £-1430, (deficit) at 31<sup>st</sup> March 2025 were £95,989. Our long-term liabilities (CBC loan) stood at £29,420.

The committee again received only nominal contributions from the Lakeside Community Project food pantry at the committee's request - and additionally we made a £300 gift towards that project's Christmas activities for 2024. This practice is expected to continue ongoing, and will not be routinely reported on further.

Though balances are healthy, the committee took the view – after considering the inflationary pressures looking forward, the fact that rates have not risen for several years, and the position of the hall hiring market in SW Cheltenham, that hiring rates for regular hirers, and some children's party rates should be increased selectively by £1 to £2 per hour, amounting to about 11%, from 1<sup>st</sup> April 2025. Designated reserves should remain £40,000.

## **Risks**

The Charity has completed a review of the usual major risks to which it is exposed, to its satisfaction. The capital and reserves position is considered sound. The committee aims to maintain liquid reserves of 6 months turnover or £50,000, additional to known future commitments.

Given the levels of Cash funds, I propose that the Trustees maintain £40,000 in 2025-26 to a reserve fund earmarked to capital projects such as identified in this report; this will leave some £55,989 in unrestricted funds as at 31/03/2025, and as such that is about 12 months of annual turnover.

**Clive Taylor, Chair**

**Signed**

23<sup>rd</sup> August 2025



**Section A Independent Examiner's Report**

**Report to the trustees** Charity Name  
St Margaret's Hall Users Group

**On accounts for the year ended** 2024/2025 **Charity no (if any)** 1071545

**Set out on pages** 1&2  
(remember to include the page numbers of additional sheets)

**Responsibilities and basis of report** I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2025

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement** I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or

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.

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**  **Date:** 18/08/2025

**Name:** Ruth Wetherill

**Relevant professional qualification(s) or body (if any):** MAAT

**Address:** 84 Caernarvon Road, Cheltenham, GL51 3JP



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
**St Margaret's Hall User Group**

No (if any)  
**1071545**

CC16a

**Receipts and payments accounts**

For the period from	Period start date 01/04/2024	To	Period end date 31/03/2025
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**Section A Receipts and payments**

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Hall Bookings	47,700	-	-	47,700	43,234
Community & Fundraising Events	2,000	-	-	2,000	-
Grants & Donations	4,000	-	-	4,000	-
Investment Income	2,927	-	-	2,927	1,612
Non-profit Income	104	-	-	104	177
Solar Energy Feed-in Tariff	1,959	-	-	1,959	2,486
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>58,690</b>	<b>-</b>	<b>-</b>	<b>58,690</b>	<b>47,509</b>
<b>A2 Asset and investment sales, (see table).</b>					
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>58,690</b>	<b>-</b>	<b>-</b>	<b>58,690</b>	<b>47,509</b>
<b>A3 Payments</b>					
Caretaker Services	8,100	-	-	8,100	7,448
Other Professional Services	7,825	-	-	7,825	6,299
Repair & Maintenance (inc gardening)	4,862	-	-	4,862	3,505
Phone (internet)	203	-	-	203	277
Utilities	7,412	-	-	7,412	7,113
Insurance	1,078	-	-	1,078	800
Rent & Rates	2,404	-	-	2,404	2,614
Bank Charges	55	-	-	55	65
Charity Donation	300	-	-	300	310
Community Event Costs	-	-	-	-	-
Office & Admin Expenses	1,060	-	-	1,060	1,178
Loan Repayments	4,164	-	-	4,164	4,164
Hall Booking Refunds	-	-	-	-	-
Petty Cash	-	-	-	-	72
Committee Allowances	960	-	-	960	810
<b>Sub total</b>	<b>38,423</b>	<b>-</b>	<b>-</b>	<b>38,423</b>	<b>34,555</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Special Projects - container, dishwasher, new office	21,697	-	-	21,697	-
	-	-	-	-	3,407
<b>Sub total</b>	<b>21,697</b>	<b>-</b>	<b>-</b>	<b>21,697</b>	<b>3,407</b>
<b>Total payments</b>	<b>60,120</b>	<b>-</b>	<b>-</b>	<b>60,120</b>	<b>38,062</b>
<b>Net of receipts/(payments)</b>	<b>- 1,430</b>	<b>-</b>	<b>-</b>	<b>- 1,430</b>	<b>9,447</b>
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>A6 Cash funds last year end</b>	<b>57,419</b>	<b>40,000</b>	<b>-</b>	<b>97,419</b>	<b>87,972</b>
<b>Cash funds this year end</b>	<b>55,989</b>	<b>40,000</b>	<b>-</b>	<b>95,989</b>	<b>97,419</b>

**Section B Statement of assets and liabilities at the end of the period**

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	CAF Bank Current Account	30,971	-	-
	Nationwide Building Society	25,018	40,000	-
	Petty Cash	-	-	-
	<b>Total cash funds</b>	<b>55,989</b>	<b>40,000</b>	<b>-</b>
<b>B2 Other monetary assets</b>		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
<b>B5 Liabilities</b>			-	-
			-	-
Signed by one or two trustees on behalf of all the trustees		Signature	Print Name	Date of approval
			ROGER WHYBORN	23/08/2025

**ST. MARGARET'S HALL**

**STATEMENT OF ASSETS AND LIABILITIES**  
**AT THE YEAR ENDED 31 MARCH 2025**

**ALL FUNDS**

<b>ASSETS</b>	TBA	<b>2025</b>	TBA	<b>2024</b>
		<b>£</b>		<b>£</b>
<b>CASH FUNDS &amp; OTHER MONETARY ASSETS</b>				
Bank Current Account	CAF	30,971.14	CAF	32401.14
Bank Reserve Account				
Petty Cash		0		0.00
INVESTMENT FUNDS – Nationwide Building Society		65,017.90		65,017.90
<b>Sub-total CASH FUNDS &amp; MONETARY ASSETS</b>		<b>95,989.04</b>		<b>97,419.04</b>
Debtors		0		0
Uncleared cheques/bank transfers in		0		0
<b>ASSETS RETAINED FOR CHARITY'S OWN USE -</b>		<b>0</b>		<b>0</b>
Other (e.g. fixed) Assets		0		0
<b>Sub-total ASSETS</b>		<b>95,989.04</b>		<b>97,419.04</b>
<b>LIABILITIES</b>				
Creditors & Unreturned hiring deposits		0		0
Uncleared cheques/bank transfers out		0		0
<b>Sub-total LIABILITIES</b>		<b>0</b>		<b>0</b>
<b>TOTAL NET ASSETS REPRESENTED BY:-</b>				
<b>GENERAL FUND</b>		<b>55,989</b>		<b>57419</b>
<b>RESTRICTED FUNDS</b>		<b>40000</b>		<b>40000</b>

**NOTE: The above would be offset upon winding up by the loan from CBC, shown on next page.**

<b><u>RESTRICTED FUNDS</u></b>	<b>2025-2026</b>	<b>2024-2025</b>	<b>2023-2024</b>
	<b>Projected</b>	<b>Actual</b>	<b>Examined</b>
Designated Grants & Loans	0	0	0
Designated Trading & Events	40,000	0	
Less Costs of Project: Stores, Ladies, CCTV. less Fundraising cost	-40,000	0	0
Balance from General Fund	0	0	40,000
<b>NET RECEIPTS/(PAYMENTS)</b>	<b>0</b>	<b>0</b>	<b>40,000</b>
FUNDS LAST YEAR END c/f	40,000	40,000	0
<b>FUNDS THIS YEAR END b/f</b>	<b>40,000</b>	<b>40,000</b>	<b>40,000</b>

**ST. MARGARET'S HALL - BUDGET 2025-2026**

**ALONGSIDE SUMMARY OF RECEIPTS AND PAYMENTS ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024**

**UNRESTRICTED (GENERAL) FUNDS**

<b>RECEIPTS</b>			<b>2025-2026</b>			<b>2024-2025</b>			<b>2023-2024</b>
			<b>£ Budget</b>			<b>£ Actual</b>			<b>£ Examined</b>
Hall bookings (hire)			41,000			36,993			34,490
Annex Hire			12,000			10,707			8744
Community and Fund Raising Events	Office		TBA			2000			
Grants and donations	Blinds –		TBA	GCC grant		4000			0
Investment Income /Interest	Ladies		2500	- Container		2927			1612
Non-profit income -Chelt Lottery			80			104			177
Solar PV Feed-in-tariff			2000			1959			2486
Less Restricted monies			0			0			0
<b>TOTAL</b>			<b>57,580</b>			<b>58,690</b>			<b>47,509</b>
 <b>PAYMENTS</b>									
<b>Charitable Activities -</b>									
Management and Cleaning supplies	Centre & Weekend		21,000			8100			7,448
Other professional Services	Book'g Sec		6000			7825			6,299
Repairs Maintenance, Gardening			5500			4862			3,505
All Utilities including Phone line (Internet)			8200			7614			7,390
Insurance			1200			1078			800
Rent (net) and Rates			2800			2404			2614
Bank charges			60			55			65
Charitable Donations			300			300			310
Community Event costs			0			0			0
Office/Administrative expenses incl. Management/Publicity			1200			1060			1,178
Allowances, (out of pocket costs)			1000			960			810
Special projects & Replacements, not from restricted funds	Office		1500	Container		16730	Tables &		3407
	Blinds		6500	Dishwasher		3994	Chairs		
	CCTV		2400						
	Ladies		3500	New office		973			
<b>Sub-total</b>			<b>61,160</b>			<b>55,955</b>			<b>33826</b>
Loan repayments			4164			4164			4164
Petty Cash			0			0			72
<b>TOTAL</b>			<b>65,324</b>			<b>60,120</b>			<b>38,062</b>
 <b>NET RECEIPTS/(PAYMENTS)</b>									
			<b>(7744)</b>			<b>(1430)</b>			<b>9,447</b>
<b>Less NET (PAYMENTS to) /RECEIPTS from RESTRICTED FUNDS</b>									
						0			(40,000)
FUNDS LAST YEAR END			55,989			57,419			87,972
<b>FUNDS THIS YEAR END</b>			<b>48,245</b>			<b>55,989</b>			<b>57,419</b>
<b>- UNRESTRICTED FUNDS</b>									

&& Cheltenham Borough Council, original loan was £50,000.

<b>CBC &amp;&amp; LOAN 2017-2032 – AMOUNT OUTSTANDING</b>	-£26,114	-£29,420	-£32,629
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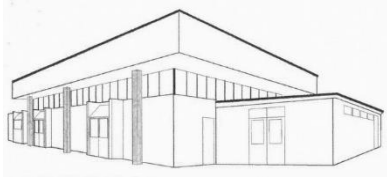
**ST. MARGARET'S HALL USERS GROUP**

England & Wales - Charity number 1071545

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# Accounts

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**ST. MARGARET'S HALL USERS GROUP**

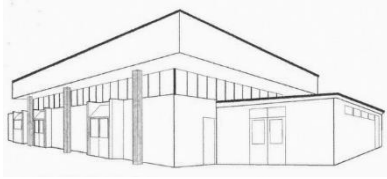
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**REPORT & ACCOUNTS FOR THE  
YEAR ENDED 31<sup>ST</sup> MARCH 2024**

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- 6. 2024-2025 Budget**

**ST MARGARET'S HALL USERS GROUP**



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#### **EXECUTIVE COMMITTEE (TRUSTEES)**

Mr. C. Taylor, Chair  
Mrs. V. Downing, Vice-Chair  
Mrs. A. Williams, Secretary  
Mr. R. Whyborn, Treasurer  
Mr. P. Bond  
Ms. L. Collingwood  
Mr. M. Pound  
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#### **HOLDING TRUSTEES**

The official custodian for charities

#### **REGISTERED OFFICE**

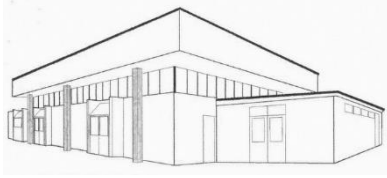
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#### **INDEPENDENT EXAMINER**

Ms. R. Wetherill  
c/o St Margarets Hall Users Group  
Cheltenham  
GL51 3QL

#### **PRINCIPAL BANKERS**

CAF Bank plc  
25 Kings Hill Avenue  
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## **ST. MARGARET'S HALL USERS GROUP**

### **REPORT OF THE EXECUTIVE COMMITTEE**

The Trustees submit their report with the accounts of the Charity for the year ended 31 March 2024.

#### **Principal Object & Status of the Charity & Demonstrating Public Benefit**

The Charity's principal object is to promote the benefits of the inhabitants of Hatherley and surrounding neighbourhood by improving the conditions of public life, though the provision of first-class public hall facilities, available to all without distinction, at affordable cost. Located at Coniston Road, GL51 3NU.

#### **Administration of the Charity**

The Charity is administered and managed by an Executive Committee, who are the managing Trustees in law and in practice.

#### **Review of the Year – General**

Financial year 2023-2024 has been another successful one for the hall and its users.

We have maintained hall hire at a high level and have used some £3400 from rent received from hirers to improve and increase the stock of furniture at the premises. The committee has committed to purchase a commercial dishwasher to aid users' operations, and this will take place in 2024/25. We continue to purchase administrative services to alleviate pressure on existing committee members. This has been successful, and the committee may extend this practice in the future.

A healthy balance sheet is highlighted in the financial review below.

Time pressures on the committee have prevented the continuance of the Community Action Network programme; however, the committee decided to receive only nominal contributions from Lakeside Community Project – a food pantry – and additionally to make a £300 gift towards that project's Christmas activities for 2023.

As well as the foregoing, we will be looking in 2024/25 to commit to several capital projects, including but not limited to: bigger storage facilities to aid our users including the food pantry, renewal of the hall's blinds, re-furbishment of the Ladies room, and CCTV.

#### **Review of the Year – Finance**

The accounts for the year ended 31 March have been prepared on a receipts and payments basis.

Income: Our total income for the year was £47,509. There were no grants and donations this year, and our solar energy feed-in tariffs were £2486. Our main source of income was hall bookings, which totalled £43,234. So overall, income was down 8.7% on 2022/23.

Expenditure: Our total expenditure for the year was £38,062, up 5.3%. This included our usual operating costs including caretaker services and repair and maintenance charges, rent, rates, Professional costs reflect the first full year of purchasing admin for bookings management. We also repaid loan repayments of £4184 to CBC. Larger project activities totalled £3407, for furniture. The net Income after expenditure was therefore £9447, and the Total Cash Funds as at 31 March 2023 were £97,419. Our long-term liabilities (CBC loan) stood at £31,037.

## **Risks**

The Charity has completed a review of the usual major risks to which it is exposed, to its satisfaction. The capital and reserves position is considered sound. The committee aims to maintain liquid reserves of 6 months turnover or £50,000, additional to known future commitments.

Given the raised levels of Cash funds, I propose that the Trustees commit £40,000 in 2024/25 to a reserve fund earmarked to capital projects as identified in this report; this will leave some £57,419 in unrestricted funds as at 31/03/2023, and as such that is about 14 months of annual turnover.

**Clive Taylor, Chair**

**Signed**

16th August 2024



CHARITY COMMISSION  
FOR ENGLAND AND WALES

St Margaret's Hall User Group

1071545

**Receipts and payments accounts**

CC16a

For the period from	Period start date 01/04/2023	To	Period end date 31/03/2024
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**Section A Receipts and payments**

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Hall Bookings	43,234	-	-	43,234	47,544
Community & Fundraising Events	-	-	-	-	976
Grants & Donations	-	-	-	-	2,158
Investment Income	1,612	-	-	1,612	383
Non-profit Income	177	-	-	177	209
Solar Energy Feed-in Tariff	2,486	-	-	2,486	3,185
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>47,509</b>	<b>-</b>	<b>-</b>	<b>47,509</b>	<b>54,455</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>47,509</b>	<b>-</b>	<b>-</b>	<b>47,509</b>	<b>54,455</b>
<b>A3 Payments</b>					
Caretaker Services	7,448	-	-	7,448	6,840
Other Professional Services	6,299	-	-	6,299	4,245
Repair & Maintenance (inc gardening)	3,505	-	-	3,505	5,213
Phone (internet)	277	-	-	277	252
Utilities	7,113	-	-	7,113	6,520
Insurance	800	-	-	800	377
Rent & Rates	2,614	-	-	2,614	3,014
Bank Charges	65	-	-	65	72
Charity Donation	310	-	-	310	1,407
Community Event Costs	-	-	-	-	357
Office & Admin Expenses	1,178	-	-	1,178	1,094
Loan Repayments	4,164	-	-	4,164	4,164
Hall Booking Refunds	-	-	-	-	130
Petty Cash	72	-	-	72	-
Committee Allowances	810	-	-	810	-
<b>Sub total</b>	<b>34,655</b>	<b>-</b>	<b>-</b>	<b>34,655</b>	<b>33,685</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Project Purchases (furniture)	3,407	-	-	3,407	2,434
<b>Sub total</b>	<b>3,407</b>	<b>-</b>	<b>-</b>	<b>3,407</b>	<b>2,434</b>
<b>Total payments</b>	<b>38,062</b>	<b>-</b>	<b>-</b>	<b>38,062</b>	<b>36,119</b>
<b>Net of receipts/(payments)</b>	<b>9,447</b>	<b>-</b>	<b>-</b>	<b>9,447</b>	<b>18,336</b>
A5 Transfers between funds	- 40,000	40,000	-	-	-
A6 Cash funds last year end	87,972	-	-	87,972	54,051
<b>Cash funds this year end</b>	<b>57,419</b>	<b>40,000</b>	<b>-</b>	<b>97,419</b>	<b>72,387</b>

**Section B Statement of assets and liabilities at the end of the period**

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	CAF Bank Current Account	32,401	-	-
	Nationwide Building Society	25,018	40,000	-
	Petty Cash	-	-	-
	<b>Total cash funds</b>	<b>57,419</b>	<b>40,000</b>	<b>-</b>

(agree balances with receipts and payments account(s)) OK OK OK

Paragraphs B2 to B5 replaced by the following:

**STATEMENT OF ASSETS AND LIABILITIES**  
**AT THE YEAR ENDED 31 MARCH 2024**

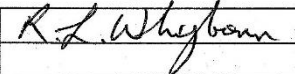
**ALL FUNDS**

ASSETS	TBA	2024 £	TBA	2023 £
<b>CASH FUNDS &amp; OTHER MONETARY ASSETS</b>				
Bank Current Account	CAF	32401.14	CAF	62,891.61
Bank Reserve Account				
Petty Cash		0.00		72.00
[£40010.00 transferred CAF to NW in year]				
INVESTMENT FUNDS – Nationwide Building Society		65,017.90		25,007.90
<b>Sub-total CASH FUNDS &amp; MONETARY ASSETS</b>		<b>97,419.04</b>		<b>87,971.51</b>
Debtors		0		0
Uncleared cheques/bank transfers in		0		0
<b>ASSETS RETAINED FOR CHARITY'S OWN USE -</b>		0		0
Other (e.g. fixed) Assets		0		0
<b>Sub-total ASSETS</b>		<b>97,419.04</b>		<b>87,971.51</b>
<b>LIABILITIES</b>				
Creditors & Unreturned hiring deposits		0		0
Uncleared cheques/bank transfers out		0		0
<b>Sub-total LIABILITIES</b>		<b>0</b>		<b>0</b>
<b>TOTAL NET ASSETS REPRESENTED BY:-</b>				
<b>GENERAL FUND</b>		<b>57419</b>		<b>87,972</b>
<b>RESTRICTED FUNDS</b>		<b>40000</b>		<b>0</b>

NOTE: The above would be offset upon winding up by the loan from CBC, shown on next page.

<b><u>RESTRICTED FUNDS</u></b>	<b>2024-2025 Projected</b>	<b>2023-2024 £ Actual</b>	<b>2022-2023 I Examined</b>
Designated Grants & Loans	0	0	0
Designated Trading & Events	40,000		
Less Costs of Project: Stores, Ladies, CCTV. less Fundraising cost	-40,000	0	0
Balance from General Fund	0	0	0
<b>NET RECEIPTS/(PAYMENTS)</b>	<b>0</b>	<b>0</b>	<b>0</b>
FUNDS LAST YEAR END c/f	0	0	0
<b>FUNDS THIS YEAR END b/f</b>	<b>0</b>	<b>0</b>	<b>0</b>

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	R. L. WHYBORN TREASURER	16/08/2024

**INDEPENDENT EXAMINERS REPORT**



**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

**Independent examiner's  
report on the accounts**

**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

St Margaret's Hall User Group

**On accounts for the year  
ended**

31/03/2024

**Charity no  
(if any)**

1071545

**Set out on pages**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2024.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Signed:**

*Ruth Wetherill*

**Date:**

30/07/2024

**Name:**

Ruth Wetherill

**Relevant professional  
qualification(s) or body  
(if any):**

MAAT

(Address supplied)

**ST. MARGARET'S HALL**

**BUDGET 2024-2025**

**ALONGSIDE SUMMARY OF RECEIPTS AND PAYMENTS ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024**

**UNRESTRICTED (GENERAL) FUNDS**

<b>RECEIPTS</b>	<b>2024-2025</b>	<b>2023-2024</b>	<b>2022-2023</b>
	<b>£ Budget</b>	<b>£ Actual</b>	<b>£ Examined</b>
Hall bookings (hire)	35,000	34,490	47,544
Annex Hire	9000	8744	
Community and Fund Raising Events			976
Grants and donations	0	0	2,158
Investment Income /Interest	1200	1612	383
Non-profit income -Chelt Lottery	150	177	209
Solar PV Feed-in-tariff	2500	2486	3185
Less Restricted monies		0	0
<b>TOTAL</b>	<b>47,850</b>	<b>47,509</b>	<b>54,455</b>
<b>PAYMENTS</b>			Hall book- ing refunds 130
<b>Charitable Activities -</b>			
Caretaker and Cleaning supplies	8,500	7,448	6,840
Other professional Services	6,000	6,299	4,245
Repairs Maintenance, Gardening	5,000	3,505	5,213
Phone line (Internet)	300	277	252
All Utilities	7,500	7,113	6,520
Insurance	900	800	Excl. buildings 377
Rent (net) and Rates	2800	2614	3,014
Bank charges	60	65	72
Charitable Donations	350	310	1,407
Community Event costs	0	0	357
Office/Administrative expenses incl. Management/Publicity	1,200	1,178	1,094
Allowances, (out of pocket costs)	810	810	inc.
<b>Special projects &amp; Replacements, not from restricted funds</b>	<b>3000</b>	<b>Tables &amp; Chairs 3407</b>	<b>2,434</b>
<b>Sub-total</b>	<b>36,420</b>	<b>33826</b>	<b>31,955</b>
Loan repayments	4164	4164	4164
Petty Cash	<b>0</b>	<b>72</b>	<b>0</b>
<b>TOTAL</b>	<b>40,584</b>	<b>38,062</b>	<b>36,119</b>
<b>NET RECEIPTS/(PAYMENTS)</b>	<b>7,266</b>	<b>9,447</b>	<b>18,336</b>
<b>Less NET (PAYMENTS to) /RECEIPTS from RESTRICTED FUNDS</b>		<b>Proposed (40,000)</b>	
FUNDS LAST YEAR END	57,419	87,972	69,636
<b>FUNDS THIS YEAR END</b>	<b>64,685</b>	<b>57,419</b>	<b>87,972</b>
<b><u>- UNRESTRICTED FUNDS</u></b>			

& Cheltenham Borough Council, original loan was £50,000.

<b>CBC &amp;&amp; LOAN 2017-2032 – AMOUNT OUTSTANDING</b>	-£27,780	-£31,037	-£34,198
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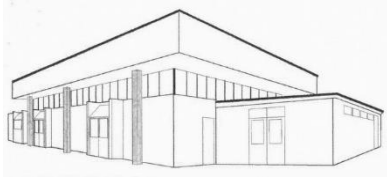
**ST. MARGARET'S HALL USERS GROUP**

England & Wales - Charity number 1071545

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# Accounts

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**ST. MARGARET'S HALL USERS GROUP**

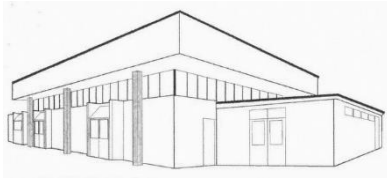
**Charity Reg No 1071545**

**REPORT & ACCOUNTS FOR THE  
YEAR ENDED 31<sup>ST</sup> MARCH 2023**

**CONTENTS**

- 2. Administrative information**
- 3. Report of the Executive Committee**
- 5. Independent Examiners' Report**
- 6. Receipts and Payments Account**
- 7. Statement of Assets & Liabilities**

**ST MARGARET'S HALL USERS GROUP**



## **ST. MARGARET'S HALL USERS GROUP**

### **ADMINISTRATIVE INFORMATION**

#### **EXECUTIVE COMMITTEE (TRUSTEES)**

Mrs N. Robson, Chair  
Mrs V. Downing, Vice-Chair & Secretary  
Mrs C. Topham, Treasurer  
Mr. R. Whyborn  
Mr. P. Bond  
Mrs J Sankey  
Mrs L. Collingwood  
Mr M. Pound  
Mr. W. Upton  
Mrs P Tenn

#### **HOLDING TRUSTEES**

The official custodian for charities

#### **REGISTERED OFFICE**

St. Margaret's Hall Users Group  
Coniston Road  
Cheltenham. GL51 3NU  
Gloucestershire

#### **INDEPENDENT EXAMINER**

Mr. Roger Downes  
Andorran Ltd  
6 Manor Park Business Centre  
Mackenzie Way  
Cheltenham  
GL51 9TX

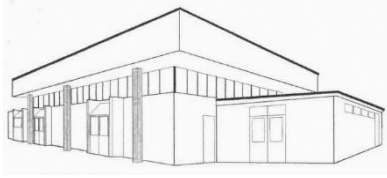
#### **PRINCIPAL BANKERS**

CAF Bank plc  
25 Kings Hill Avenue  
Kings Hill  
West Malling, KENT  
ME19 4QJ

#### **BANKERS FOR PROJECT FUNDS**

Lloyds TSB plc  
The High Street  
Cheltenham  
Gloucestershire  
GL50 1EW

(Account now closed)



## **ST. MARGARET'S HALL USERS GROUP**

### **TRUSTEES' REPORT**

The Trustees submit their report with the accounts of the Charity for the year ended 31 March 2023.

#### **Principal Object & Status of the Charity & Demonstrating Public Benefit**

The Charity's principal object is to promote the benefits of the inhabitants of Hatherley and surrounding neighbourhood by improving the conditions of public life, through the provision of first class public hall facilities, available to all without distinction, at affordable cost. Located at Coniston Road, GL51 3NU.

#### **Administration of the Charity**

The Charity is administered and managed by an Executive Committee, who are the managing Trustees in law and in practice.

#### **Review of the Year – General**

Financial year 2022-2023 has been another successful one for the hall and its users.

We have once again significantly increased our hall hire income and have used rent from hirers, along with some fundraising, to make improvements to the premises. This includes new external doors for the main hall, new blinds for the main hall and committee room and redecoration of the disabled toilet/baby changing in the annex. We also agreed to purchase administrative services to alleviate pressure on existing committee members.

Despite soaring energy prices, we were able to secure a 3-year fixed rate deal on gas energy. Along with the monies received from our solar panels, energy bills are well-managed.

A healthy balance sheet is highlighted in the financial review below.

The sub-committee "CAN" (Community Action Network) continued to organize fundraising and community events. An Easter fundraiser enabled us to donate £580 to the DEC Ukraine Appeal. Our Xmas Craft Fair raised £642 for Feed Cheltenham.

Looking forward, we will continue our conversation in committee to agree and prioritise further improvements for the hall, annex and surrounds.

## **Review of the Year – Finance**

The accounts for the year ended 31 March have been prepared on a receipts and payments basis.

Income: Our total income for the year was £54,455. This included £2158 in grants and donations received, and £3,185 in solar energy feed-in tariffs. Our main source of income was hall bookings, which totalled £47,544.

Expenditure: Our total expenditure for the year was £36,119. This included our usual operating costs including caretaker services and repair and maintenance charges, rent, rates, admin etc.. We also repaid loan repayments of £4184 to CBC. Larger project activities totalled £2434, mainly for new doors.

The net Income after expenditure was therefore £18,336, and the Total Cash Funds as at 31 March 2023 were £87,972. Our long-term liabilities (CBC loan) stood at £34,199.

## **Risks**

The Charity has completed a review of the usual major risks to which it is exposed, to its satisfaction. The capital and reserves position is considered sound. The committee aims to maintain liquid reserves of 6 months turnover or £27,500, additional to known future commitments.

**Roger Whyborn, Treasurer-elect**





CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
ST MARGARET'S HALL USER GROUP

No (if any)  
1071545

## Receipts and payments accounts

CC16a

For the period from	Period start date 01/04/2022	To	Period end date 31/03/2023
------------------------	---------------------------------	----	-------------------------------

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Hall bookings	47,544	-	-	47,544	32,522
Community & Fundraising Events	976	-	-	976	3,607
Grants & Donations	2,158	-	-	2,158	11,109
Investment Income	383	-	-	383	82
Non-profit income	209	-	-	209	237
Solar Energy Feed-in Tariff	3,185	-	-	3,185	2,398
<b>Sub total (Gross income for AR)</b>	<b>54,455</b>	<b>-</b>	<b>-</b>	<b>54,455</b>	<b>49,955</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>54,455</b>	<b>-</b>	<b>-</b>	<b>54,455</b>	<b>49,955</b>
<b>A3 Payments</b>					
Caretaker services	6,840	-	-	6,840	7,029
Other professional services	4,245	-	-	4,245	-
Repair & Maintenance (inc. gardening)	5,213	-	-	5,213	5,664
Phone (Internet)	252	-	-	252	302
Utilities	6,520	-	-	6,520	3,738
Insurance	377	-	-	377	364
Rent & Rates	3,014	-	-	3,014	2,956
Bank Charges	72	-	-	72	96
Charity Donation	1,407	-	-	1,407	1,172
Community Event costs	357	-	-	357	1,607
Office and admin expenses	1,094	-	-	1,094	736
Loan Repayments	4,164	-	-	4,164	4,164
Hall Booking Refunds	130	-	-	130	1,255
Petty Cash	-	-	-	-	146
Prepayment card	-	-	-	-	120
<b>Sub total</b>	<b>33,685</b>	<b>-</b>	<b>-</b>	<b>33,685</b>	<b>29,349</b>
<b>A4 Asset and investment purchases. (see table)</b>					
Project purchases	2,434	-	-	2,434	5,021
<b>Sub total</b>	<b>2,434</b>	<b>-</b>	<b>-</b>	<b>2,434</b>	<b>5,021</b>
<b>Total payments</b>	<b>36,119</b>	<b>-</b>	<b>-</b>	<b>36,119</b>	<b>34,370</b>
<b>Net of receipts/(payments)</b>	<b>18,336</b>	<b>-</b>	<b>-</b>	<b>18,336</b>	<b>15,585</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	69,636	-	-	69,636	54,051
<b>Cash funds this year end</b>	<b>87,972</b>	<b>-</b>	<b>-</b>	<b>87,972</b>	<b>69,636</b>

INITIALLED FOR  
IDENTIFICATION  
PURPOSES ONLY

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	CAF Bank Current Account	62,892	-	-
	Lloyds Reserve - CLOSED	-		
	Nationwide Building Society	25,008	-	-
	Petty Cash	72		
	<b>Total cash funds</b>	<b>87,972</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
<i>R. L. Whyborn</i>	ROGER LEE WHYBORN	12/05/2023

**INITIALLED FOR IDENTIFICATION PURPOSES ONLY**

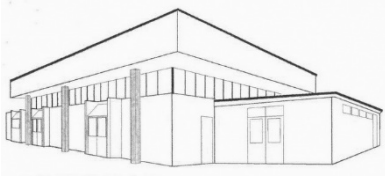
**ST. MARGARET'S HALL USERS GROUP**

England & Wales - Charity number 1071545

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# Accounts

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**ST. MARGARET'S HALL USERS GROUP**

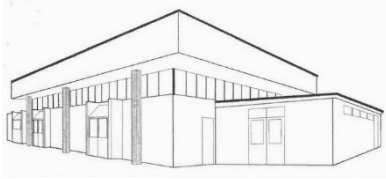
**Charity Reg No 1071545**

**REPORT & ACCOUNTS FOR THE  
YEAR ENDED 31<sup>ST</sup> MARCH 2022**

**CONTENTS**

- **Administrative information**
- **Report of the Executive Committee**
- **Independent Examiners' Report (attachment)**
- **Receipts and Payments Account (attachment)**
- **Statement of Assets & Liabilities (attachment)**

**ST MARGARET'S HALL USERS GROUP**



## **ST. MARGARET'S HALL USERS GROUP**

### **ADMINISTRATIVE INFORMATION**

#### **EXECUTIVE COMMITTEE (TRUSTEES)**

Mrs N. Robson, Chair  
Mrs V. Downing, Vice-Chair & Secretary  
Mrs C. Topham, Treasurer  
Mr. R. Whyborn  
Mr. C. Taylor  
Mr. P. Bond  
Mrs J Sankey  
Mrs L. Collingwood  
Mr M. Pound  
Mr. W. Upton  
Mrs P Tenn

#### **HOLDING TRUSTEES**

The official custodian for charities

#### **REGISTERED OFFICE**

St. Margaret's Hall Users Group  
Coniston Road  
Cheltenham. GL51 3NU  
Gloucestershire

#### **INDEPENDENT EXAMINER**

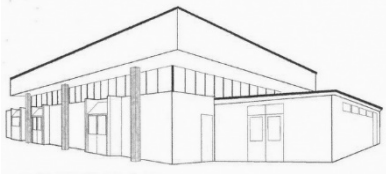
Mr. Roger Downes  
Andorran Ltd  
6 Manor Park Business Centre  
Mackenzie Way  
Cheltenham  
GL51 9TX

#### **PRINCIPAL BANKERS**

CAF Bank plc  
25 Kings Hill Avenue  
Kings Hill  
West Malling, KENT  
ME19 4QJ

#### **BANKERS FOR PROJECT FUNDS**

Lloyds TSB plc  
The High Street  
Cheltenham  
Gloucestershire  
GL50 1EW



## **ST. MARGARET'S HALL USERS GROUP**

### **TRUSTEES' REPORT**

The Trustees submit their report with the accounts of the Charity for the year ended 31 March 2022.

#### **Principal Object & Status of the Charity & Demonstrating Public Benefit**

The Charity's principal object is to promote the benefits of the inhabitants of Hatherley and surrounding neighbourhood by improving the conditions of public life, though the provision of first class public hall facilities, available to all without distinction, at affordable cost. Located at Coniston Road, GL51 3NU.

#### **Administration of the Charity**

The Charity is administered and managed by an Executive Committee, who are the managing Trustees in law and in practice.

#### **Review of the Year - General**

Following the easing of the strictest pandemic health protection measures, in Spring 2021, it has been a successful year for the hall and its users.

We have significantly increased our hall hire income and have used rent from hirers, along with some fundraising, to make a number of improvements to the premises. This includes air conditioning in the annex, a new boiler for the main hall, outdoor furniture and a second defibrillator.

A healthy balance sheet is highlighted in the financial review below.

Following the formation of the sub-committee "CAN" (Community Action Network) a series of fundraising and community events was arranged. Huge thanks to Victoria Downing, Louisa Collingwood and Martyn Pound for their energy and ideas which enabled us to host five community fundraising events.

We made donations from those events to local charities Sue Ryder Hospice Leckhampton and Winston's Wish, as well as to the Ukraine Disasters Emergency Committee - in total over £2,500.

Looking forward, we will continue our conversation in committee to agree and prioritise further improvements for the hall, annex and surrounds.

#### **Review of the Year - Finance**

The final accounts for the year ended 31 March 2022 have now been inspected by our external examiner Roger Downes (Andorran Ltd) and found to be satisfactory. Accounts have been prepared on a receipts and payments basis.

Income: our total income for the year was £49,955. This included £11,109 in grants and donations received, and £3,607 raised through community events and other fundraising. Our main source of income was hall bookings, which totalled £32, 522.

Expenditure: our total expenditure for the year was £34,370. This included our usual operating costs together with caretaker services and repair and maintenance charges. We also purchased supplies for community and fundraising events, and made a donation to Sue Ryder. Larger project activities totalled £5,021 and included a new boiler\*, air conditioning for the Annex and a defibrillator. (\*we received a restricted grant of £929 towards the cost of the new boiler).

Net Income after expenditure: £15,585.

Total Cash Funds as at 31 March 2022 were £69,636, and our liabilities (CBC loan) were £-37,267.

**Caroline Topham, Treasurer, St Margaret's Hall User Group.**

## **Risks**

The Charity has completed a review of the usual the major risks to which it is exposed, to its satisfaction.

**N. Robson, Chair**

**Approved on Behalf of the Executive Committee on ..... ..**

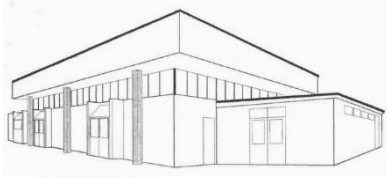
**ST. MARGARET'S HALL USERS GROUP**

England & Wales - Charity number 1071545

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# Accounts

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**ST. MARGARET'S HALL USERS GROUP**

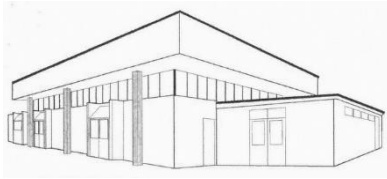
**Charity Reg No 1071545**

**REPORT & ACCOUNTS FOR THE  
YEAR ENDED 31<sup>ST</sup> MARCH 2021**

**CONTENTS**

- Administrative information
- Report of the Executive Committee
- Independent Examiners' Report
- Receipts and Payments Account
- Statement of Assets & Liabilities

**ST MARGARET'S HALL USERS GROUP**



## **ST. MARGARET'S HALL USERS GROUP**

### **ADMINISTRATIVE INFORMATION**

#### **EXECUTIVE COMMITTEE (TRUSTEES)**

Mrs N. Robson, Chair  
Mrs V. Downing, Vice-Chair & Secretary  
Mrs C. Topham, Treasurer  
Mr. R. Whyborn  
Mr. C. Taylor  
Mr M. Chapman (outgoing Treasurer)  
Mr. P. Bond  
Mr. A. McKinlay  
Mrs L. Collingwood  
Mr M. Pound  
Mr. W. Upton

#### **HOLDING TRUSTEES**

The official custodian for charities

#### **REGISTERED OFFICE**

St. Margaret's Hall Users Group  
c/o 42 Fernleigh Crescent  
Cheltenham. GL51 3QL  
Gloucestershire

#### **INDEPENDENT EXAMINER**

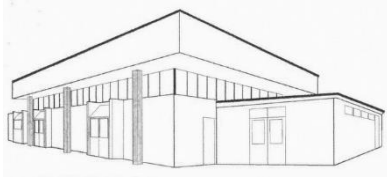
Mr. Christopher Hughes  
7 Carisbrook Drive  
Cheltenham  
Gloucestershire  
GL52 6YA

#### **PRINCIPAL BANKERS**

CAF Bank plc  
25 Kings Hill Avenue  
Kings Hill  
West Malling, KENT  
ME19 4QJ

#### **BANKERS FOR PROJECT FUNDS**

Lloyds TSB plc  
The High Street  
Cheltenham  
Gloucestershire  
GL50 1EW



## **ST. MARGARET'S HALL USERS GROUP**

### **TRUSTEES' REPORT**

The Trustees submit their report with the accounts of the Charity for the year ended 31 March 2021.

#### **Principal Object & Status of the Charity & Demonstrating Public Benefit**

The Charity's principal object is to promote the benefits of the inhabitants of Hatherley and surrounding neighbourhood by improving the conditions of public life, though the provision of first class public hall facilities, available to all without distinction, at affordable cost. Located at Coniston Road, GL51 3NX.

#### **Administration of the Charity**

The Charity is administered and managed by an Executive Committee, who are the managing Trustees in law and in practice.

#### **Review of the Year – General**

It has been a challenging year for us all. Whilst the hall has had to close during the pandemic in line with government guidance and legal requirements, there is much to report that is positive.

With intermittent lockdowns and re-openings, the hall has responded quickly and flexibly in all circumstances. My thanks to Victoria, Roger, Clive, Martin and others who pored over the details as they emerged and changed, and put in place a solid set of Covid protocols. These were communicated promptly and clearly to hirers and gave confidence to all hall users that St Margaret's Hall and Annex were safe places to be in.

Although our income was severely curtailed, we received considerable income from C-19 Resilience grants, fundraising and donations - covered in more detail in the Finance review below.

Moving on to personnel, this year has seen some changes to our committee. I'd like, once again, to put on record huge thanks to Roger Whyborn for his effort and energy as Chair over 14 years and to Martin Chapman for his wise counsel during his time as Treasurer for the hall. Thanks also to Clive for his work as Vice Chair. A warm welcome to Caroline Topham our new Treasurer and thank you to Victoria for her first few months as Vice Chair. I will do my best to manage and lead hall operations as Chair, in Roger's stead.

I also welcome the formation of the sub-committee: known as CAN (Community Action Network). In a few short months the group (Victoria Downing, Louisa Collingwood and Martyn Pound) have worked together with me to deliver our first (bi-monthly) community café. These are themed events, held on the first Friday of every second month. Last week we hosted an expert panel and had a community conversation about the pandemic and how people are feeling, over cakes and a cuppa. Feedback has been very positive and local residents already have the next one in the diary! The network is also on the cusp of delivering a major event – a Sunday Fun Day, comprising over 30 contributors – to bring the community together safely as we emerge from the pandemic, to support small local businesses and to raise funds for charity – in this instance, Sue Ryder, Leckhampton Hospice and Hospice at Home. We are hoping that our publicity drive, including an interview on BBC Radio Gloucestershire will attract lots of people for an enjoyable afternoon.

Looking forwards, we will add in more community events. People are very much looking forward to the return of the bingo and the CAN will continue to meet to discuss and plan community activities.

## **Review of the Year – Finance**

Firstly, I would like to introduce myself as the incoming Treasurer and apologise for being unable to attend the AGM in person this evening. I have asked SMH Chair, Nikki Robson, to read this report on my behalf, covering the period 1 April 2020 – 31 March 2021.

I am delighted to advise that the final accounts for the year ended 21 March 2021 (copies of which are available in the hall this evening) have now been inspected by our external examiner Chris Hughes and found to be satisfactory. I would like to thank outgoing Treasurer Martin Chapman and outgoing Chair Roger Whyborn for all their work in managing SMH finances so well and preparing the accounts for examination.

We started the year with considerable funds in hand, derived from a surplus of income over expenditure thanks to high levels of hall bookings together with successful fundraising. And, while we have an outstanding loan to Cheltenham Borough Council, for the first time our funds exceeded our liabilities (Funds £45,602/Loan £-43,137).

Impact of the pandemic on SMH finances:

Hall operations have been hugely impacted over the past year by the Pandemic and 3 periods of lockdown, during which time all bookings were suspended. As a result, income from bookings was 70% down on the previous year, at only just over £10,500 for both Hall and Annex combined. However, income from Covid-19 Resilience grants, fundraising and donations totalled over £25,000. This, together with slightly lower outgoings for the year, meant that we finished the year with another surplus of income over expenditure of £8,448. We finished the year with a total balance of £54,051, while our liabilities (CBC loan) had reduced to £-40,246.

Repairs and Improvements

We had only one significant repair cost during the year, which was the heat exchanger in the boiler. The total for this work was £3979. We were fortunate to receive a grant from the Mayor's Fund, which enabled us to make improvements to the lighting in both the Hall and Annex.

Forward Look

We have not set a budget for the current Financial Year due to the ongoing uncertainties of the Pandemic. However, assuming no further delays to the easing of lockdown, we anticipate bookings returning to their normal levels by the second half of the financial year. We also secured a further Covid resilience grant of £8,000.

In April 2021, air conditioning was installed in the Annex at a cost of £3,488. Work is now underway to replace the boiler and we will review and potentially increase loft insulation in the Autumn.

Given our strong financial position, we remain well-placed not only to carry out necessary repairs and improvements to SMH facilities, but also to invest for the benefit the local community.

## **Risks**

The Charity has completed a review of the usual the major risks to which it is exposed, to its satisfaction.

N. Robson, Chair

Approved on Behalf of the Executive Committee on ..... ..

# Independent Examiners' Report



**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

**Independent examiner's  
report on the accounts**

**Section A Independent Examiner's Report**

<b>Report to the trustees/ members of</b>	Charity Name ST. MARGARET'S HALL USERS GROUP		
<b>On accounts for the year ended</b>	31 <sup>ST</sup> MARCH, 2021	<b>Charity no (if any)</b>	1071545
<b>Set out on pages</b>	1 & 2 <small>(remember to include the page numbers of additional sheets)</small>		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2021

**Responsibilities and basis of report** As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement** I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below~~) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*\* Please delete the words in the brackets if they do not apply.*

Signed: [Signature] Date: 29/6/2021  
Name: MR. CHRISTOPHER HUGHES

**Relevant professional qualification(s) or body (if any):** RETIRED BANK OFFICIAL

**Address:** 7, CARISBROOKE DRIVE  
CHARLTON KINGS  
CHELTENHAM. GL52 6YA

**ST. MARGARET'S HALL**

**RECEIPTS AND PAYMENTS ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**UNRESTRICTED (GENERAL) FUNDS**

<b>RECEIPTS</b>	<b>2021-2022</b>	<b>2020-2021</b>	<b>2019-2020</b>
	<b>£ Budget</b>	<b>£ Actual</b>	<b>£ Examined</b>
Hall & annex hire Hire		8757	£28k Hall 28320
Annex Hire		2788	£11kAnnex 10526
Fund Raising Events *		5113	1320
Grants, Gifts & Loans	Res- tricted = £4599	19967	Res- tricted = £ nil 38
Investment Income -		100	221
Less Restricted monies	Lighting	-4599	0
<b>TOTAL</b>		<b>32,127</b>	<b>40,426</b>

**PAYMENTS**

**Charitable Activities -**

Caretaker		8145	7009
Cleaning & Gardening		2314	2063
Maintenance	New boiler Loft ins'ln	Inc Boiler HeatEx	Including Brickwork
Security & Phone line		3979	4733
Gas & Electricity		766	498
Feed-in tariffs		1737	2518
Insurance & Rates		-1960	-1901
Rent (net)		875	2185
		2430	2430

**Support Costs**

Management/Publicity		1074	1499
ICT Stationery, Sundry		155	231
Fundraising event costs		0	37

Loan repayments		4164	4164
<b>Special projects &amp;</b>			New Shed
Replacements, not from restricted funds			2615

**TOTAL** **23,679** **28,082**

**NET RECEIPTS/(PAYMENTS)** **8448** **12,344**

**Less NET (PAYMENTS to)**  
**/RECEIPTS from**  
**RESTRICTED FUNDS**

**FUNDS LAST YEAR END** **45,602** **33,259**

**FUNDS THIS YEAR END** **54,051** **45,602**

**- UNRESTRICTED FUNDS**

\* Including Community Bingo (Net)

& Cheltenham Borough Council, original loan was £50,000.

<b>CBC &amp;&amp; LOAN 2017-2032 –</b>	-37,267	-40,246	-43,137
<b>AMOUNT OUTSTANDING</b>			

**ST. MARGARET'S HALL**

<b><u>RESTRICTED FUNDS</u></b>	<b>2021-2022</b>	<b>2020-2021</b>	<b>2019-2020</b>
	<b>Actual</b>	<b>Actual</b>	<b>Actual</b>
Designated Grants & Loans		Mayor 4778	0
Designated Trading & Events	net		net
Less Costs of Project		Lighting 4599	0
less Fundraising cost			
Balance from General Fund		-179	0
<b>NET RECEIPTS/(PAYMENTS)</b>	0	0	0
FUNDS LAST YEAR END c/f	0	0	0
<b>FUNDS THIS YEAR END b/f</b>	0	0	0

<b><u>BINGO FUND</u></b>	<b>Actual 2021-2022</b>		<b>Actual 2020-2021</b>		<b>2019-2018 Actual</b>	
	<b>Income</b>	<b>Expense</b>	<b>Income</b>	<b>Expense</b>	<b>Income</b>	<b>Expense</b>
Stake money less winnings			0	0	4193	3866
Raffle			0	0	644	112
Refreshments			0	0	729	265
Tickets and Miscellaneous				0		84
<b>Transferred to General fund</b>				0		1259
<b>NET RECEIPTS/(PAYMENTS)</b>			0		1239	
FUNDS LAST YEAR END c/f			145		165	
<b>FUNDS THIS YEAR END b/f</b>			145		145	
Assets/Liabilities ("Snowball")				145		145
<b>NET FUNDS THIS YEAR END</b>			0		0	

**STATEMENT OF ASSETS AND LIABILITIES**  
**AT THE YEAR ENDED 31 MARCH 2021**

**ALL FUNDS**

<b>ASSETS</b>	<b>TBA</b>	<b>2021</b>	<b>TBA</b>	<b>2020</b>
		<b>£</b>		<b>£</b>
<b>CASH FUNDS &amp; OTHER MONETARY ASSETS</b>				
Bank Current Account	CAF	28,525	CAF	19,646
Bank Reserve Account	Lloyds	185	Lloyds	490
Petty Cash		218		305
Prepayment card		120		161
Bingo (cash)		0		0
INVESTMENT FUNDS – Nationwide Building Society		25003		25,000
<b>Sub-total CASH FUNDS &amp; MONETARY ASSETS</b>		<b>54051</b>		<b>45,602</b>
Debtors		0		0
Uncleared cheques		0		0
<b>ASSETS RETAINED FOR CHARITY'S OWN USE -</b>		0		0
Other (e.g. fixed) Assets		0		0
<b>Sub-total ASSETS</b>		<b>54,051</b>		<b>45,602</b>
<b>LIABILITIES</b>				
Creditors & Unreturned hiring deposits		0		-100
Uncleared cheques		0		0
<b>Sub-total LIABILITIES</b>		<b>0</b>		<b>-100</b>
<b>TOTAL NET ASSETS REPRESENTED BY:-</b>		<b>54,051</b>		<b>45,502</b>
<b>GENERAL FUND</b>		<b>54,051</b>		<b>45,502</b>
<b>BINGO FUND</b>		<b>0</b>		<b>0</b>
<b>RESTRICTED FUNDS</b>		<b>0</b>		<b>0</b>

NOTE: The above would be offset upon winding up by the loan from CBC, shown on previous page.