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STANSTEAD LODGE  
*Senior Club Ltd*

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**Registered office: 260 Stanstead Road, London, SE23 1DD**

**A Charitable Company Limited by Guarantee (No. 3879163): Registered Charity Number 1083258**

**Report and Financial Statements**

**For the year ended 31 March 2025**



## YEAR TO 31 MARCH 2025

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## Company Particulars

|                       |  |
|-----------------------|--|
| Charity Registration  | Number 1083258 (England & Wales)   |
| Company Registration  | Number 3879163 (England & Wales)   |
| Date of incorporation | 17 <sup>th</sup> November 1999   |
| Registered Office     | 260 Stanstead Road,<br>Forest Hill,<br>London SE23 1DD   |
| Directors             | Barbara Britton (Secretary)<br>James Anthony Dobson (Chair)<br>Liz Duckworth<br>Stephen Duckworth<br>Damian Griffiths<br>Norma John<br>Alice Johnson<br>Patricia O'Hara<br>Nick Robinson |
| Company Secretary     | Barbara Britton  |
| Bankers               | Lloyds Bank plc  |
| Solicitors            | Russell-Cooke & Co   |
| Independent Examiner  | Eileen Qin FCCA  |



## **Report of the Directors For the year ended 31 March 2025**

The Directors present their report and financial statements the year ended 31 March 2025.

### **Structure, Governance and Management**

#### **The Company**

The company is limited by guarantee and registered with the Charity Commissioners for England and Wales.

#### **Recruitment and Appointment of Directors**

The company is managed by the Board of Directors duly elected or co-opted in accordance with the Articles of Association. All new Directors receive an induction pack and the opportunity to meet staff volunteers, and fellow Directors to learn more about the company's aims and activities. The Directors in office during the year were as follows:

Barbara Britton (10 Dec 2014)

Di Deudney (13 Sept 2017) (Resigned 30/09/2024)

James Dobson (29 November 2013) Chair

Liz Duckworth (28 November 2024)

Stephen Duckworth (28 November 2024)

Damian Griffiths (28 November 2024)

Norma John (10 Dec 2014)

Alice Johnson (19 Nov 2021)

Ivor Mason (10 Dec 2020) (Resigned 13/11/2024)

Barbara Moore (19 Nov 2021) (Resigned 04/11/2024)

Valerie Monks (12 Sept 2018) (Resigned 28/11/2024)

Patricia O'Hara (28 November 2024)

Nick Robinson (13 Sept 2017)

#### **Committees and User Groups**

A User and Events group meets monthly to listen to members' concerns, to recommend or take action where appropriate and to plan for members' activities and open days. The charity meets its objectives because of the significant participation of our more active members who are encouraged to get involved at any level they feel they can contribute.

- **User & Events Group:** Ray Bishop (Chair) and members' representatives. This offers a valuable forum between management and active members.
- **Finance Committee:** James Dobson, Liz & Stephen Duckworth
- **Building Committee:** James Dobson, and Nick Robinson
- **External Events Committee** – Tina Aranda, James Dobson and Sylvia Warner
- **Advisors:** Cathy Ashley (Fund Raising) and Tina Aranda (Reporting)
- **Gardening Group:** Norma John, Alice Johnson, and Val Monks
- **Café Committee:** James Dobson, Theresa Havell and Nick Robinson



## **Report of the Directors**

### **For the year ended 31 March 2025**

#### **Report from the Chair**

Our varied activities are all progressing well and we welcomed two new regular activities both on a Thursday. R & B Line dancing from 12:00 until 1:00 and again in the evening draws a lively gathering of mainly ladies who thoroughly enjoy the occasion. Also from 2:00 to 4:00 in the afternoon a northern based national friendly society The Oddfellows meets for refreshments and chats and the occasional special talk. Our popular activities that had waiting lists have been expanded with an additional class for chair yoga on a Monday morning and a new art group on a Friday morning. Our main achievements for the year included:

- Members enjoyed our summer holiday at the Grand Burstin Hotel (Folkestone) in June 2024. The package included a return coach trip, half board and super revivalist entertainment for a very reasonable price.
- Our summer celebration was held on the first Sunday in July and we were entertained with popular classical music from Nigel's 30 piece orchestra crammed into one end of the sun lounge as the weather was threatening and the valuable instruments had to be protected.
- In collaboration with King's College and Oxford University research teams we organised a series of Tea Dances that proved to be popular sell outs and a useful resource for their research.

#### **Staff**

The Café is run for members' and the wider community's benefit. It provides freshly prepared home-style cooking on the premises with a menu to suit a wide variety of tastes, as well as fresh barista coffee and cakes to die for. For group bookings we would even produce a bespoke menu. Theresa (manager) aided by sisters Paula and Linda (who job share as kitchen assistants) along with the occasional appearance of Scarlett all work very hard to provide a friendly face and warm welcome for all our café customers. Our centre co-ordinator Tina, is in her twelfth year performing a demanding role handling the majority of the member and customer facing matters as well as being our 'first aider,' prime event organiser and handling a wide variety of matters. Also Justina our hardworking cleaner has clocked up ten years with us.

#### **Governance and Charitable Objects**

The company is a not-for-profit entity whose charitable objects are for the benefit of elderly people resident in the London Borough of Lewisham and surrounding areas. We provide for activities in the interests of social welfare, physical and mental health. Our niche is to facilitate provision to prolong active lives.

The objects and powers of the charitable company are set out in the Memorandum, and it is governed under its Articles of Association. Under those Articles, the Directors have control of the Charity, its property and funds. There must be at least five and not more than twelve Directors, who are elected by members at the AGM. Directors are appointed for a three year term, but are eligible for re-election alongside any other applicants.

#### **The Future**

After the successful refurbishment of what is now known as the Skilbeck Ceremony Suite the Lewisham conservation officer said that for any future development we would have to submit outline plans for a complete vision. We have been desperate to upgrade our toilet facilities for years and know what we want to do but it needs to be incorporated into a final vision. To that end we are in the process of seeking funding for a feasibility study to engage architects, structural engineers and planning specialists to develop plans and documents for planning permission and funding bids to bring the building up to the standards expected of a grand house, but in a modern accessible and sustainable way.



## Financial Review

The attached financial statements show the company's finances for the period ended 31 March 2025. During the year, our income was £147,011 (2024 £141,584) with net expenditure of £142,856 (2024 of £132,176) resulting in a surplus of £4,155 (2024 £9,408).

## Reserves Policy

At 31 March 2025 the total net assets of the charity were £1,190,590 (2023 £1,178,935). The Directors have examined the charity's requirements for reserves in light of the main risks to the organisation. The policy is to accumulate over time a liquid reserve sufficient to provide for core activities for some six months in the event of a significant drop in funding the current estimate is for £60,000. In addition owing to the Grade II listing of our major asset (the building) we need to accumulate a significant reserve to fund major building repairs and maintenance the current estimate is for £250,000. If at the conclusion of any project the objectives of a grant have been largely met we will seek to transfer any unused restricted funds to our Maintenance Reserve Fund, especially where we have been able to make economies without compromising delivery.

## Investment Policy

Available funds are held in the charity's bank account to enable it to meet its operational obligations as they fall due. Funds remitted to the company for payment of future liabilities will be held on deposit until they fall due. The Directors will consider the investment of surplus funds in short term deposits in order to make best use of resources and generate investment income. In addition to our operational deposit account we have opened another deposit account initially for our building fund. This has been funded by open days and Quiz revenues. During the year we further reduced our mortgage by £987.83 in capital repayments.

## Risk Assessment

The Directors conduct regular meetings to review the major risks to which the company is exposed. The key risk to the continuing and orderly provision of our services arises from the fact that a significant portion of the charity's funding comes from the local authority which is cutting grants drastically. To minimise this risk the charity continues to seek to diversify its sources of funding and will seek to meet our reserves recommendations.

The charity has plans to develop the building in order to provide additional revenue streams and to increase financial sustainability. The biggest risk to this revenue is the ongoing maintenance of the building, which is being mitigated through the creation of a Maintenance Reserve Fund.



## Directors' responsibilities

Company law requires the Directors to prepare accounts for each financial period which give a true and fair view of the state of affairs of the company showing the income and expenditure of the company for that period. In preparing those accounts the Directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- follow applicable accounting standards, subject to any material departures disclosed and explained in the accounts;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The Directors 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 Companies Act 2006. 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.

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (issued in March 2005) and in accordance with the provisions applicable to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The Trustees have complied with their duty in section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

## Small Company Exemptions

The Report of the Directors has been prepared in accordance with the small companies' regime of the Companies Act 2006 and was approved by the directors on 18 December 2025.

James A Dobson  
Operations Director and Chair of Trustees



## Statement of Income and Expenditure for 1 April 2024 to 31 March 2025

|   | Apr '24 - Mar 25 | Apr '23 - Mar 24 |
|---|------------------|------------------|
| <b>Income</b>   |                  |                  |
| Voluntary Income  | 30,535           | 35,460           |
| Activities for Generating Funds   | 55,368           | 48,711           |
| Rent & Hiring   | 59,921           | 56,234           |
| Investment Income   | 1,186            | 1,180            |
| <b>Total Income</b>   | <b>147,011</b>   | <b>141,584</b>   |
| <b>Gross Profit</b>   | <b>147,011</b>   | <b>141,584</b>   |
| <b>Expense</b>  |                  |                  |
| Cost of Generating Funds  | 81,916           | 74,788           |
| Cost of Charitable Activities   | 60,940           | 57,165           |
| Governance Costs  | 0                | 224              |
| <b>Total Expenditure</b>  | <b>142,856</b>   | <b>132,176</b>   |
| <b>Net Income / <span style="color: red;">Expenditure</span> for the year</b> | <b>4,155</b>     | <b>9,408</b>     |





## Balance Sheet at 31 March 2025

|  | 31 Mar 25        | 31 Mar 24        |
|--|------------------|------------------|
| <b>ASSETS</b>                                |                  |                  |
| <b>Fixed Assets</b>                          |                  |                  |
| Fixed Assets                                 | 1,140,525        | 1,140,525        |
| Depreciation & Amortisation                  | -16,826          | -15,195          |
| <b>Total Fixed Assets</b>                    | 1,123,699        | 1,125,331        |
| <b>Current Assets</b>                        |                  |                  |
| Accounts Receivable                          |                  |                  |
| Accounts Receivable                          | 25,465           | 6,076            |
| <b>Total Accounts Receivable</b>             | 25,465           | 6,076            |
| Cash at bank and in hand                     |                  |                  |
| Cash at Bank                                 | 63,563           | 69,199           |
| Cash in Hand                                 | 1,118            | 2,038            |
| <b>Total Cash at bank and in hand</b>        | 64,680           | 71,238           |
| <b>Total Current Assets</b>                  | 90,146           | 77,314           |
| <b>Current Liabilities</b>                   |                  |                  |
| Accounts Payable                             |                  |                  |
| Accounts Payable                             | 1,949            | 674              |
| <b>Total Accounts Payable</b>                | 1,949            | 674              |
| Other Current Liabilities                    |                  |                  |
| Current Capital Repayments                   | 1,080            | 1,000            |
| Other Current Liabilities                    | 5,881            | 6,623            |
| <b>Total Other Current Liabilities</b>       | 6,961            | 7,623            |
| <b>Total Current Liabilities</b>             | 8,910            | 8,297            |
| <b>NET CURRENT ASSETS</b>                    | 81,236           | 69,017           |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b> | 1,204,935        | 1,194,348        |
| <b>Long Term Liabilities</b>                 |                  |                  |
| Mortgages                                    | 14,345           | 15,413           |
| <b>Total Long Term Liabilities</b>           | 14,345           | 15,413           |
| <b>NET ASSETS</b>                            | <b>1,190,590</b> | <b>1,178,935</b> |
| <b>Capital and Reserves</b>                  |                  |                  |
| Revaluation Reserve Account                  | 337,586          | 337,586          |
| Restricted Funds                             | 9,775            | 9,775            |
| Unrestricted Net Assets                      | 120,028          | 103,120          |
| Unrestricted Funds                           | 719,045          | 719,045          |
| <b>Excess Income for the Year</b>            | 4,155            | 9,408            |
| <b>Total Value of Charity</b>                | <b>1,190,590</b> | <b>1,178,935</b> |



## Notes to the Financial Statements For the year ended 31 March 2025

### 14 Statement of Movements on Reserves

|                                    | Land &<br>Building<br>s | Charitable<br>Activities<br>Unrestricted<br>& Restricted | Total            | Total            |
|------------------------------------|-------------------------|--|------------------|------------------|
|                                    | 2025                    | 2025   | 2025             | 2024             |
|                                    | £                       | £  |                  |                  |
| Balance at 1 April 2024            | 1,114,660               | 54,500   | 1,178,935        | 1,169,527        |
| Structural Additions at cost       |                         |  | 0                | 0                |
| Grants not used in the year        |                         |  | 0                | 0                |
| Surplus/(Deficit) for the year     |                         | 4,155  | 4,155            | 9,408            |
| Transfer between reserves          |                         | 7,500  | 7,500            | 0                |
| Adjusted surplus/(Deficit) P/Y adj |                         |  | 0                | 0                |
| Balance at 31 March 2025           | <u>1,114,660</u>        | <u>66,155</u>  | <u>1,190,590</u> | <u>1,178,935</u> |
|                                    |                         |  | 1,190,590        |                  |

The note above is to demonstrate a clear position by separating the property asset from the charitable activities.

### 1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and in preceding years.

#### (a) Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with the Companies Act 2006 and the Statement of Recommended Practice: Accounting and Reporting by Charities issued in March 2005, and in accordance with the Financial Reporting Standard for Smaller entities (effective April 2008).

#### (b) Fund accounting

- Unrestricted funds are available for use at the discretion of the Directors in the furtherance of the general objectives of the charity. Unrestricted funds include donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose.
- Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal. Expenditure which meets these criteria is charged to the fund.

#### (c) Incoming resources

All incoming resources are included in Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
- Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.



## Notes to the Financial Statements For the year ended 31 March 2025

- Investment income is included when receivable.
- Incoming resources from charitable trading activity are accounted for when earned.
- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

### (d) Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

- Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the independent examiners' fees and costs linked to the strategic management of the charity.
- All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly; others are apportioned on the basis of an estimate of the proportion of time spent by staff on those activities.

### (e) Tangible fixed assets

Depreciation is provided using the following rates and bases to reduce by annual instalments the costs of maintenance, less estimated residual value, of the tangible assets over their estimated useful lives:-

Grade II listed Freehold Building 180+ years old – no longer depreciated

Fixtures, fittings and equipment – costing over £1,000 straight line over the useful life of the asset unless otherwise stated 10% straight line depreciation.

Office Equipment 25% straight line depreciation

These notes form part of the financial statements

## 2 Net Charitable Income For The Year

|                             | Unrestricted<br>Funds<br>2025<br>£ | Restricted<br>Funds<br>2025<br>£ | Total<br>Funds<br>2025<br>£ | Total<br>Funds<br>2024<br>£ |
|-----------------------------|------------------------------------|----------------------------------|-----------------------------|-----------------------------|
| <b>Unrestricted Funding</b> |                                    |                                  |                             |                             |
| Covid Rates Relief          | 0                                  |                                  | 0                           | 0                           |
| Furlough Receipts           | 0                                  |                                  | 0                           | -1,065                      |
| Lewisham Main Grant         | 25,000                             |                                  | 25,000                      | 26,000                      |
| Lewisham NCIL Grant         | 0                                  |                                  | 0                           | 0                           |
| Donations                   | 5,535                              |                                  | 5,535                       | 10,525                      |
| VMG - Pigma                 | 0                                  |                                  | 0                           | 0                           |
|                             | <u>30,535</u>                      | <u>0</u>                         | <u>30,535</u>               | <u>35,460</u>               |



## Notes to the Financial Statements For the year ended 31 March 2025

### 3 Staff Costs and Numbers

|                                   | 2025          | 2024          | 2023          | 2022          | 2021          |
|-----------------------------------|---------------|---------------|---------------|---------------|---------------|
| Net Salaries SLSC                 | 23,494        | 25,616        | 20,190        | 18,234        | 15713         |
| HMRC Inc (£1,468.08) Employers NI | 7,061         | 3,550         | 1,418         | 1,140         | 1099          |
| Net Salaries Café staff           | 43,452        | 40,584        | 36,212        | 35,875        | 18252         |
| HMRC inc (£2,225.45) Employers NI | 3,737         | 7,449         | 4,934         | 1,021         | 0             |
| Pension Contributions             | 1,090         | 874           | 1,008         | 522           | 473           |
| Total costs                       | <u>78,833</u> | <u>78,073</u> | <u>63,762</u> | <u>56,791</u> | <u>35,538</u> |

|                  |   |   |   |   |   |
|------------------|---|---|---|---|---|
| No. of Employees | 7 | 7 | 7 | 6 | 6 |
|------------------|---|---|---|---|---|

No employee received emoluments exceeding £60,000 in the year

### 4 Depreciation & Amortisation

|                                | Unrestricted Funds | Restricted Funds | Total Funds  | Total Funds  |
|--------------------------------|--------------------|------------------|--------------|--------------|
|                                | 2025               | 2025             | 2025         | 2024         |
|                                | £                  | £                | £            | £            |
| Amortisation of owned property | 0                  | 0                | 0            | 0            |
| Fixtures and Fittings          | 1,631              |                  | 1,631        | 1,631        |
| Depreciation on Equipment      | 0                  |                  | 0            | 0            |
|                                | <u>1,631</u>       | <u>0</u>         | <u>1,631</u> | <u>1,631</u> |

### 5 Directors Remuneration and Related Party Transactions

No Director received any expenses exceeding HMRC guidelines during the year.

|  |               |               |
|--|---------------|---------------|
| One Director received fees through the payroll for services: | <u>£1,428</u> | <u>£3,066</u> |
|--|---------------|---------------|

|  |               |               |
|--|---------------|---------------|
| Scarlett Dobson (Daughter of James) Staff relief cover | <u>£4,713</u> | <u>£3,962</u> |
|--|---------------|---------------|

No other Director or relative connected to the charity had any personal interest in any contract or transaction entered into by the charity during the year

### 6 Taxation

The company is a registered charity exempt from Corporation Tax.



## Notes to the Financial Statements For the year ended 31 March 2025

### 7 Tangible Fixed Assets

Freehold land is not normally depreciated and in order to make our reports easier to understand we have discontinued an earlier practice of depreciating the building. We currently maintain the last valuation and add any constructed additions at cost. Equipment and Fixtures and Fittings will be depreciated in a straight line over their expected useful life.

|  | F'hold<br>Land | Building | Equip-<br>ment | Fixtures &<br>Fittings | Total     |
|--|----------------|----------|----------------|------------------------|-----------|
|  | £              | £        | £              | £                      | £         |
| <b>At cost or valuation</b>            |                |          |                |                        |           |
| At 1 April 2024                        | 366,667        | 747,993  | 9,553          | 16,312                 | 1,140,525 |
| Additions                              |                |          |                | 0                      | 0         |
| Revaluation                            |                |          |                | 0                      | 0         |
| At 31 March 2025                       | 366,667        | 747,993  | 9,553          | 16,312                 | 1,140,525 |
| <b>Depreciation &amp; Amortization</b> |                |          |                |                        |           |
| At 1 April 2024                        |                |          | 9,553          | 5,641                  | 15,194    |
| Revaluation                            |                |          |                |                        | 0         |
| Charge for the year                    |                |          | 0              | 1,631                  | 1,631     |
| At 31 March 2025                       | 0              | 0        | 9,553          | 7,272                  | 16,825    |
| <b>Net book value on 31 March 2025</b> | 366,667        | 747,993  | 0              | 9,040                  | 1,123,700 |
| <b>Net book value on 31 March 2024</b> | 366,667        | 747,993  | 0              | 10,671                 | 1,125,331 |

### 8 Loans

The mortgage is secured by fixed charges over the freehold property.

| 9 Other Current Liabilities | 2025  | 2024    | 2023   | 2022   | 2021   |
|-----------------------------|-------|---------|--------|--------|--------|
| Director's loan             | 0     | 0       | 0      | 0      | 0      |
| Advance receipts            | 0     | 7,500   | 7,500  | 7,500  | 7,500  |
| Members' accounts           | (331) | 703     | 0      | 319    | 319    |
| Accruals                    | 0     | (5,181) | 549    | 2,729  | 3,517  |
| Customer deposits           | 0     | 0       | 0      | 0      | 0      |
| Hosting & Security          | 6,212 | 3,601   | 3,210  | 0      | 0      |
|                             | 5,881 | 6,623   | 11,259 | 10,548 | 11,336 |

### 10 Capital Commitments

There are no capital commitments at present but the liability to maintain the building is ever present - the list of works we would like to do is circa £600k



## Notes to the Financial Statements For the year ended 31 March 2025

### 11 Contingent Liabilities

There is a contingent liability to repay part of the Heritage Lottery grant if the freehold property is sold within 20 years of receipt of the grant. The grant totalled £595,998 and was received in tranches between 2006 and 2010.

### 12 Share Capital

Stanstead Lodge Senior Club Ltd., is a company limited by guarantee with charitable status and therefore has no share capital

Under the Company's Articles of Association, each Director undertakes to contribute to the assets of the Company in the event of it being wound up while they are a member, or within one year after they cease to be a member, such amount as may be required not exceeding £1.

### 13 Ultimate Controlling Parties

The Directors share the ultimate control of the Company.

These accounts have been prepared in accordance with the provisions of the Companies Act 2006 applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008). These financial statements were approved by the Board of Directors on 18 November 2025 and were signed on its behalf by:

James A Dobson  
Director & Chair of Trustees



# 1. *Independent examiner's report on the accounts*

## Section A

## Independent Examiner's Report

2.

**Report to the trustees/  
members of**

Charity Name

Stanstead Lodge Senior Club Ltd.

**On accounts for the year  
ended**

31 March 2025

**Charity  
no (if any)**

1083258

**Set out on pages**

4 to 13

**Respective  
responsibilities of  
trustees and examiner**

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

It is my responsibility to:

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

**Basis of independent  
examiner's statement**

My examination was carried out in accordance with 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.



**Independent examiner's statement**

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 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act 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.

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

1.

**Signed:**

**Date:** 19/01/2026

**Name:**

Felix Nelson

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

MSc Business with Financial Management  
BSc Financial Management Technology

**Address:**

Flat 2, Ogilby Street, Francis Street, Woolwich SE18 EJ





1.

## Section B

## Disclosure

Only complete if the examiner needs to highlight material problems.

**Give here brief details of any items that the examiner wishes to disclose.**